



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Timothy A. Walsh, President
American National Group
1949 East Sunshine
Springfield, MO. 65899

**Re: American National General Insurance Company, NAIC 39942
American National Property and Casualty Company, NAIC 28401
*Market Conduct Examination Verified Report***

Dear Mr. Walsh,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).

Please contact me if you have any questions.

Sincerely,

Erica Weyhenmeyer
Chief Market Conduct Examiner
Illinois Department of Insurance
320 West Washington St., 5th Floor
Springfield, IL 62767
Phone: 217-782-1790
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Company Name: American National General Insurance Company	CoCode: 39942		Group Code: 408									
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 -2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	1,494	3,230	1,375	968	1,107	1,873	483	300	239	73	78	36
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	6,845	6,829	5,257	4,670	3,646	2,624	2,405	759	-117	463	-46	174
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	241	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-39	-10	153	-246	56	-322	-245	-458	1,034	-2	-130	-158
(7) Net Ultimate Adjusting & Other	6	78	2	-246	-76	19	-254	-402	-13	74	-51	22
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	21.3%	48.3%	29.1%	10.2%	29.8%	65.9%	-0.7%	-73.7%	-1077.2%	31.3%	224.0%	-57.4%
Pre-refund combined ratio (6+7+2)/(3)	21.3%	48.3%	29.1%	10.2%	29.8%	59.8%	-0.7%	-73.7%	-1077.2%	31.3%	224.0%	-57.4%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Company Name: American National General Insurance Company	CoCode: 39942		Group Code: 408									
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	754	1,531	775	361	536	922	315	38	83	30	40	15
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	3,678	4,034	3,324	2,498	1,670	1,594	1,125	511	-91	412	-27	44
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	146	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	6	1,441	-30	22	1,740	-61	-4	2	1	-2	-3	0
(7) Net Ultimate Adjusting & Other	137	850	151	229	213	170	22	-63	14	28	10	-24
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	2	0	0	1	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	24.4%	94.8%	27.0%	24.5%	149.1%	71.2%	29.5%	-4.5%	-107.7%	13.4%	-174.4%	-21.0%
Pre-refund combined ratio (6+7+2)/(3)	24.4%	94.8%	27.0%	24.5%	149.1%	64.7%	29.5%	-4.5%	-107.7%	13.4%	-174.4%	-21.0%
Claims severity (6)/(8)	#DIV/0!	721	#DIV/0!	#DIV/0!	1,740	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Company Name: American National Property and Casualty Company	CoCode: 28401		Group Code: 408									
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	189,481	254,523	192,517	204,589	198,621	182,492	165,348	174,815	200,116	149,410	185,063	173,584
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	774,732	790,590	814,684	786,833	730,826	736,966	729,103	716,764	675,353	676,670	678,278	651,461
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	86,503	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	945,419	325,429	473,767	581,826	294,558	302,620	143,010	428,976	151,712	138,476	163,955	563,672
(7) Net Ultimate Adjusting & Other	43,907	77,294	45,844	71,527	-36,360	53,173	2,467	56,049	27,287	62,621	12,761	31,501
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	45	44	51	48	43	30	18	25	17	23	23	26
(9) Open Claim Counts	2	0	0	0	2	0	2	7	3	0	6	14
Post-refund combined ratio (6+7+2+5)/(3-4)	152.2%	83.1%	87.4%	109.0%	62.5%	82.8%	42.6%	92.1%	56.1%	51.8%	53.3%	118.0%
Pre-refund combined ratio (6+7+2)/(3)	152.2%	83.1%	87.4%	109.0%	62.5%	73.0%	42.6%	92.1%	56.1%	51.8%	53.3%	118.0%
Claims severity (6)/(8)	21,009	7,396	9,290	12,121	6,850	10,087	7,945	17,159	8,924	6,021	7,128	21,680

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"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Company Name: American National Property and Casualty Company	CoCode: 28401		Group Code: 408									
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 -2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	112,754	149,689	113,817	110,279	119,963	112,566	102,666	110,539	127,840	95,225	120,433	112,110
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	484,737	494,133	499,577	485,431	459,571	464,626	467,186	466,389	447,586	447,106	458,218	443,375
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	54,536	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	189,903	281,947	249,638	237,195	160,051	206,445	131,310	214,160	144,599	169,779	256,992	340,500
(7) Net Ultimate Adjusting & Other	41,126	87,492	34,405	47,330	26,710	32,590	18,510	30,381	29,776	25,708	27,731	29,102
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	59	108	72	64	59	58	38	59	47	75	60	74
(9) Open Claim Counts	0	0	0	0	0	0	1	3	1	0	6	10
Post-refund combined ratio (6+7+2+5)/(3-4)	70.9%	105.1%	79.6%	81.3%	66.7%	85.7%	54.0%	76.1%	67.5%	65.0%	88.4%	108.6%
Pre-refund combined ratio (6+7+2)/(3)	70.9%	105.1%	79.6%	81.3%	66.7%	75.7%	54.0%	76.1%	67.5%	65.0%	88.4%	108.6%
Claims severity (6)/(8)	3,219	2,611	3,467	3,706	2,713	3,559	3,456	3,630	3,077	2,264	4,283	4,601

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Claim counts should be reported net of quota share reinsurance.