

American National Ins Co

Company Information

**One Moody Plaza
Galveston TX 77550-7999
409-763-4661**

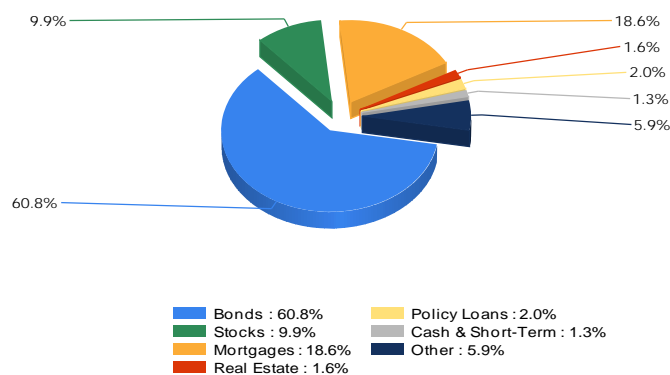
Domicile: TX
NAIC Number: 60739
Year Established: 1905
Company Type: Stock

Ratings

A. M. Best Company(Statutory Financial)	A (3)
Standard & Poor's(Financial Strength)	A (6)
Weiss(Financial Strength)	B (5)
Comdex Ranking(Percentile in Rated Companies)	80

Invested Asset Distribution

Total Invested Assets 16,475,568

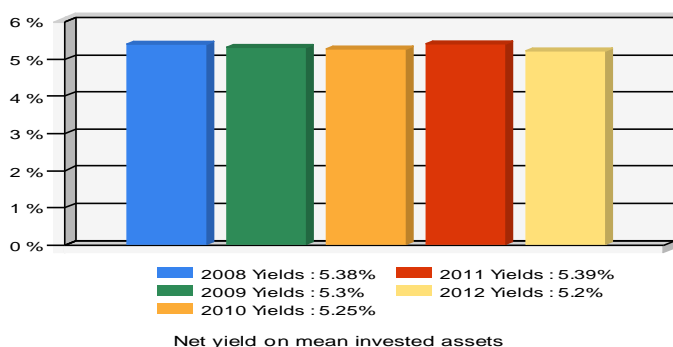


Distribution of the invested assets

Assets & Liabilities

Total Admitted Assets	17,787,333
Total Liabilities	15,527,065
Separate Accounts	841,389
Total Surplus & AVR (Asset Valuation Reserve)	2,650,539
As % of General Account Assets	15.6%

5 Year Investment Yields



Net yield on mean invested assets

5 Year Average 5.30%

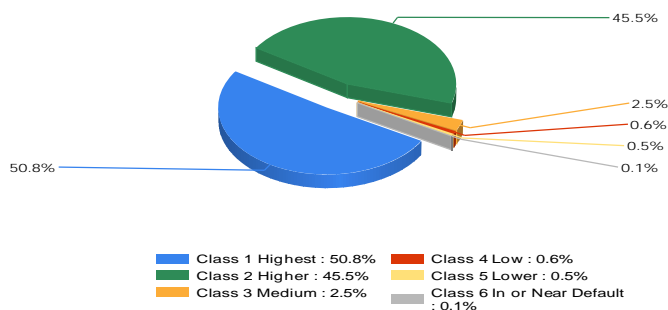
Non-Performing Assets

Bonds In or Near Default	0.3%
Problem Mortgages	0.9%
Real Estate Acquired by Foreclosure	1.8%
Total Non-Perf. Assets/Surplus & AVR	2.9%
As a Percent of Invested Assets	0.5%

Income & Earnings

Total Income	2,340,746
Net Premiums Written	1,340,470
Earnings Before Div. and Taxes	215,605
Net Operating Earnings	167,178

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Source: Summary statutory financial Data for Year-End 2012 as reported by the life insurance companies' statutory annual statements. Classifications contained herein are defined by the NAIC. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: lynn@berson-sokol.com

List of Company Ratings

Company: American National Ins Co
Domicile: TX
Established: 1905

A.M. Best Company Rating

A (3)

Excellent. Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A (6)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Weiss Safety Rating

B (5)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

80

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of May 14, 2013. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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List of Possible Ratings

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	