

ANNUAL STATEMENT

OF THE

American National Life Insurance Company of Texas

TO THE

Insurance Department

OF THE

STATE OF

TEXAS

**FOR THE YEAR ENDED
DECEMBER 31, 2022**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2022



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code 0408 0408 NAIC Company Code 71773 Employer's ID Number 75-1016594
(Current) (Prior)

Organized under the Laws of Texas, State of Domicile or Port of Entry TX

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 12/02/1954 Commenced Business 12/20/1954

Statutory Home Office One Moody Plaza Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One Moody Plaza
(Street and Number)
Galveston, TX, US 77550 409-763-4661
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address One Moody Plaza Galveston, TX, US 77550
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Moody Plaza
(Street and Number)
Galveston, TX, US 77550 409-766-6057
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact De'Shawna Charnelle Sherman 409-766-6057
(Name) (Area Code) (Telephone Number)
FinancialStatementContact@AmericanNational.com 409-766-6936
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board, President & CEO Timothy Allen Walsh # Vice President & Controller Michelle Annette Gage
Assistant Vice President & Corporate Secretary Ilse JeLayne Hoffman Senior Vice President & Chief Life & Annuity Actuary Sara Liane Latham

OTHER

John Frederick Simon, Executive Vice President & Chief Life & Annuity Administrative Officer
Scott Frankie Brast, Senior Vice President
Michael Scott Marquis, Senior Vice President
Cecilia Guerrero Pardo, Senior Vice President
Steven Wilson McFaring #, Vice President & Chief Health Actuary, Health CRO
William Joseph Hogan, Assistant Vice President
James Patrick Stelling, Executive Vice President
Anne Marie LeMire, Senior Vice President
Brody Jason Merrill, Senior Vice President, Chief Financial Officer & Treasurer
Edward Bruce Pavelka, Senior Vice President
Tracy Leigh Milina, Vice President
Larry Edward Linares, Assistant Vice President
Michele Mackay Bartkowski, Senior Vice President
Bradley Wayne Manning, Senior Vice President
Michael Scott Nimmons, Senior Vice President
Elva Jean Gamero, Vice President
Deanna Denise Snedden, Vice President & Assistant Treasurer

DIRECTORS OR TRUSTEES

David Alan Behrens Brody Jason Merrill # John Frederick Simon
James Patrick Stelling Timothy Allen Walsh

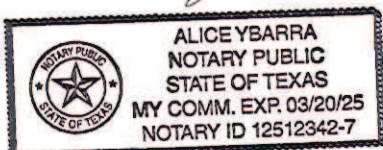
State of Texas SS
County of Galveston

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 JeLayne Hoffman Michelle Annette Gage
Timothy Allen Walsh Ilse JeLayne Hoffman Michelle Annette Gage
Chairman of the Board, President & CEO Assistant Vice President & Corporate Secretary Vice President & Controller

Subscribed and sworn to before me this 1st day of FEBRUARY, 2023
Aliso Ybarra

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	92,233,989		92,233,989	104,866,524
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
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 (\$ 3,093,106 , Schedule E - Part 1), cash equivalents				
(\$ 8,087,381 , Schedule E - Part 2) and short-term				
investments (\$ 25,978,982 , Schedule DA)	37,159,469		37,159,469	17,261,134
6. Contract loans (including \$ premium notes)	2,581,103		2,581,103	2,583,944
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	131,974,561		131,974,561	124,711,602
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	1,055,543		1,055,543	1,027,140
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	690,557		690,557	859,339
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	747,035		747,035	590,891
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies	1,715,852		1,715,852	513,848
16.3 Other amounts receivable under reinsurance contracts	3,345,487		3,345,487	5,589,234
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				229,850
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit	261,849		261,849	335,090
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	31,360		31,360	979,589
24. Health care (\$) and other amounts receivable	5,017,353	5,017,353		
25. Aggregate write-ins for other than invested assets	3,565,077	938,358	2,626,719	2,315,458
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	148,404,674	5,955,711	142,448,963	137,152,041
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	148,404,674	5,955,711	142,448,963	137,152,041
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Taxes other than FIT	1,344,023		1,344,023	131,733
2502. MGU Fee Income Receivable	1,282,696		1,282,696	2,183,725
2503. Disallowed IMR	909,782	909,782		
2598. Summary of remaining write-ins for Line 25 from overflow page	28,576	28,576		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,565,077	938,358	2,626,719	2,315,458

