

A.M. BEST COMPANY, OLDWICK, NJ • A.M. BEST EUROPE, LONDON
A.M. BEST ASIA-PACIFIC, HONG KONG
www.ambest.com

FOR IMMEDIATE RELEASE

February 8, 2006

CONTACTS: Public Relations

Jim Peavy
(908) 439-2200, ext. 5644
james.peavy@ambest.com

Rachelle Striegel
(908) 439-2200, ext. 5378
rachelle.striegel@ambest.com

Analysts

Rodolphe di Maio – L/H
(908) 439-2200, ext. 5521
rodolphe.dimaio@ambest.com

Joel Silverthorn – P/C
(908) 439-2200, ext. 5120
joel.silverthorn@ambest.com

A.M. Best Takes Various Rating Actions on American National Insurance Company and Its Subsidiaries

Ratings Supplement

The FSR of A+ (Superior) has been affirmed and an ICR of “aa-” has been assigned to **American National Insurance Company**. The outlook for the FSR has been revised to negative from stable, and the ICR has been assigned a negative outlook.

The FSR of A (Excellent) has been affirmed and an ICR of “a” has been assigned with a stable outlook for the following subsidiaries of American National:

- **American National Life Insurance Company of Texas**
- **Farm Family Life Insurance Company**
- **Garden State Life Insurance Company**
- **Standard Life and Accident Insurance Company**

The FSR of A+ (Superior) has been affirmed and an ICR of “aa-” has been assigned with a negative outlook for the following subsidiaries of the **American National Property and**

Casualty Group:

- **American National Property and Casualty Company**
- **American National General Insurance Company**
- **American National Lloyds Insurance Company**
- **American National County Mutual Insurance Company**

The FSR of A (Excellent) has been affirmed and an ICR of “a+” has been assigned to the below **Farm Family Insurance Companies**. The outlook for the FSR has been revised to stable

A.M. BEST COMPANY, OLDWICK, NJ • A.M. BEST EUROPE, LONDON
A.M. BEST ASIA-PACIFIC, HONG KONG
www.ambest.com

—2—

from positive, and the ICR has been assigned a stable outlook.

- **Farm Family Casualty Insurance Company**
- **United Farm Family Insurance Company**

The FSR of A (Excellent) has been affirmed and an ICR of “a” has been assigned with a stable outlook for **Pacific Property & Casualty Company**.

The FSR has been downgraded to A- (Excellent) from A+ (Superior) and assigned an ICR of “a-” with a negative outlook for **ANPAC Louisiana Insurance Company**.

A.M. Best Co., established in 1899, is the world’s oldest and most authoritative insurance rating and information source. For more information, visit A.M. Best’s Web site at www.ambest.com.

####