

## FACT SHEET As of December 31, 2008

**Summary:** Auto, home, umbrella, boat, RV, motorcycle, agribusiness, targeted commercial and specialty lines of insurance are written in 46 states and D.C. through **American National Property And Casualty Company (ANPAC®)**, **American National General Insurance Company**, **American National Lloyds Insurance Company**, **ANPAC Louisiana Insurance Company**, **American National County Mutual and Pacific Property And Casualty Company**. The company is proud of its unique array of outstanding products serving its customers' insurance needs and its personalized service provided through 1,157 Multiple Line Exclusive Agents.

<b>Statistical:</b>	<b>2008</b>	<b>2007</b>	<b>% of Increase</b>
Direct Written Premium	\$ 850,777,000	\$ 855,011,000	(0.5)%
Earned Premium Income	\$ 689,288,000	\$ 696,559,000	(1.0)%
Benefits Paid to Policyholders	\$ 607,760,000	\$ 502,012,000	21.1%
Stockholders Equity (GAAP)	\$ 454,284,000	\$ 533,173,000	(14.8)%
Total Assets (GAAP)	\$1,462,803,000	\$1,565,756,000	(6.6)%
Combined Ratio	113.8%	94.5%	
Policies In Force	4,145,310	4,004,763	3.5%
Number of Agents	1,157	1,118	
Number of Employees	883	843	

**History:** ANPAC® was incorporated in 1973 by **American National Insurance Company** and was created to serve the property and casualty insurance needs of the parent company's life insurance customers.

### Independent Ratings\*:

Standard And Poor's Financial Strength:

- AA- (Very Strong)

A.M. BEST Company assigned:

- A (Excellent) to American National Property And Casualty Company
- A (Excellent) to American National General Insurance Company
- A (Excellent) to American National Lloyds Insurance Company
- A (Excellent) to American National County Mutual Insurance Company
- A- (Excellent) to ANPAC Louisiana Insurance Company
- A (Excellent) to Pacific Property And Casualty Company

Ward Group: 2008 Ward's 50 Benchmark Company

**Ownership:** ANPAC® is owned by **American National Insurance Company (ANICO)** of Galveston, Texas. ANICO was chartered under the laws of Texas in 1905, and provides personalized services to policyholders throughout 50 states, D.C., American Samoa, and Puerto Rico. Directly and through subsidiaries, the company writes individual life, health, disability\*\*, annuity, group life, health, and credit insurance.

\*Ratings reflect the publisher's opinion as to the relative financial strength and performance of each insurer in comparison with other insurers, based on their analysis of the information provided to them. These ratings are not a warranty of the insurer's current or future ability to meet its contractual obligations. For more information regarding financial strength ratings from A.M. Best and Standard and Poor's, log on to [www.ambest.com/ratings](http://www.ambest.com/ratings) and [www.standardandpoors.com](http://www.standardandpoors.com).

\*\* Underwritten by Illinois Mutual Life Insurance Company