### Key Dates and Location
- **TDI Initial Date**: 1-Apr-13, **Domicile**: Louisiana
- **Incorporation Date**: 28-Apr-00, **Main Administrative Office**: American National Center, 1949 E Sunshine Springfield, MO 65899
- **Commenced Business**: 1-Nov-01

### AM Best Rating
- **A**

### Group Information
- **Insurer**: AM Best Rating Group Information
- **A.M. Best Rating Group**: American National Prop & Cas Group
- **Parent Company**: American National Insurance Company
- **Parent Domicile**: Texas

### Summary Statistics

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>75,894,207</td>
<td>72,173,583</td>
<td>70,478,842</td>
<td>66,995,546</td>
</tr>
<tr>
<td>Underwriting Gain (Loss)</td>
<td>(3,276,382)</td>
<td>(2,385,529)</td>
<td>27,563</td>
<td>(11,256,039)</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>(119,856)</td>
<td>1,191,311</td>
<td>2,746,895</td>
<td>(4,281,526)</td>
</tr>
<tr>
<td>Total Gross Premium</td>
<td>52,544,195</td>
<td>68,574,769</td>
<td>60,597,854</td>
<td>53,865,834</td>
</tr>
<tr>
<td>Direct Premium Total</td>
<td>62,927,850</td>
<td>82,076,760</td>
<td>75,123,994</td>
<td>69,853,029</td>
</tr>
<tr>
<td>Direct Premium in Texas (Schedule T)</td>
<td>4,138,365</td>
<td>6,055,629</td>
<td>6,758,016</td>
<td></td>
</tr>
<tr>
<td>% of Direct Premium in Texas</td>
<td>5%</td>
<td>15%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Texas' Rank in writings (Schedule T)</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>SLTX Premium Processed</td>
<td>4,347,145</td>
<td>5,895,074</td>
<td>6,567,478</td>
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</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>112</td>
<td>53</td>
<td>91</td>
<td></td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>104%</td>
<td>100%</td>
<td>121%</td>
<td></td>
</tr>
<tr>
<td>IRIS Ratios Outside Usual Range</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

1. **Gross Premium to Surplus**: 113.72%
   - **Usual Range**: Less than 900%
2. **Net Premium to Surplus**: 95.01%
   - **Usual Range**: Between -33% and 33%
3. **Change in Net Premium Written (%)**: 13.16%
   - **Usual Range**: Between -33% and 33%
4. **Surplus Aid Ratio**: 0.50%
   - **Usual Range**: Less than 15%
5. **Two Year Operating Ratio**: 95.00%
   - **Usual Range**: Between -5% and 5%
6. **Investment Yield**: 2.00%
   - **Usual Range**: Between 3% and 6.5%
7. **Gross Change in Surplus (%)**: 2.40%
   - **Usual Range**: Between -10% and 50%
8. **Net Change in Surplus (%)**: 2.00%
   - **Usual Range**: Between -5% and 10%
9. **Liabilities to Liquid Assets**: 45.84%
   - **Usual Range**: Less than 100%
10. **Agents Balances to Surplus**: 1.00%
    - **Usual Range**: Between -10% and 25%
11. **One Year Development to Surplus**: 0.92%
    - **Usual Range**: Less than 20%
12. **Two Year Development to Surplus**: 112%
    - **Usual Range**: Less than 40%
13. **Current Estimated Reserve Deficiency**: -1.58%
    - **Usual Range**: Less than 25%

### Graphs
- **Capital and Surplus**
- **Direct Premiums Written**
- **Top 3 SLTX Coverage Codes**

### Notes
- **2018 Losses Incurred by Line of Business (LOB)**
  - 1. Other Liability: $52,090.00
  - 2. Commercial Multi-Peril (Non-Liability): $3,697.00
  - 3. Commercial Multi-Peril (Non-Liability): $344,618.00
- **2018 Premiums by Line of Business (LOB)**
  - 1. Commercial Multi-Peril (Non-Liability): $3,459,756.00
  - 2. Other Liability: $689,146.00
  - 3. Commercial Multi-Peril (Liability): $29,458.00
  - 4. Commercial Multi-Peril (Liability): $0.00