ANPAC LOUISIANA INSURANCE COMPANY

U. S. Insurer - 2015 EVALUATION

Issue Date
October-15

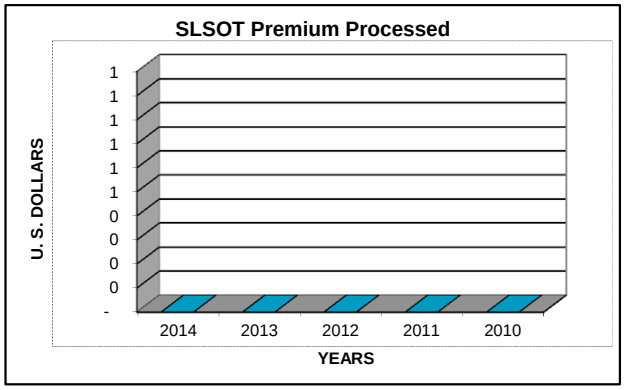
Insurer Number: 8011628888 NAIC # 0408-11140
Current Eligibility **1-May-13** AMB # 012472

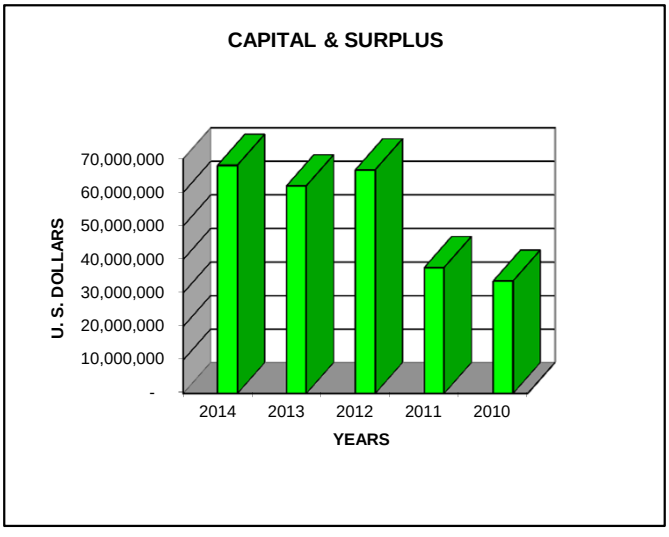
State of Domicile: **Louisiana** Incorporation Date: 26-Apr-00
Location of Main Administrative Offices: **Mandeville, LA** Commenced Business: 1-Nov-01

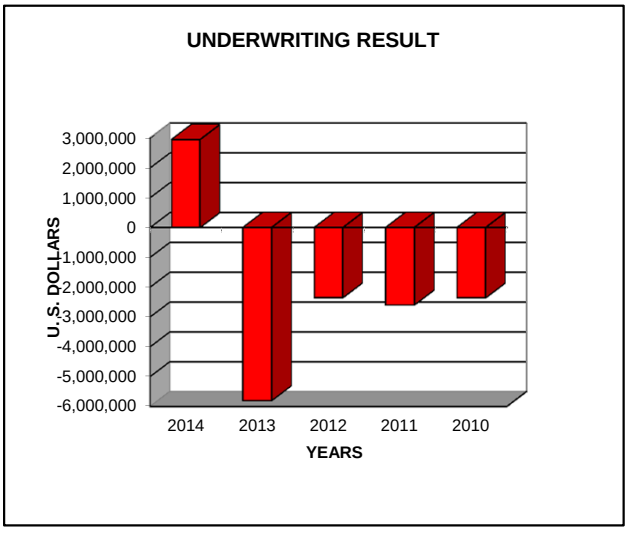
Parent / Ultimate Parent: **American National Property & Casualty Company/American National Insurance Company**
Name of Insurance Group: **American National Financial Group** Parent Domicile
A.M. Best's Rating **A-** *Stable* www.ambest.com **Texas**
as of **Oct-15**
Affirmed 4-Sep-15

	30-Jun-15	2014	2013	2012	2011	2010
Capital & Surplus	70,743,969	68,132,712	61,978,792	66,764,801	37,597,337	33,565,358
Underwriting Gain (Loss)		2,951,649	(5,810,209)	(2,356,658)	(2,602,528)	(2,361,972)
Net Income After Tax		4,789,622	(1,097,653)	1,724,628	1,081,961	(1,882,358)
Cash Flow from Operations		9,116,665	(1,444,007)	22,276,963	729,549	(458,057)
Return on Policyholder Surplus		7.1%	-2.1%	2.7%	2.8%	-4.7%
Gross Premium		60,335,127	59,998,811	61,000,435	66,612,803	69,053,817
Net Premium		45,883,473	44,728,388	41,373,945	44,364,991	41,403,690
Gross Premium to Surplus Ratio		89%	97%	91%	177%	206%
Net Premium to Surplus Ratio		67%	72%	62%	118%	123%
Direct Premium Total		60,335,127	59,998,811	61,000,435	66,612,803	69,053,817
Direct Premium in Texas (Sch. T)		-	-	-	-	-
% of Direct Premium in Texas		0%	0%	0%	0%	0%
Texas' Rank in writings (Schedule T)		0 of 1	0 of 1	0 of 1	-	-
SLSOT Premium Processed		-	-	-	-	-
Rank among all Texas S/L Insurers		0	0	0	-	-
Combined Ratio		94%	113%	106%	106%	106%
IRIS Ratios Outside Usual Range		0	1	2	1	4

	2014	2013	2012
Gross Prem./Surplus	89%	97%	91%
Net Prem/Surplus	67%	72%	62%
Change - Net Premium	3%	8%	-7%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	96%	**102%**	99%
Investment Yield	**3.2%**	3.2%	3.1%
Surplus Change (Gross)	10%	-7%	**78%**
Surplus Change (Net)	10%	-7%	**78%**
Liab. to Liquid Assets	40%	44%	41%
Agents Bal. to Surplus	1%	3%	1%
Reserve Development		**Reserve Development**	
1Year Devl / Surplus	-3%	-1%	-6%
2Year Devl / Surplus	-3%	-10%	-7%
C.Deficiency / Surplus	-3%	1%	2%







Prepared by: Surplus Lines Stamping Office of Texas