

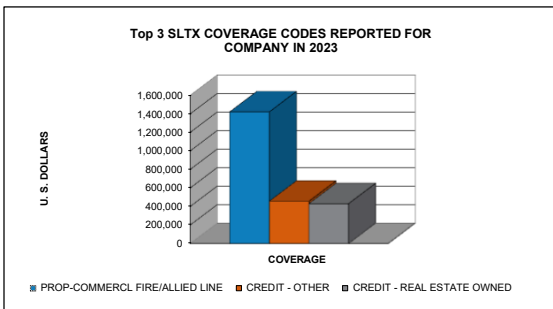
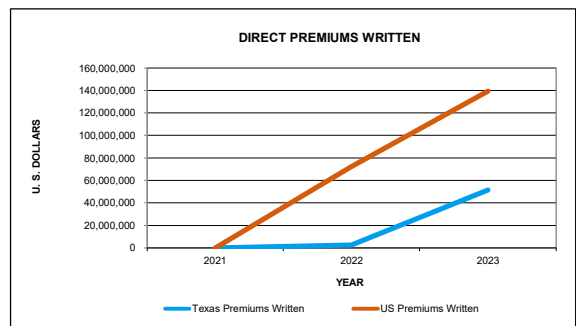
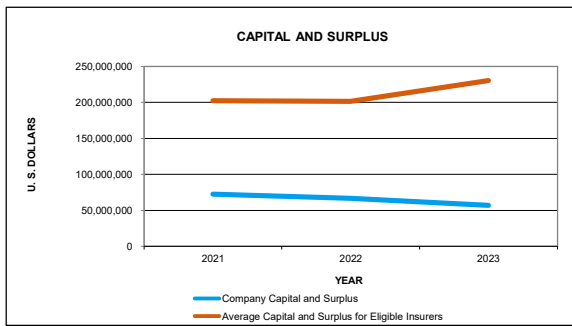
American National General Insurance Co				Issue Date:	10/2/2024
Insurer #:	13766578	NAIC #:	39942	AMB #:	002803

U.S. Insurer - 2024 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: 9-Dec-22	Domicile: Missouri	<b>A</b> Excellent Jul-24	Insurance Group: American National Group
Incorporation Date: 30-Dec-80	Main Administrative Office: American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001		Parent Company: Brookfield Reinsurance Ltd.
Commenced Business: 1-Apr-81			Parent Domicile: Bermuda

	6/30/2024	2023	2022	2021
Capital & Surplus	57,790,000	57,065,000	66,570,000	72,882,000
Underwriting Gain (Loss)	(1,308,000)	(16,867,000)	(9,499,000)	(3,582,000)
Net Income After Tax	724,000	(10,548,000)	(5,264,000)	9,000
Cash Flow from Operations		2,130,000	3,577,000	3,147,000
Gross Premium		139,367,000	72,154,000	55,951,000
Net Premium	42,960,000	79,875,000	62,230,000	50,327,000
Direct Premium Total	82,707,000	139,368,000	72,152,000	0
Direct Premium in Texas (Schedule T)		51,519,000	2,591,000	0
% of Direct Premium in Texas		37%	4%	0%
Texas' Rank in writings (Schedule T)		1	9	-
SLTX Premium Processed		2,830,706		
Rank among all Texas S/L Insurers		199		
Combined Ratio		123%	117%	108%
IRIS Ratios Outside Usual Range		3	1	0

<b>1- Gross Premium to Surplus</b>	<b>2- Net Premium to Surplus</b>	<b>3- Change in Net Premium Written (%)</b>
<b>244.00%</b>	<b>140.00%</b>	<b>28.00%</b>
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
<b>4- Surplus Aid Ratio</b>	<b>5- Two Year Operating Ratio</b>	<b>6- Investment Yield</b>
<b>0.00%</b>	<b>112.00%</b>	<b>3.40%</b>
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 2% and 5.5%</i>
<b>7- Gross Change in Surplus (%)</b>	<b>8- Net Change in Surplus (%)</b>	<b>9- Liabilities to Liquid Assets</b>
<b>-14.00%</b>	<b>-14.00%</b>	<b>58.00%</b>
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
<b>10- Agents Balances to Surplus</b>	<b>11- One Year Development to Surplus</b>	<b>12- Two Year Development to Surplus</b>
<b>1.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
<b>13- Current Estimated Reserve Deficiency</b>		
<b>-4.00%</b>		
<i>Usual Range: Less than 25%</i>		



2023 Premiums by Line of Business (LOB)	
1 Credit	\$ 17,722,000.00
2 Comm Mult Peril(Non-Liability)	\$ 17,370,000.00
3 Other Liab (Occurrence)	\$ 10,227,000.00
4 Allied Lines	\$ 4,856,000.00
4 Comm Mult Peril(Liab)	\$ 1,340,000.00

2023 Losses Incurred by Line of Business (LOB)	
1 Comm Mult Peril(Non-Liability)	\$ 12,993,000.00
2 Credit	\$ 10,707,000.00
3 Other Liab (Occurrence)	\$ 3,004,000.00
4 Comm Mult Peril(Liab)	\$ 1,229,000.00
5 Allied Lines	\$ 1,190,000.00

