

PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# QUARTERLY STATEMENT

AS OF MARCH 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

## American National General Insurance Company

NAIC Group Code 0408 (Current) NAIC Company Code 39942 Employer's ID Number 43-1223793  
Missouri (Prior) State of Domicile or Port of Entry MO

Organized under the Laws of \_\_\_\_\_, State of Domicile or Port of Entry \_\_\_\_\_  
Country of Domicile United States of America  
Incorporated/Organized 12/30/1980 Commenced Business 04/01/1981  
Statutory Home Office American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001  
(Street and Number) (City or Town, State, Country and Zip Code)  
Main Administrative Office American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001  
(Street and Number) (Area Code) (Telephone Number)  
Mail Address American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)  
Primary Location of Books and Records American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001  
(Street and Number) (Area Code) (Telephone Number)  
Internet Website Address www.americannational.com

Statutory Statement Contact Jennifer Jo Duncan 518-431-5201  
(Name) (Area Code) (Telephone Number)  
Jennifer.Duncan@americannational.com 518-431-5978  
(E-mail Address) (FAX Number)

Chairman, President & Chief Executive Officer Timothy Allen Walsh Michelle Annette Gage  
AVP, Corporate Secretary Ilse Jel-Layne Hoffman Treasurer

### OFFICERS

Vice President, Controller & Treasurer

### OTHER

Johnny David Johnson, EVP, Corporate Business Process Officer	Jeffrey Aaron Mills, EVP Chief P&C Claims Officer	Matthew Richard Osiuguy, EVP, P&C Chief Operating Officer
James Walter Pangburn, EVP, Specialty Markets Sales and Marketing	Shannon Lee Smith, EVP, Chief Agencies Officer, Multiple Line	James Patrick Stelling, EVP, Health & Specialty Markets Operations
Michele MacKay Bartkowski, SVP, Finance	Scott Frankie Brast, SVP, Chief Mortgage Loan & Real Estate Investment Officer	Brian Neal Bright, SVP, Computing Services
Scott Christopher Campbell, SVP, Chief Client Officer	Bernard Stephen Gerwel, SVP, Chief Innovation Officer	Stephanie Gunter Grobin, SVP, P&C Chief Underwriting Officer
Joseph Suhr-Highbarger, SVP, Chief P&C Actuary	Deborah Kay Janson, SVP, Corporate Office & Chief Business Planning Officer and Assistant Secretary	Robert Jay Kirchner, SVP, Mortgage Loan & Real Estate Investments
Anne Marie LeMire, SVP & Chief Securities Investment Officer	Bruce Murray LePard, SVP, Human Resources and Employee Communications	John Young McCaskill, SVP, P&C Operations
Cecilia Guerrero Pardo, SVP, Chief Human Resources Officer	Meredith Myron Mitchell, SVP, Chief Information Officer	Michael Scott Nimmons, SVP, Internal Audit Services
Michele MacKay Bartkowski, SVP, Finance	Stuart Milton Paulson, SVP, P&C Claims	Patrick Anthony Smith, SVP, Multi Line Agencies Field Operations
John Young McCaskill, SVP, P&C Operations	John Young McCaskill, SVP, P&C Operations	
Stuart Milton Paulson, SVP, P&C Claims	Stuart Milton Paulson	
	Shannon Lee Smith	
	Timothy Allen Walsh	
	Michelle Annette Gage	

### DIRECTORS OR TRUSTEES

Michele MacKay Bartkowski	John Young McCaskill	Melissa Gurnee McGrath
Jeffrey Aaron Mills	Matthew Richard Osiuguy	Stuart Milton Paulson
John Frederick Simon	Shannon Lee Smith	Timothy Allen Walsh

State of \_\_\_\_\_ Texas \_\_\_\_\_ SS:  
County of \_\_\_\_\_ Galveston \_\_\_\_\_

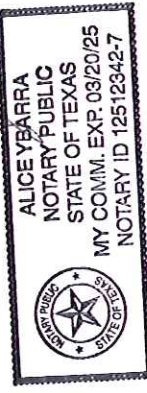
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Timothy A. Walsh Ilse Jel-Layne Hoffman  
Chairman, President & CEO AVP, Corporate Secretary  
Michelle Annette Gage  
Vice President, Controller & Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 2022

- a. Is this an original filing? \_\_\_\_\_  
b. If no, \_\_\_\_\_  
1. State the amendment number. \_\_\_\_\_  
2. Date filed \_\_\_\_\_  
3. Number of pages attached \_\_\_\_\_

Yes [ X ] No [ ]



## STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	107,713,609		107,713,609	95,142,665
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ .....1,501,156 ), cash equivalents (\$ .....10,761,858 ) and short-term investments (\$ ..... ) .....	12,263,013		12,263,013	22,030,305
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives .....				
8. Other invested assets .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	119,976,622		119,976,622	117,172,970
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	956,204		956,204	759,066
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	44,284	32	44,252	11,536
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	9,872,097		9,872,097	9,553,297
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	132,849		132,849	207,703
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....				
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	207,946		207,946	1,163,289
18.2 Net deferred tax asset .....				
19. Guaranty funds receivable or on deposit .....	56,180		56,180	19,795
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	246,182		246,182	77,029
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	72,584	3,026	69,558	100,263
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	131,564,948	3,058	131,561,890	129,064,948
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27)	131,564,948	3,058	131,561,890	129,064,948
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Other assets .....	4,217	3,026	1,191	15,408
2502. Equities & deposits in pools & assoc .....	1,099		1,099	1,099
2503. Prepaid State Taxes .....	67,268		67,268	83,756
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	72,584	3,026	69,558	100,263

