

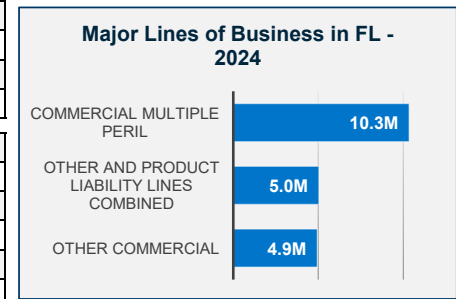
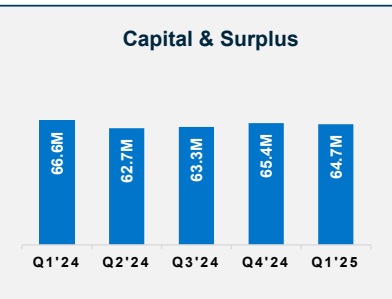
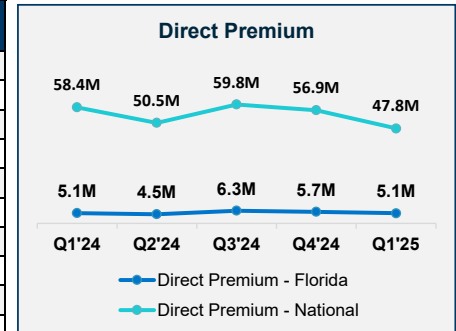


# American National Lloyds Insurance Company

Insurer Financial Report  
2025 | Quarter 1

FEIN: 75-2551212  
NAIC: 10043  
A.M.Best: A  
State of Domicile: Texas  
Main Office: Springfield, MO  
Parent: ANPAC Lloyds Ins Mgmt Inc  
Incorporation Date: 7/21/1994  
Website: www.americannational.com

Financial Highlights	Q1 2025	Q1 2024	% Change	2024	2023	2022
Total Admitted Assets	109,279,915	119,822,574	-9%	118,982,162	119,770,718	139,716,790
Total Liabilities	44,543,932	53,181,695	-16%	53,599,101	49,133,737	60,387,432
Capital & Surplus	64,735,983	66,640,879	-3%	65,383,061	70,636,981	79,329,358
Premiums and Agent's Balances	232,966	77,521	201%	157,847	23,134	480,913
Losses	20,680,608	20,916,145	-1%	18,412,831	18,057,125	19,106,718
Loss Adjustment Expenses	1,642,843	1,743,258	-6%	1,577,984	1,522,794	1,462,655
Underwriting Gain/Loss	(1,663,132)	(5,135,100)	68%	(10,372,739)	(15,708,117)	9,220,344
Net Income (Loss) After Tax	(819,085)	(4,053,836)	80%	(6,540,332)	(9,291,939)	9,954,501
Cash Flow from Operations	(1,524,418)	(1,104,853)	-38%	(3,987,657)	(14,275,509)	11,650,781
Unrealized Capital Gains (Losses)	0	0	0%	0	23,006	(23,006)
Gross Premium	52,823,023	49,332,894	7%	225,510,272	187,016,182	172,577,659
Net Premium	9,722,968	8,179,131	19%	40,329,833	32,683,666	78,355,599
Direct Premium - National	47,774,345	58,357,506	-18%	225,510,272	187,016,182	172,577,659
Direct Premium - Florida	5,092,841	5,078,550	0%	21,698,823	15,959,909	16,831,941

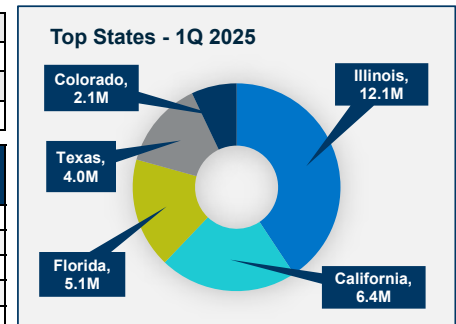


PAB: % of Policyholders Surplus	0.4%	0.1%	209%	0.2%	0.0%	0.6%
Gross Premium to Surplus Ratio	81.6%	74.0%	10%	344.9%	264.8%	217.5%
Net Premium to Surplus Ratio	15.0%	12.3%	22%	61.7%	46.3%	98.8%
% of Direct Premium in Florida	10.7%	8.7%	22%	9.6%	8.5%	9.8%
Liabilities to Assets Ratio	40.8%	44.4%	-8%	45.0%	41.0%	43.2%
Debt to Equity Ratio	68.8%	79.8%	-14%	82.0%	69.6%	76.1%

Comments / Notes

Combined Ratio	N/A	N/A	0%	129%	153%	88%
Losses Incurred Ratio	N/A	N/A	0%	96%	112%	42%
Loss Expenses Incurred Ratio	N/A	N/A	0%	11%	17%	9%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	23%	24%	37%

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
American National P&C Co.	A	US Aff Non-captive Non-pooling	Authorized	88,305	0
Hartford Steam Boiler Inspctn	A++	US Unaffiliated	Authorized	133	0
R+V Versicherung AG	N/A	Non-US Unaffiliated	Unauthorized	25	0
Fidelis Insurance Bermuda Ltd.	A	Non-US Unaffiliated	Unauthorized	12	0
Lloyd's Syndicate - 510	N/A	Non-US Unaffiliated	Authorized	12	0



\* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.