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 73,492,368 (Exh. 5, Line 999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	73,492,368	72,881,073
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	2,334,049	3,243,631
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	229,555	229,306
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,316,818	1,430,294
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	5,545,734	6,286,589
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$235,097 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	237,667	253,531
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$22,183 accident and health \$679,476 and deposit-type contract funds \$	701,659	1,710,463
11. Commissions and expense allowances payable on reinsurance assumed	2,840,293	4,136,387
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	744,721	260,400
15.1 Current federal and foreign income taxes, including \$1,303 on realized capital gains (losses)	462,698	
15.2 Net deferred tax liability		
16. Unearned investment income	34	28
17. Amounts withheld or retained by reporting entity as agent or trustee	809,181	453,512
18. Amounts held for agents' account, including \$4,764,218 agents' credit balances	4,764,218	4,677,033
19. Remittances and items not allocated	1,074,602	218,840
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	623,864	693,917
24.02 Reinsurance in unauthorized and certified (\$) companies	809,056	1,590,174
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	802,983	2,011,229
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	5,994,377	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	92,671	106,960
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	102,876,548	100,183,367
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	102,876,548	100,183,367
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	41,152,500	41,152,500
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(4,580,085)	(7,183,826)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	36,572,415	33,968,674
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	39,572,415	36,968,674
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	142,448,963	137,152,041
DETAILS OF WRITE-INS		
2501. Pending escheat items	92,671	106,960
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	92,671	106,960
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	29,488,102	47,062,604
2. Considerations for supplementary contracts with life contingencies	61,231	.....
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,767,452	4,308,550
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(4,425)	(1,415)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	28,521,487	30,912,753
7. Reserve adjustments on reinsurance ceded .....	.....	.....
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.....	.....
8.2 Charges and fees for deposit-type contracts .....	.....	.....
8.3 Aggregate write-ins for miscellaneous income	10,778,037	11,660,348
9. Total (Lines 1 to 8.3)	72,611,884	93,942,840
10. Death benefits	5,229,879	5,653,094
11. Matured endowments (excluding guaranteed annual pure endowments)	740	19,737
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	100,213	196,867
13. Disability benefits and benefits under accident and health contracts	21,264,993	36,679,740
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.....	.....
15. Surrender benefits and withdrawals for life contracts	1,031,053	1,489,439
16. Group conversions .....	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds	81,281	29,430
18. Payments on supplementary contracts with life contingencies	8,208	18,612
19. Increase in aggregate reserves for life and accident and health contracts	(298,287)	197,753
20. Totals (Lines 10 to 19)	27,418,080	44,284,672
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,580,303	15,349,461
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	23,944,484	21,855,636
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	7,639,978	7,675,244
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,544,349	2,349,607
25. Increase in loading on deferred and uncollected premiums	171,305	207,769
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.....	.....
27. Aggregate write-ins for deductions	2,445	150,892
28. Totals (Lines 20 to 27)	69,300,944	91,873,281
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,310,940	2,069,559
30. Dividends to policyholders and refunds to members .....	.....	.....
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,310,940	2,069,559
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	808,736	594,244
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,502,204	1,475,315
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 172,165 (excluding taxes of \$ (170,764) transferred to the IMR)	(1,609)	(102,937)
35. Net income (Line 33 plus Line 34)	2,500,595	1,372,378
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	36,968,674	35,141,731
37. Net income (Line 35)	2,500,595	1,372,378
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	.....	.....
39. Change in net unrealized foreign exchange capital gain (loss) .....	.....	.....
40. Change in net deferred income tax .....	.....	.....
41. Change in nonadmitted assets	(748,025)	(165,007)
42. Change in liability for reinsurance in unauthorized and certified companies	781,118	452,125
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	.....	.....
44. Change in asset valuation reserve	70,053	167,447
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....	.....	.....
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....	.....	.....
47. Other changes in surplus in Separate Accounts Statement .....	.....	.....
48. Change in surplus notes .....	.....	.....
49. Cumulative effect of changes in accounting principles .....	.....	.....
50. Capital changes:		
50.1 Paid in .....	.....	.....
50.2 Transferred from surplus (Stock Dividend) .....	.....	.....
50.3 Transferred to surplus .....	.....	.....
51. Surplus adjustment:		
51.1 Paid in .....	.....	.....
51.2 Transferred to capital (Stock Dividend) .....	.....	.....
51.3 Transferred from capital .....	.....	.....
51.4 Change in surplus as a result of reinsurance .....	.....	.....
52. Dividends to stockholders .....	.....	.....
53. Aggregate write-ins for gains and losses in surplus .....	.....	.....
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,603,741	1,826,943
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	39,572,415	36,968,674
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income	10,710,301	11,569,202
08.302. Miscellaneous Income	67,736	91,146
08.303. ....	.....	.....
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.....	.....
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	10,778,037	11,660,348
2701. Fines and Penalties to Regulatory Authorities	2,445	150,892
2702. ....	.....	.....
2703. ....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.....	.....
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	2,445	150,892
5301. ....	.....	.....
5302. ....	.....	.....
5303. ....	.....	.....
5398. Summary of remaining write-ins for Line 53 from overflow page .....	.....	.....
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	29,374,802	46,146,550
2. Net investment income	4,032,321	4,785,642
3. Miscellaneous income	38,097,520	42,461,366
4. Total (Lines 1 through 3)	71,504,643	93,393,558
5. Benefit and loss related payments	28,489,417	45,027,114
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	41,214,646	46,895,312
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$(34,489) tax on capital gains (losses)	117,589	1,024,252
10. Total (Lines 5 through 9)	69,821,652	92,946,678
11. Net cash from operations (Line 4 minus Line 10)	1,682,991	446,880
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	25,468,579	26,496,402
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	(208)	
12.7 Miscellaneous proceeds	5,994,377	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	31,462,748	26,496,402
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,772,209	12,600,167
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		8
13.7 Total investments acquired (Lines 13.1 to 13.6)	13,772,209	12,600,175
14. Net increase (decrease) in contract loans and premium notes	(2,841)	(519,689)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	17,693,380	14,415,916
Cash from Financing and Miscellaneous Sources		
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	(81,032)	40,026
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	602,996	(556,253)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	521,964	(516,227)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	19,898,335	14,346,569
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	17,261,134	2,914,565
19.2 End of year (Line 18 plus Line 19.1)	37,159,469	17,261,134