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....5,136,261 ) .....	20,989,748	20,538,962
2. Reinsurance payable on paid losses and loss adjustment expenses .....		
3. Loss adjustment expenses .....	3,263,455	3,318,169
4. Commissions payable, contingent commissions and other similar charges .....	719,132	592,680
5. Other expenses (excluding taxes, licenses and fees) .....	15,058	4,778
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	368,356	522,963
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....		
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ .....7,678 and including warranty reserves of \$ ..... and accrued accident and health experience rating refunds including \$ ..... for medical loss ratio rebate per the Public Health Service Act) .....	19,376,122	18,248,517
10. Advance premium .....	571,558	335,879
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	45,299	51,843
13. Funds held by company under reinsurance treaties .....		
14. Amounts withheld or retained by company for account of others .....	38,435	23,275
15. Remittances and items not allocated .....	3,474	13,191
16. Provision for reinsurance (including \$ ..... certified) .....		
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	1,656,090	1,533,558
20. Derivatives .....		
21. Payable for securities .....		
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	11,312,570	10,999,461
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	58,359,297	56,183,276
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	58,359,297	56,183,276
29. Aggregate write-ins for special surplus funds .....		
30. Common capital stock .....	2,500,000	2,500,000
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....		
33. Surplus notes .....		
34. Gross paid in and contributed surplus .....	12,500,000	12,500,000
35. Unassigned funds (surplus) .....	58,202,593	57,881,672
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) .....	73,202,593	72,881,672
38. Totals (Page 2, Line 28, Col. 3)	131,561,890	129,064,948
<b>DETAILS OF WRITE-INS</b>		
2501. CASHBACK retrospective premium .....	11,004,974	10,682,229
2502. Escheat funds held in trust .....	307,596	317,232
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	11,312,570	10,999,461
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

**STATEMENT OF INCOME**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 15,548,028 )	14,097,399	11,887,549	51,724,802
1.2 Assumed (written \$ )			
1.3 Ceded (written \$ 1,480,846 )	1,480,567	1,384,024	5,621,480
1.4 Net (written \$ 14,067,182 )	12,616,832	10,503,525	46,103,322
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ 8,249,620 ):			
2.1 Direct	9,361,794	8,663,573	35,386,190
2.2 Assumed			
2.3 Ceded	835,038	443,538	1,922,367
2.4 Net	8,526,756	8,220,035	33,463,823
3. Loss adjustment expenses incurred	949,257	910,701	3,687,314
4. Other underwriting expenses incurred	3,430,202	2,954,277	12,533,885
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	12,906,215	12,085,013	49,685,022
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(289,383)	(1,581,489)	(3,581,700)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	791,782	903,964	4,084,912
10. Net realized capital gains (losses) less capital gains tax of \$ 4,371	(4,276)	(31,518)	(254,562)
11. Net investment gain (loss) (Lines 9 + 10)	787,506	872,446	3,830,350
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 566 amount charged off \$ 36,170 )	(35,604)	(50,314)	(178,352)
13. Finance and service charges not included in premiums	9,960	6,578	29,401
14. Aggregate write-ins for miscellaneous income	(5)		(719)
15. Total other income (Lines 12 through 14)	(25,649)	(43,736)	(149,670)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	472,474	(752,779)	98,980
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	472,474	(752,779)	98,980
19. Federal and foreign income taxes incurred	151,683	(126,574)	89,897
20. Net income (Line 18 minus Line 19)(to Line 22)	320,791	(626,205)	9,083
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	72,881,672	72,774,066	72,774,066
22. Net income (from Line 20)	320,791	(626,205)	9,083
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0		98,686	98,686
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	130		(162)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37)	320,921	(527,519)	107,607
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	73,202,593	72,246,547	72,881,672
<b>DETAILS OF WRITE-INS</b>			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Fines and penalties from regulatory authorities			(689)
1402. Other income	(5)		(30)
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(5)		(719)
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)			

## STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	13,622,186	11,319,095	48,863,506
2. Net investment income .....	621,911	983,383	4,460,049
3. Miscellaneous income .....	(25,649)	(43,736)	(149,670)
4. Total (Lines 1 to 3) .....	14,218,448	12,258,742	53,173,885
5. Benefit and loss related payments .....	7,897,827	7,956,618	32,458,058
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	4,488,433	3,814,057	16,359,533
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$ ..... (728,301) tax on capital gains (losses) .....	(799,289)	145,383	1,209,291
10. Total (Lines 5 through 9) .....	11,586,971	11,916,058	50,026,882
11. Net cash from operations (Line 4 minus Line 10) .....	2,631,477	342,684	3,147,003
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	3,029,782	2,887,896	21,326,876
12.2 Stocks .....			
12.3 Mortgage loans .....			
12.4 Real estate .....			
12.5 Other invested assets .....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....			
12.7 Miscellaneous proceeds .....			
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	3,029,782	2,887,896	21,326,876
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	15,627,898	5,992,632	18,280,970
13.2 Stocks .....			
13.3 Mortgage loans .....			
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....			
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	15,627,898	5,992,632	18,280,970
14. Net increase (or decrease) in contract loans and premium notes .....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(12,598,116)	(3,104,736)	3,045,906
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....			
16.2 Capital and paid in surplus, less treasury stock .....			
16.3 Borrowed funds .....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....			
16.5 Dividends to stockholders .....			
16.6 Other cash provided (applied) .....	199,347	559,795	674,882
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	199,347	559,795	674,882
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(9,767,292)	(2,202,258)	6,867,791
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	22,030,305	15,162,514	15,162,514
19.2 End of period (Line 18 plus Line 19.1) .....	12,263,013	12,960,257	22,030,305

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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## NOTES TO FINANCIAL STATEMENTS

**NOTE 1 Summary of Significant Accounting Policies and Going Concern**
**A. Accounting Practices**

The financial statements of American National General Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Missouri Department of Insurance.

The Missouri Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Missouri for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Missouri Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the state of Missouri. The state has implemented and adopted certain exceptions to the prescribed or permitted accounting practices found in NAIC SAP and the Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices (permitted practice). As of the date of this report, the Company has not implemented any such exceptions, has not requested permission for a permitted practice, nor been directed by the state of Missouri to implement any accounting practice unique to the Company.

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 320,791	\$ 9,083
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 320,791	\$ 9,083
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 73,202,593	\$ 72,881,672
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 73,202,593	\$ 72,881,672

**B. Use of Estimates in the Preparation of the Financial Statements**

No significant change.

**C. Accounting Policy**

1) No significant change.

2) The Company has no investment in mandatory convertible securities or SVO identified investments. Bonds not backed by other loans, with NAIC ratings of 3-6, are stated at the lower of amortized cost or market value; all other NAIC ratings are stated at amortized cost using scientific interest method.

3-5) No significant change.

6) Loan-backed securities are generally stated at amortized cost using the retrospective method, except for those with NAIC designation 3-6 which are stated at lower of amortized cost or fair value.

7-13) No significant change.

**D. Going Concern**

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern.

**NOTE 2 Accounting Changes and Corrections of Errors**
**A. Accounting Changes**

No significant change.

