

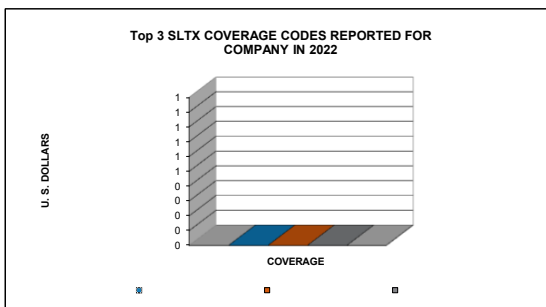
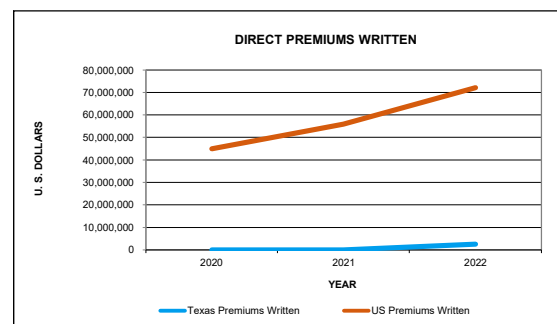
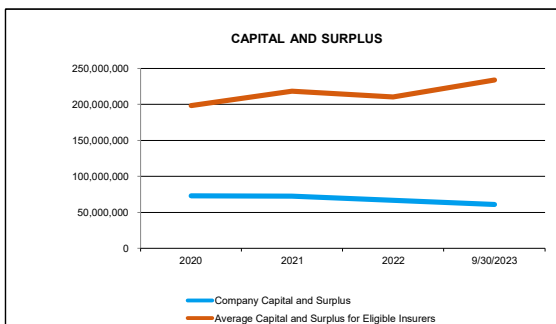
American National General Insurance Co				Issue Date:	11/20/2023
Insurer #:	13766578	NAIC #:	39942	AMB #:	002803

U.S. Insurer - 2023 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	9-Dec-22	Domicile	A	Excellent	Insurance Group	American National Group
Incorporation Date	30-Dec-80	Missouri		Jul-23	Parent Company	Brookfield Reinsurance Ltd.
Commenced Business	1-Apr-81	Main Administrative Office American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001		Parent Domicile	Bermuda	

	9/30/2023	2022	2021	2020
Capital & Surplus	61,094,000	66,570,000	72,882,000	72,774,000
Underwriting Gain (Loss)	(10,811,000)	(9,499,000)	(3,582,000)	2,543,000
Net Income After Tax	(6,519,000)	(5,264,000)	9,000	4,888,000
Cash Flow from Operations		3,577,000	3,147,000	852,000
Gross Premium		72,154,000	55,951,000	45,009,000
Net Premium	58,495,000	62,230,000	50,327,000	41,114,000
Direct Premium Total	100,789,000	72,154,000	55,951,000	45,009,000
Direct Premium in Texas (Schedule T)		2,591,000	0	0
% of Direct Premium in Texas		4%	0%	0%
Texas' Rank in writings (Schedule T)		9	-	-
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		117%	108%	93%
IRIS Ratios Outside Usual Range		2	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
108.00%	93.00%	24.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	103.00%	2.80%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-9.00%	-9.00%	51.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	-2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
3.00%		
Usual Range: Less than 25%		



2022 Premiums by Line of Business (LOB)		
1 Comm Mult Peril(Non-Liability)	\$	1,089,000.00
2 Other Liab (Occurrence)	\$	1,006,000.00
3 Allied Lines	\$	416,000.00
4 Comm Mult Peril(Liab)	\$	80,000.00
	\$	-

2022 Losses Incurred by Line of Business (LOB)		
1 Comm Mult Peril(Non-Liability)	\$	1,089,000.00
2 Other Liab (Occurrence)	\$	895,000.00
3 Allied Lines	\$	355,000.00
4 Comm Mult Peril(Liab)	\$	80,000.00
	\$	-