



AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

Dollars in 000							
	2015	2016	2017		2015	2016	2017
Total Assets	84,602	86,047	86,739	RBC Ratio (%)	8,433.4	5,122.2	961.0
Total Liabilities	17,526	18,189	20,113	2yr Res Development	750	-50	-372
Policyholder Surplus	67,076	67,858	66,625	2yr Dev / Surplus (IRIS #12)	1.3%	-0.1%	-0.6%
Cash & Invested Assets	79,758	80,703	81,151	Affiliated Common Stck	0	0	0
Cash & Invested Assets/ Total Asset	94.3%	93.8%	93.6%	Affiliated CS / Surplus	0.0%	0.0%	0.0%
Net Cash from Operations	5,256	1,857	-819	Net Reins Recoverable	12,594	11,698	9,713
Loss & LAE Reserves	4,557	5,498	6,122	Net Reins Rec / Surplus	18.8%	17.2%	14.6%
Loss & LAE Reserves/Surplus	6.8%	8.1%	9.2%	AMB / S&P Ratings	A / NR	A / NR	A / NR
GPW to PHS (IRIS #1)	51.6%	51.1%	56.7%				
NPW to PHS (IRIS #2)	28.7%	31.2%	34.8%				

Income/Loss Trends (\$000)	

Combined Ratio (%) Trends	

Premium Trends (\$000)	

2017 Investment Portfolio	

2017 Top 5 Geographies (DPW - \$000)	
<ul style="list-style-type: none"> TX - \$33,720 NC - \$884 SC - \$801 FL - \$753 GA - \$436 All Other - \$1,179 	

2017 Top 5 Lines of Business (DPW/Total DPW)	
<ul style="list-style-type: none"> Homeowners MP - 47.6% Credit - 32.9% Comm'l Multi Pri - 8.5% Allied Lines - 5.8% Oth Liab (Occurrence) - 3.2% All Other - 1.9% 	

Total NY State DPW	\$0,000
Total US ex Terr DPW	\$37,774

Total All Lines	\$37,774
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American National Lloyds Insurance Company ("ANL") commenced business on September 1, 1994. ANL is a Texas Lloyds licensed insurer. ANL is controlled by ANPAC Lloyds Insurance Management, Inc., a corporate attorney-in-fact and a wholly owned subsidiary of American National Property & Casualty Company ("ANPAC"). ANPAC and its subsidiaries are part of American National Property & Casualty Holdings Inc., whose parent is American National Insurance Company ("ANIC"). ANIC's ultimate controlling entities are The Libbie Shear Moody Trust and The Moody Foundation. ANL has been an eligible surplus lines insurer in New York since May 17, 2017. As of December 31, 2017, the company is domiciled as an admitted insurer in Texas and an eligible excess and surplus lines writer in forty-nine states and the District of Columbia.

ANL's reinsurance agreements are combined with the ANPAC Group. The largest net aggregate exposure on any one risk is \$1.5 million, except for workers' compensation.

ULTIMATE PARENT – American National Insurance Company

Corporate Profile		Highlights (\$000)	2016	2017
Address:	American National Insurance Company One Moody Plaza Galveston, TX 77550	Total Assets	24,533,222	26,386,764
Website:	https://www.americannational.com	Total Liabilities	19,871,727	21,130,993
Ticker Symbol:	NASDAQ: ANAT	Shareholders' Equity	4,661,495	5,255,771
2017 Form 10-K:	https://www.sec.gov/Archives/edgar/data/904163/000119312518064370/d371918d10k.htm	Net Income	182,667	495,607
		Debt	136,080	137,458
		Debt / Equity	2.9%	2.6%
		Dividends Paid	87,741	88,335
		Dividends / Net Income	48.0%	17.8%

Top 5 Unaffiliated Reinsurers for American Natl Lloyds Ins Co. by Gross Recoverables

Dollars in 000

Rank	Reinsurer	Gross Recoverables	Assumed Premium (As-Reported by Reinsurer)	Premiums Ceded (As-Reported By Cedant)
1	Hartford Steam Boiler Inspection and Insurance Company	181	NA	367
2	Lloyd's Syndicate - 510 (Tokio Marine Kiln Syndicates Limited)	148	NA	243
3	Lloyd's Syndicate - 2987 (Brit Syndicates Limited)	109	NA	240
4	Collateralised Re Ltd.	71	NA	40
5	CUMIS Insurance Society, Inc.	41	NA	48

American National Insurance Company was founded in 1905 and is headquartered in Galveston, Texas. American National and its subsidiaries offer a broad line of products, which include life insurance, annuities, health insurance, credit insurance, pension products and property and casualty for personal lines, agribusiness and targeted commercial exposures.

Important Information Regarding Financial Summaries

This financial summary contains information helpful to New York excess lines brokers in meeting their non-delegable duty to use "due care" in the selection of a financially secure excess line insurer. Definitions of the financial terms used in the summaries appear as pop-up boxes when hovering your mouse over the corresponding text. For additional guidance on assessing insurance company financial statements, please reference "ELANY COMPLIANCE ADVISOR: FUNDAMENTALS OF INSURANCE COMPANY FINANCIAL ANALYSIS".

The Excess Line Association of New York has compiled the insurance company financial information from the Annual Statutory Financial Statements. All ratios, charts, and graphs are based on the compiled information. We have made every effort to ensure all information transcribed for these pages is correct. However, the Excess Line Association of New York cannot attest to the accuracy of data provided by its sources, nor do we make any warranties, either expressed or implied, regarding the accuracy or completeness of information presented in this document. We assume no responsibility for loss or damage resulting from the use of this information.