**B. Correction of Errors**

During 2021 financial statement preparation, the Company discovered an error between investment income and unrealized gains on short-term bonds for the prior year. In 2020, net investment income (included in Statement of Income, Line 9) was overstated by \$82,000, federal income tax expense (included in Statement of Income, Line 19) was overstated by \$17,000, current federal income tax recoverable (included in Assets, Line 18.1) was understated by \$17,000 and change in net unrealized gains (included in Statement of Income, Line 24) was understated by \$82,000. These lines were adjusted in 2021 to correct for this error and also were adjusted in the 2020 audited financial statements.

**NOTE 3 Business Combinations and Goodwill**

No significant change.

**NOTE 4 Discontinued Operations**

No significant change.

**NOTE 5 Investments**
**A. Mortgage Loans, including Mezzanine Real Estate Loans**

No significant change.

**B. Debt Restructuring**

No significant change.

**C. Reverse Mortgages**

No significant change.



## NOTES TO FINANCIAL STATEMENTS

- D. Loan-Backed Securities
- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from independent third party pricing services or internal estimates.
- (2) At March 31, 2022, the Company did not have any securities within the scope of SSAP No. 43R, Revised Statutory Accounting for Loan-backed and Structured Securities, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.
- (3) At March 31, 2022, the Company did not hold any loan-backed and structured securities with a recognized credit-related other-than-temporary impairment.
- (4)
- |   |    |           |
|---|----|-----------|
| a) The aggregate amount of unrealized losses:                             |    |           |
| 1. Less than 12 Months  | \$ | (51,363)  |
| 2. 12 Months or Longer  |    |           |
| b) The aggregate related fair value of securities with unrealized losses: |    |           |
| 1. Less than 12 Months  | \$ | 1,008,422 |
| 2. 12 Months or Longer  |    |           |
- (5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an other-than-temporary impairment should be recognized. As of March 31, 2022, the Company believes it has the intent and ability to hold securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary impairment at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions  
The Company has no repurchase agreements or securities lending transactions.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing  
The Company has no repurchase agreements transactions.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
The Company has no reverse repurchase agreements transactions.
- H. Repurchase Agreements Transactions Accounted for as a Sale  
The Company has no repurchase agreements transactions.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale  
The Company has no reverse repurchase agreements transactions.
- J. Real Estate  
No significant change.
- K. Low Income Housing tax Credits (LIHTC)  
No significant change.
- L. Restricted Assets  
No significant change.
- M. Working Capital Finance Investments  
The Company has no working capital finance investments.
- N. Offsetting and Netting of Assets and Liabilities  
The Company has no offsetting and netting of assets and liabilities.
- O. 5GI Securities  
No significant change.
- P. Short Sales  
No significant change.
- Q. Prepayment Penalty and Acceleration Fees  
No significant change.
- R. Reporting Entity's Share of Cash Pool by Asset Type  
The Company did not participate in any cash pools.
- NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**  
No significant change.
- NOTE 7 Investment Income**  
No significant change.
- NOTE 8 Derivative Instruments**  
The Company has no investments in derivative instruments.
- NOTE 9 Income Taxes**  
No significant change.
- NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**
- A-F No significant change
- G. American National Property And Casualty Company, a fire and casualty insurance company, domiciled in the state of Missouri owns all outstanding shares of the Company. The Company's ultimate parent is American National Group, Inc., a Delaware corporation ("ANAT").
- On August 6, 2021, ANAT entered into an Agreement and Plan of Merger (the "Merger Agreement") with Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance"), an exempted ANAT limited by shares existing under the laws of Bermuda, and Freestone Merger Sub Inc., a Delaware corporation and an indirect wholly-owned subsidiary of Brookfield Reinsurance ("Merger Sub"). Upon completion of the transactions contemplated by the Merger Agreement, ANAT will become an indirect wholly owned subsidiary of Brookfield Reinsurance in consideration for the payment of \$190.00 per share in cash, for total merger consideration of \$5.1 billion.
- H-O No significant change

## NOTES TO FINANCIAL STATEMENTS

**NOTE 11 Debt**

- A. No significant change.
- B. FHLB (Federal Home Loan Bank) Agreements  
The Company has no Federal Home Loan Bank agreements.

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

- A. Defined Benefit Plan  
The Company does not participate in a defined benefit plan.
- B. Investment Strategies for Plan Assets  
No significant change.
- C. The fair value of each class of plan assets  
No significant change.
- D. Basis of Long Term Rate of Return on Plan Assets  
No significant change.
- E. Defined Contribution Plan  
No significant change.
- F. Multiemployer Plans  
No significant change.
- G. Consolidated/Holding Company Plans  
No significant change.
- H. Postemployment Benefits and Compensated Absences  
No significant change.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)  
No significant change.

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

No significant change.

**NOTE 14 Liabilities, Contingencies and Assessments**

A.-F. No significant change.

## G. All Other Contingencies

ANAT has agreed to certain covenants in the Merger Agreement restricting the conduct of its business between the date of the Merger Agreement and the earlier of the Effective Time and the termination of the Merger Agreement. The general effect of these covenants is that, during such interim period, ANAT will be limited in its ability to pursue strategic and operational matters outside the ordinary course of business. ANAT has agreed that it and its subsidiaries will conduct their business in the ordinary course consistent with past practice in all material respects and use reasonable best efforts to preserve their business organizations, goodwill and assets, keep available the services of their current key officers and employees, and preserve their present relationships with governmental entities and other key third parties, including customers, reinsurers, distributors, suppliers and other persons with whom the ANAT and its subsidiaries have business relationships.

In addition, ANAT has agreed to specific restrictions relating to the conduct of its business between the date of the Merger Agreement and the earlier of the Effective Time and the termination of the Merger Agreement, including, but not limited to, not to take (or permit any of its subsidiaries to take) the following actions (subject, in each case, to exceptions specified below and in the Merger Agreement or previously disclosed in writing to Brookfield Reinsurance as provided in the Merger Agreement or as consented to in writing in advance by Brookfield Reinsurance (which consent shall not be unreasonably withheld, delayed or conditioned)) or as required by law:

- subject to certain limited exceptions, offer, issue, sell, transfer, pledge, dispose of or encumber any shares of, or securities convertible into or exchangeable for, or options, warrants, calls, commitments or rights of any kind to acquire, any shares of capital stock or other voting or equity interests of any class or series of ANAT or its subsidiaries;
- amend or propose to amend ANAT's or its subsidiaries' certificate of incorporation, bylaws or other comparable organizational documents, in each case, whether by merger, consolidation or otherwise;
- authorize, recommend, propose, enter into or adopt a plan or agreement of complete or partial liquidation, dissolution, merger, consolidation, restructuring, recapitalization or other reorganization of ANAT or any of its subsidiaries;
- subject to certain limited exceptions (including permitting ANAT to execute investment portfolio transactions in the ordinary course of business consistent with past practice and in accordance with its existing investment plan and investment guidelines), acquire or agree to acquire any business or any corporation, partnership, association or other business organization or division thereof;
- make or authorize capital expenditures that are, on an individual basis, in excess of 110% of ANAT's capital expenditure budget or in excess of 105% of the aggregate capital expenditure budget, except for (i) planned capital expenditures disclosed to Brookfield Reinsurance at signing of the Merger Agreement and (ii) reasonable emergency capital expenditures (after consultation with Brookfield Reinsurance) necessary to maintain its ability to operate its businesses in the ordinary course or for the safety of individuals, assets or the environment;
- subject to certain limited exceptions, sell, lease, license, transfer, pledge, subject to any encumbrance or otherwise dispose of any of its or their assets or properties;
- incur, guarantee or assume any indebtedness, subject to certain limited exceptions, including investment portfolio transactions in the ordinary course of business consistent with past practice and other incurrences of indebtedness not to exceed \$10,000,000 in the aggregate;
- enter into any material contract or reinsurance contract other than in the ordinary course of business consistent with past practice; and
- terminate, amend, modify, assign or waive any material right under any material contract or reinsurance contract except in the ordinary course of business consistent with past practice.

**NOTE 15 Leases**

No significant change.

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

No significant change.

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities during the reporting periods.



## NOTES TO FINANCIAL STATEMENTS

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

No significant change.

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

No significant change.

**NOTE 20 Fair Value Measurements**

A.

## (1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Total assets at fair value/NAV	\$ -	\$ -	\$ -	\$ -	\$ -

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(2) There were no Level 3 securities for the period ending March 31, 2022.

(3) Transfers between levels, if any, are recognized at the beginning of the reporting period.

(4) The market values of equity and debt securities are obtained by various pricing services. There has been no change in the valuation techniques and related inputs.

(5) The Company does not own any derivative securities.

B.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. A fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. The input levels are defined as follows:

Level 1 - Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

Level 2 - Quoted prices in markets that are not active or inputs that are observable directly or indirectly. Level 2 inputs include quoted prices for similar assets or liabilities other than quoted prices in Level 1; quoted prices in markets that are not active; or other inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. Level 3 assets and liabilities include financial instruments whose values are determined using pricing models and third-party evaluation, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The Company has evaluated the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy level based upon trading activity and the observability of market inputs. Based on the results of this evaluation and investment class analysis, each price was classified into Level 1, 2, or 3.

Equity and fixed income securities are priced by independent pricing services. The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, the pricing service uses an Option Adjusted Spread model to develop prepayment and interest rate scenarios.

The pricing service evaluates each asset class based on relevant market information, relevant credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, reference data, and economic events. The extent of the use of each market input depends on the asset class and the market conditions. Depending on the security, the priority of the use of inputs may change or some market inputs may not be relevant. For some securities additional inputs may be necessary.

The Company has reviewed the inputs and methodology used by the pricing service and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review of the pricing service's methodology confirms the service is utilizing information from organized transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received by the pricing service.

The pricing service utilized by the Company has indicated that they will only produce an estimate of fair value if there is objectively verifiable information available. If the pricing service discontinues pricing an investment, the Company would be required to produce an estimate of fair value using some of the same methodologies as the pricing service, but would have to make assumptions for market-based inputs that are unavailable due to market conditions.

The fair value estimates of most fixed maturity investments including municipal bonds are based on observable market information rather than market quotes. Accordingly, the estimates of fair value for such fixed maturities provided by the pricing service are included in the amount disclosed in Level 2 of the hierarchy.

## NOTES TO FINANCIAL STATEMENTS

Additionally, the Company holds a small amount of fixed maturities that have characteristics that make them unsuitable for matrix pricing. For these fixed securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3. The pricing of certain private placement debt also includes significant non-observable inputs, the internally determined credit rating of the security and an externally provided credit spread, and are classified in Level 3.

For public common stocks, the Company receives prices from a nationally recognized pricing service that are based on observable market transactions and these securities are disclosed in Level 1. For certain preferred stock held, current market quotes in active markets are unavailable. In these instances, the Company receives an estimate of fair value from the pricing service that provides fair value estimates for the fixed maturity securities. The service utilizes some of the same methodologies to price the preferred stocks as it does for the fixed maturities. These estimates for equity securities are disclosed in Level 2.

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 105,240,735	\$ 107,713,609	\$ 2,565,470	\$ 102,675,264	\$ -		

D. Not Practicable to Estimate Fair Value

As of March 31, 2022, there were no financial instruments for which it is not practicable for the Company to estimate their fair value.

E. Investments measured using Net Asset Value

The Company had no investments measured using Net Asset Value.

### NOTE 21 Other Items

A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. Below is a summary of significant subsequent developments in our COVID-19 response:

We continue to take steps to protect employees with the goals of maintaining their health and sustaining an adequate workforce, including employees working from home and offering flexibility for employees negotiating scheduling conflicts due to the impacts of COVID-19, such as caring for family, alternative arrangements and shutdowns for business and schools, self-isolation or personal illness, including granting additional paid time off for vaccinations and to address these hardships. Additionally, we closely monitor and align with federal, state, and local health mandates for the protection of our onsite workers (masking, social distancing, etc.).

We suspended our summer Internship Program for 2020. In 2021, we piloted a hybrid program which combined virtual and in-person elements for a small group of interns. In 2022, we will offer a hybrid program for an expanded group of interns.

We have recently updated return-to-office plans for our locations. Beginning in early April 2022, we began to gradually introduce more employees to our office locations. While some employees have positions requiring them to work onsite, others can work hybrid schedule, with their management team's approval.

Although we have been able to maintain our business operations since the onset of the pandemic, no assurance can be given that these actions will continue to be successful, nor can we predict the level of disruption that will occur should the COVID-19 pandemic and its related macroeconomic risks continue for further extended periods of time. Given this uncertainty, we are unable to quantify with reasonable confidence the total expected impact of the COVID-19 pandemic on our future operations, financial condition, liquidity and results of operations. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.

Additionally, as a result of the impacts of COVID-19, state insurance departments across the country issued regulations that required us not to cancel policies for non-payment for varying amounts of time but generally for at least 90-day periods which began in March and early April 2020. As of December 31, 2021, the cancellation and grace periods have been lifted in all states.

In 2020, we issued a 15% policy credit for our personal and commercial auto policyholders based on their April and May premiums, which amounted to approximately \$0.9 million. In 2021, we provided additional premium relief through a 10% credit to New Mexico personal auto policyholders for the months of June 2020 through September 2020 and a 5% credit for the months of October 2020 through December 2020, which amounted to approximately \$4 thousand. Additionally, we reduced premiums by providing credit or exposure adjustments to some of our property and casualty policies, in some cases pursuant to regulatory requirements.

Thus far, throughout the pandemic, we believe we have successfully navigated the risks associated with COVID-19 and have been able to successfully maintain our business operations. However, as the pandemic continues, the extent to which COVID-19 impacts our business, results of operations, financial condition, or liquidity will depend on future developments which remain highly uncertain.

B-H No significant change.

### NOTE 22 Events Subsequent

No significant change.

### NOTE 23 Reinsurance

No significant change

### NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company's CA\$HBACK program refunds the policyholder 15% to 25% of the qualifying auto and homeowner premiums if the policyholder remains claim free for a period of three years. The Company estimates retrospective premium adjustments by the application of the historical ratio of return premium to original qualifying CA\$HBACK premium. This ratio is applied to the qualifying eligible CA\$HBACK premium to determine future retrospective return premium. The Company records accrued retrospective return premium as an adjustment to earned premiums.

### NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Incurred losses and loss adjustment expenses attributable to insured events of prior years have increased by \$313,000 in 2022. This change is the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims and such adjustments are included in current operations.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

### NOTE 26 Intercompany Pooling Arrangements

No significant change.

### NOTE 27 Structured Settlements

No significant change.

### NOTE 28 Health Care Receivables

No significant change.

### NOTE 29 Participating Policies

No significant change.

### NOTE 30 Premium Deficiency Reserves

No significant change.

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 31 High Deductibles**

No significant change.

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

No significant change.

**NOTE 33 Asbestos/Environmental Reserves**

No significant change.

**NOTE 34 Subscriber Savings Accounts**

No significant change.

**NOTE 35 Multiple Peril Crop Insurance**

No significant change.

**NOTE 36 Financial Guaranty Insurance**

The Company does not issue financial guaranty insurance.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [ X ]
- 1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [ X ]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 1801075
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [ ] N/A [ X ]  
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2020
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2015
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 09/06/2017
- 6.4 By what department or departments?  
Missouri Department of Insurance, Financial Institutions and Professional Registration
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
American National Registered Investment Advisor Inc .....	League City, Texas .....	NO	NO	NO	YES
ANICO Financial Services, Inc .....	Galveston, Texas .....	NO	NO	NO	YES

## GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes  No
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? ..... Yes  No
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes  No
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

### FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes  No
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ 207,759

### INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes  No
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$
13. Amount of real estate and mortgages held in short-term investments: ..... \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes  No
- 14.2 If yes, please complete the following:
- |   | 1<br>Prior Year-End<br>Book/Adjusted<br>Carrying Value | 2<br>Current Quarter<br>Book/Adjusted<br>Carrying Value |
|---|--|---|
| 14.21 Bonds .....   | \$ .....   | \$ .....  |
| 14.22 Preferred Stock .....   | \$ .....   | \$ .....  |
| 14.23 Common Stock .....  | \$ .....   | \$ .....  |
| 14.24 Short-Term Investments .....  | \$ .....   | \$ .....  |
| 14.25 Mortgage Loans on Real Estate .....   | \$ .....   | \$ .....  |
| 14.26 All Other .....   | \$ .....   | \$ .....  |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....   | \$ .....  |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ .....   | \$ .....  |
- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ..... Yes  No
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No  N/A
- If no, attach a description with this statement.
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....
- 16.3 Total payable for securities lending reported on the liability page. .... \$ .....

## GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [  ] No [  ]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Moody National Bank .....	2302 Post Office Street, Galveston, Texas 77550 .....

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [  ] No [  ]

- 17.4 If yes, give full information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Anne LeMire .....	I.....
Scott Brast .....	I.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? ..... Yes [  ] No [  ]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? ..... Yes [  ] No [  ]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [  ] No [  ]

- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
  - b. Issuer or obligor is current on all contracted interest and principal payments.
  - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? ..... Yes [  ] No [  ]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
  - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
  - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? ..... Yes [  ] No [  ]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
  - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
  - d. The fund only or predominantly holds bonds in its portfolio.
  - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
  - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [  ] No [  ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? ..... Yes [ ] No [ ] N/A [ X ]  
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]  
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? ..... Yes [ ] No [ X ]

3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? ..... Yes [ ] No [ X ]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL										

5. Operating Percentages:

5.1 A&H loss percent ..... %

5.2 A&H cost containment percent ..... %

5.3 A&H expense percent excluding cost containment expenses ..... %

6.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date ..... \$.

6.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

6.4 If yes, please provide the balance of the funds administered as of the reporting date ..... \$.

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]





STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	L	15,316	14,804	855	38	6,550	20,747
2. Alaska	AK	N						
3. Arizona	AZ	L	674,031	351,221	328,535	71,503	299,129	118,813
4. Arkansas	AR	L	11,136	13,812	46	58	9,077	14,472
5. California	CA	L	1,103,438	1,127,851	671,002	401,877	302,995	260,341
6. Colorado	CO	L	15,776	24,717	(7,046)	8	14,458	55,417
7. Connecticut	CT	L						
8. Delaware	DE	L						
9. District of Columbia	DC	N						
10. Florida	FL	L						
11. Georgia	GA	L	107,505	115,532	239,296	25,020	204,697	268,311
12. Hawaii	HI	N						
13. Idaho	ID	L	11,969	10,471	1,824	16,506	57,161	71,315
14. Illinois	IL	L	4,210	1,902	8	22	14,618	15,950
15. Indiana	IN	L	7,626	13,785	7	6,692	3,334	4,502
16. Iowa	IA	L	11,230	12,567	21	532	3,140	10,964
17. Kansas	KS	L	3,676	7,573	1,002	1,804	3,707	5,158
18. Kentucky	KY	L	4,842	10,170	5,179	40	1,615	28,461
19. Louisiana	LA	L	1,692,048	1,218,343	668,737	577,465	1,132,588	839,757
20. Maine	ME	N						
21. Maryland	MD	L						
22. Massachusetts	MA	N						
23. Michigan	MI	N						
24. Minnesota	MN	L			(300)	(300)		118
25. Mississippi	MS	L	18,257	14,137	194	22,272	6,329	47,436
26. Missouri	MO	L	9,632	15,909	3,890	1,611	13,803	11,603
27. Montana	MT	L	8,735	11,133	14	26,191	26,386	76,310
28. Nebraska	NE	L	(559)	(577)		250,000		608
29. Nevada	NV	L	4,611,775	4,545,049	2,893,729	3,456,264	8,335,487	6,640,027
30. New Hampshire	NH	N						
31. New Jersey	NJ	N						
32. New Mexico	NM	L	81,586	67,199	42,631	2,288	38,056	37,419
33. New York	NY	N						
34. North Carolina	NC	N						
35. North Dakota	ND	L	44	1,690	6	10	1,477	1,699
36. Ohio	OH	L	1,142,919	589,834	606,200	178,815	847,733	377,659
37. Oklahoma	OK	L	776,824	381,314	294,183	107,802	626,223	120,335
38. Oregon	OR	L	1,915	1,880	3	7	12,166	8,884
39. Pennsylvania	PA	L	184,808	197,524	75,514	206,953	179,531	486,275
40. Rhode Island	RI	N						
41. South Carolina	SC	L	109,806	108,009	53,554	112,345	99,238	132,386
42. South Dakota	SD	L	1,169,587	554,962	276,374	102,067	873,591	48,483
43. Tennessee	TN	L	423,297	162,148	124,335	50,458	162,278	51,536
44. Texas	TX	L						
45. Utah	UT	L	3,297,262	3,661,386	2,597,467	2,711,685	8,261,047	10,179,175
46. Vermont	VT	N						
47. Virginia	VA	L	1,906	10,437	36	92	15,611	12,749
48. Washington	WA	L	21,997	38,254	13,848	19,836	11,607	56,499
49. West Virginia	WV	L	8,956	10,893	61	74	9,460	15,306
50. Wisconsin	WI	L				1		538
51. Wyoming	WY	L	16,477	18,430	13,173	4,774	10,936	29,275
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Totals	XXX		15,548,027	13,312,359	8,904,378	8,354,810	21,584,028	20,048,528
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX							

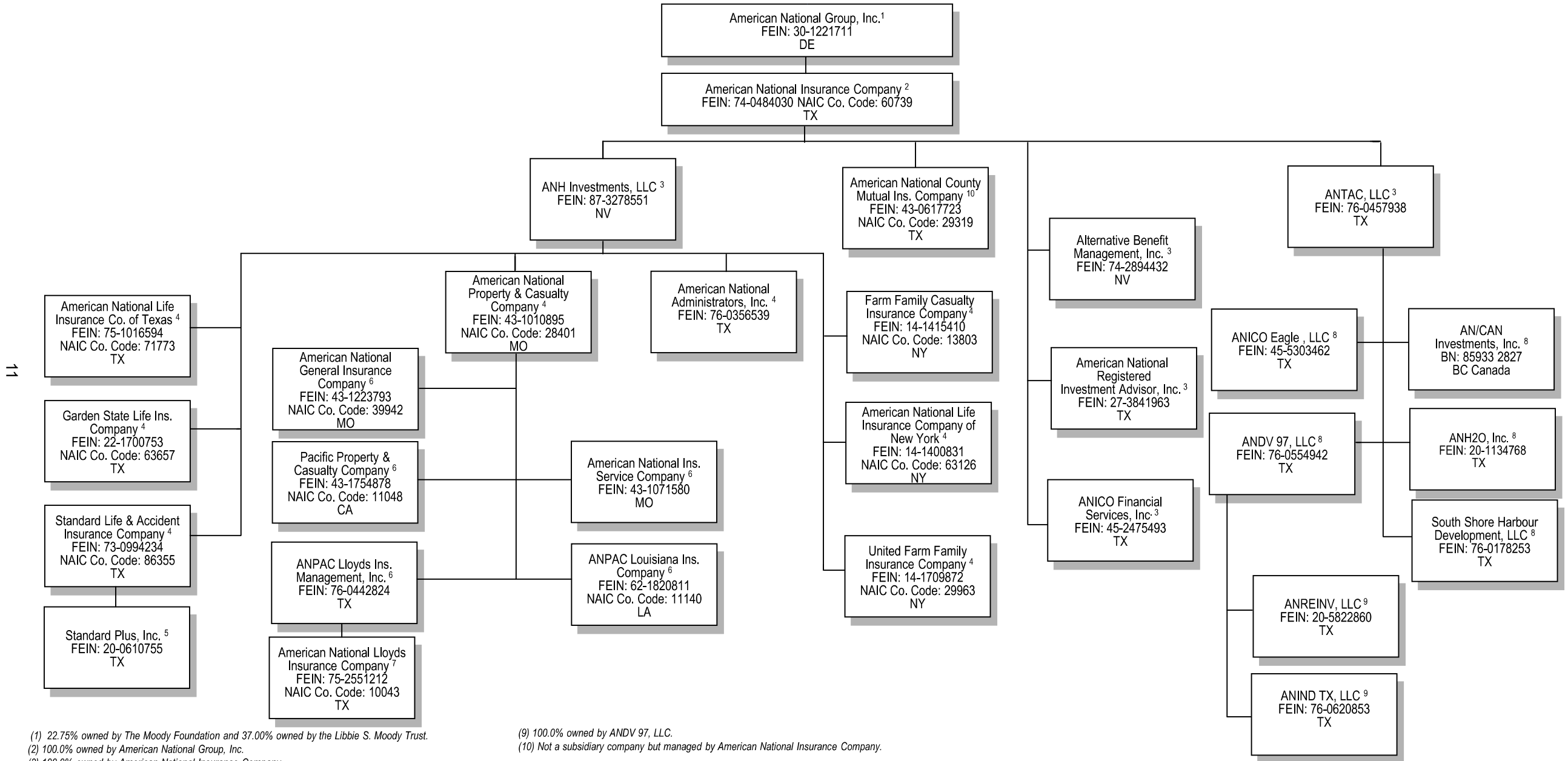
(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG .....39  
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI) .....  
 D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....

R - Registered - Non-domiciled RRGs.....  
 Q - Qualified - Qualified or accredited reinsurer.....  
 N - None of the above - Not allowed to write business in the state .....18

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 - ORGANIZATIONAL CHART**



(1) 22.75% owned by The Moody Foundation and 37.00% owned by the Libbie S. Moody Trust.

(2) 100.0% owned by American National Group, Inc.

(3) 100.0% owned by American National Insurance Company.

(4) 100.0% owned by ANH Investments, LLC.

(5) 100.0% owned by Standard Life and Accident Insurance Company.

(6) 100.0% owned by American National Property and Casualty Company.

(7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.

(8) 100.0% owned by ANTAC, LLC.

(9) 100.0% owned by ANDV 97, LLC.

(10) Not a subsidiary company but managed by American National Insurance Company.

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	American National Financial Group	60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, Inc.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	UDP	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	YES	
.0408	American National Financial Group	39942	43-1223793	0	0		American National General Insurance Company	MO	RE	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	American National Group, Inc.	NO	
.0408	American National Financial Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Group, Inc.	NO	
.0408	American National Financial Group	11048	43-1754878	0	0		Pacific Property and Casualty Company	CA	IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
.0408	American National Financial Group	11140	62-1820811	0	0		ANPAC Louisiana Insurance Company	LA	IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	DE	UIP	Libbie S. Moody Trust	Ownership	37.000	Libbie S. Moody Trust	NO	
		00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	DE	UIP	The Moody Foundation	Ownership	22.750	The Moody Foundation	NO	
		00000	87-3278551	0	0		ANH Investments, LLC.	NV	UIP	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	NO	
		00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	20-5822860	0	0		ANREIN, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	20-1134768	0	0		ANH20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	NO	
		00000	20-0610755	0	0		Standard Plus, Inc.	TX	NIA	Standard Life and Accident Insurance Company	Ownership	100.000	American National Group, Inc.	NO	

Asterisk	Explanation
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STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**PART 1 - LOSS EXPERIENCE**

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2.1 Allied Lines				
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	3,564,727	1,920,582	53.9	54.3
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	3,039	13,401	441.0	
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)	102,965	383	0.4	47.2
19.2 Other private passenger auto liability	5,755,722	4,615,537	80.2	97.9
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability				
21.1 Private passenger auto physical damage	3,567,508	2,071,201	58.1	55.9
21.2 Commercial auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit	1,103,438	740,690	67.1	40.4
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. Totals	14,097,399	9,361,794	66.4	72.9
<b>DETAILS OF WRITE-INS</b>				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire .....			
2.1	Allied Lines .....			
2.2	Multiple peril crop .....			
2.3	Federal flood .....			
2.4	Private crop .....			
2.5	Private flood .....			
3.	Farmowners multiple peril .....			
4.	Homeowners multiple peril .....	4,331,418	4,331,418	2,873,011
5.	Commercial multiple peril .....			
6.	Mortgage guaranty .....			
8.	Ocean marine .....			
9.	Inland marine .....			
10.	Financial guaranty .....			
11.1	Medical professional liability - occurrence .....			
11.2	Medical professional liability - claims-made .....			
12.	Earthquake .....	2,350	2,350	2,814
13.1	Comprehensive (hospital and medical) individual .....			
13.2	Comprehensive (hospital and medical) group .....			
14.	Credit accident and health .....			
15.1	Vision only .....			
15.2	Dental only .....			
15.3	Disability income .....			
15.4	Medicare supplement .....			
15.5	Medicaid Title XIX .....			
15.6	Medicare Title XVIII .....			
15.7	Long-term care .....			
15.8	Federal employees health benefits plan .....			
15.9	Other health .....			
16.	Workers' compensation .....			
17.1	Other liability - occurrence .....			
17.2	Other liability - claims-made .....			
17.3	Excess workers' compensation .....			
18.1	Products liability - occurrence .....			
18.2	Products liability - claims-made .....			
19.1	Private passenger auto no-fault (personal injury protection) .....	94,242	94,242	114,478
19.2	Other private passenger auto liability .....	6,166,073	6,166,073	5,877,324
19.3	Commercial auto no-fault (personal injury protection) .....			
19.4	Other commercial auto liability .....			
21.1	Private passenger auto physical damage .....	3,850,507	3,850,507	3,316,880
21.2	Commercial auto physical damage .....			
22.	Aircraft (all perils) .....			
23.	Fidelity .....			
24.	Surety .....			
26.	Burglary and theft .....			
27.	Boiler and machinery .....			
28.	Credit .....	1,103,438	1,103,438	1,127,851
29.	International .....			
30.	Warranty .....			
31.	Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business .....			
35.	Totals	15,548,028	15,548,028	13,312,359
<b>DETAILS OF WRITE-INS</b>				
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page .....			
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)			

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**PART 3 (000 omitted)**

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2022 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2019 + Prior .....	2,589	1,718	4,307	768		768	2,096		1,543	3,639	275	(175)	100
2. 2020 .....	2,137	2,031	4,168	756	2	758	1,734	13	1,882	3,629	353	(134)	219
3. Subtotals 2020 + Prior .....	4,726	3,749	8,475	1,524	2	1,526	3,830	13	3,425	7,268	628	(309)	319
4. 2021 .....	10,605	4,778	15,383	3,776	407	4,183	7,616	178	3,400	11,194	787	(793)	(6)
5. Subtotals 2021 + Prior .....	15,331	8,527	23,858	5,300	409	5,709	11,446	191	6,825	18,462	1,415	(1,102)	313
6. 2022 .....	XXX	XXX	XXX	XXX	3,371	3,371	XXX	3,892	1,898	5,790	XXX	XXX	XXX
7. Totals .....	15,331	8,527	23,858	5,300	3,780	9,080	11,446	4,083	8,723	24,252	1,415	(1,102)	313
8. Prior Year-End Surplus As Regards Policyholders	72,882										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 9.2	2. (12.9)	3. 1.3
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 0.4



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

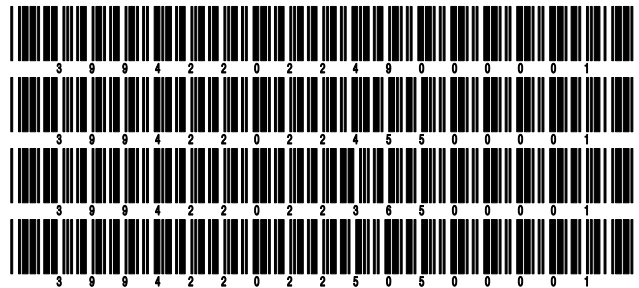
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? .....	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
<b>AUGUST FILING</b>	
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....	N/A

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Supplement A to Schedule T [Document Identifier 455]
3. Medicare Part D Coverage Supplement [Document Identifier 365]
4. Director and Officer Supplement [Document Identifier 505]



**OVERFLOW PAGE FOR WRITE-INS**

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

**NONE**

**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest paid and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

**NONE**

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

**NONE**

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	95,142,665	98,428,447
2. Cost of bonds and stocks acquired	15,627,898	18,280,970
3. Accrual of discount	32,796	126,199
4. Unrealized valuation increase (decrease)		17,233
5. Total gain (loss) on disposals	95	(98,277)
6. Deduct consideration for bonds and stocks disposed of	3,029,782	22,170,798
7. Deduct amortization of premium	60,063	285,031
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		843,922
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	107,713,609	95,142,665
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	107,713,609	95,142,665

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	65,359,058	85,369,764	80,886,366	1,132,572	70,975,028			65,359,058
2. NAIC 2 (a) .....	43,579,599	4,557,166	3,000,322	(1,153,511)	43,982,932			43,579,599
3. NAIC 3 (a) .....	1,014,372			1,335	1,015,707			1,014,372
4. NAIC 4 (a) .....								
5. NAIC 5 (a) .....								
6. NAIC 6 (a) .....								
7. Total Bonds	109,953,029	89,926,930	83,886,688	(19,604)	115,973,667			109,953,029
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....								
9. NAIC 2 .....								
10. NAIC 3 .....								
11. NAIC 4 .....								
12. NAIC 5 .....								
13. NAIC 6 .....								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	109,953,029	89,926,930	83,886,688	(19,604)	115,973,667			109,953,029

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ 8,260,058 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

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Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

**SCHEDULE E - PART 2 - VERIFICATION**

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	20,530,152	14,269,482
2. Cost of cash equivalents acquired .....	147,381,717	508,245,898
3. Accrual of discount .....	7,662	10,937
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	157,157,673	501,996,165
7. Deduct amortization of premium .....		
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	10,761,858	20,530,152
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	10,761,858	20,530,152

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**



STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE D - PART 3**

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	
141781-BB-2	CARGILL INC		.01/07/2022	FTN FINANCIAL		1,933,600	2,000,000	7,201	1.F FE	
20030N-DA-6	COMCAST CORP NEW		.02/04/2022	FTN FINANCIAL		2,988,630	3,000,000	1,546	1.G FE	
291011-BR-4	EMERSON ELEC CO		.01/12/2022	J.P. MORGAN		1,956,120	2,000,000	2,811	1.F FE	
40434L-AJ-4	HP INC		.01/20/2022	CONVERSION TAX FREE EXCHANGE		1,000,416	1,000,000	2,429	2.B FE	
50249A-AC-7	LYB INTERNATIONAL FI		.02/02/2022	CITIGROUP GLOBAL MARKETS INC		2,281,864	2,219,000	19,347	2.B FE	
573284-AV-8	MARTIN MARIETTA MATL		.03/21/2022	OPPENHEIMER & CO., INC.		1,274,886	1,379,000	766	2.B FE	
57629W-CZ-1	MASSMUTUAL GLBL FDG		.02/14/2022	FTN FINANCIAL		2,187,622	2,300,000	21,566	1.B FE	
67066G-AF-1	NVIDIA CORPORATION		.02/25/2022	J.P. MORGAN		2,004,760	2,000,000	23,750	1.F FE	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						15,627,898	15,898,000	79,416	XXX
2509999997	Total - Bonds - Part 3						15,627,898	15,898,000	79,416	XXX
2509999998	Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999	Total - Bonds						15,627,898	15,898,000	79,416	XXX
4509999997	Total - Preferred Stocks - Part 3							XXX		XXX
4509999998	Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999	Total - Preferred Stocks							XXX		XXX
5989999997	Total - Common Stocks - Part 3							XXX		XXX
5989999998	Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks							XXX		XXX
5999999999	Total - Preferred and Common Stocks							XXX		XXX
6009999999	Totals						15,627,898	XXX	79,416	XXX

STATEMENT AS OF MARCH 31, 2022 OF THE American National General Insurance Company

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	
31359U-T2-1	FNMA REMIC TR		03/01/2022	MBS PAYDOWN		1,516	1,516	1,550	1,516						1,516				14	11/25/2028	1.B FE	
31393N-QT-9	FHLMC REMIC SERIES		03/01/2022	MBS PAYDOWN		854	854	860	854						854				8	02/15/2023	1.B FE	
0909999999. Subtotal - Bonds - U.S. Special Revenues						2,370	2,370	2,410	2,370						2,370				22		XXX	
28932M-AA-3	ELM ROAD GENERATING		02/11/2022	SINKING FUND REDEMPTION		26,995	26,996	26,995	26,997						26,996				703	02/11/2030	1.F FE	
316773-CL-2	FIFTH THIRD BANCORP		02/13/2022	CALL at 100.000		1,000,000	1,000,000	1,037,300	1,000,549		(549)		(549)		1,000,000				14,389	03/15/2022	2.A FE	
40434L-AG-0	HP INC		01/20/2022	CONVERSION TAX FREE		1,000,417	1,000,000	1,000,430	1,000,419		(3)		(3)		1,000,417				2,429	06/17/2031	2.B FE	
754907-AA-1	RAYONIER INC		01/04/2022	CALL at 100.000		1,000,000	1,000,000	996,650	999,902		3		3		999,905		95	95	9,687	04/01/2022	2.C FE	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						3,027,412	3,026,996	3,061,375	3,027,867		(549)		(549)		3,027,318		95	95	27,208		XXX	
2509999997. Total - Bonds - Part 3						3,029,782	3,029,366	3,063,785	3,030,237		(549)		(549)		3,029,688		95	95	27,230		XXX	
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						3,029,782	3,029,366	3,063,785	3,030,237		(549)		(549)		3,029,688		95	95	27,230		XXX	
4509999997. Total - Preferred Stocks - Part 3							XXX														XXX	
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks							XXX														XXX	
5989999997. Total - Common Stocks - Part 3							XXX														XXX	
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks							XXX														XXX	
5999999999. Total - Preferred and Common Stocks							XXX														XXX	
6009999999 - Totals						3,029,782	XXX	3,063,785	3,030,237		(549)		(549)		3,029,688		95	95	27,230		XXX	

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Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**