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

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	29,488,102	3,108,139	11,689	122,077		26,246,197			
2. Considerations for supplementary contracts with life contingencies	61,231	XXX	XXX	61,231		XXX	XXX		XXX
3. Net investment income	3,767,452	2,975,079	93	167,085		625,195			
4. Amortization of Interest Maintenance Reserve (IMR)	(4,425)	(2,809)		(1,013)		(603)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	28,521,487	.91				28,521,396	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	10,778,036	3,213	9	1		10,774,813			
9. Totals (Lines 1 to 8.3)	72,611,883	6,083,713	11,791	349,381		66,166,998			
10. Death benefits	5,229,879	5,219,789	10,090			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	740	740				XXX	XXX		
12. Annuity benefits	100,213	XXX	XXX	100,213		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	21,264,993	18,780				21,246,213	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	1,031,052	930,730		100,322		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	81,282	33,577		43,752		3,953	XXX		
18. Payments on supplementary contracts with life contingencies	8,208			8,208		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(298,290)	532,302	(77)	79,066		(909,581)	XXX		
20. Totals (Lines 10 to 19)	27,418,077	6,735,918	10,013	331,561		20,340,585	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,580,305	1,301,748	1,714			7,276,843			XXX
22. Commissions and expense allowances on reinsurance assumed	23,944,484					23,944,484	XXX		
23. General insurance expenses and fraternal expenses	7,639,977	676,878	3,317	36,217		6,923,565			
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,544,352	126,972	383	1,552		1,415,445			
25. Increase in loading on deferred and uncollected premiums	171,305	171,305					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	2,445	1,573		2		870			
28. Totals (Lines 20 to 27)	69,300,945	9,014,394	15,427	369,332		59,901,792			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,310,938	(2,930,681)	(3,636)	(19,951)		6,265,206			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,310,938	(2,930,681)	(3,636)	(19,951)		6,265,206			
32. Federal income taxes incurred (excluding tax on capital gains)	808,735	293,178	2,776	(42,557)		555,338			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,502,203	(3,223,859)	(6,412)	22,606		5,709,868			
34. Policies/certificates in force end of year	65,256	4,115	76	98		60,967	XXX		
DETAILS OF WRITE-INS									
08.301. Group Reinsurance Fee Income	10,710,301					10,710,301			
08.302. Miscellaneous Income	67,735	3,213	9	1		64,512			
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	10,778,036	3,213	9	1		10,774,813			
2701. Fine and Penalties to Regulatory Authorities	2,445	1,573		2		870			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,445	1,573		2		870			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	3,108,139		1,477,431	598,115		965,515	67,078					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,975,079		128,914	393,206		2,452,959						
4. Amortization of Interest Maintenance Reserve (IMR)	(2,809)		(422)			(2,387)						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	91					91						
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	3,209		1,222	340			1,647					
9. Totals (Lines 1 to 8.3)	6,083,709		1,607,145	991,661		3,416,178	68,725					
10. Death benefits	5,219,789		850,683	300,000		4,069,106						
11. Matured endowments (excluding guaranteed annual pure endowments)	740		740									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	18,780		17,134	143		1,503						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	930,730		24,346			906,384						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	33,577		9,222	1,342		23,013						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	532,302		360,223	237,126		(121,914)	56,867					
20. Totals (Lines 10 to 19)	6,735,918		1,262,348	538,611		4,878,092	56,867					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,301,748		618,776	250,502		404,376	28,094					XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	676,878		310,064	84,384		272,725	9,705					
24. Insurance taxes, licenses and fees, excluding federal income taxes	126,972		60,355	24,434		39,443	2,740					
25. Increase in loading on deferred and uncollected premiums	171,305		81,429	32,965		53,214	3,697					
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	1,573		1,544	2			27					
28. Totals (Lines 20 to 27)	9,014,394		2,334,516	930,898		5,647,850	101,130					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(2,930,685)		(727,371)	60,763		(2,231,672)	(32,405)					
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(2,930,685)		(727,371)	60,763		(2,231,672)	(32,405)					
32. Federal income taxes incurred (excluding tax on capital gains)	293,178		(892,276)	1,197,230		(106,469)	94,693					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(3,223,863)		164,905	(1,136,467)		(2,125,203)	(127,098)					
34. Policies/certificates in force end of year	4,115		1,885	513		1,658	59					
DETAILS OF WRITE-INS												
08.301. Miscellaneous income	3,209		1,222	340			1,647					
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	3,209		1,222	340			1,647					
2701. Fines and penalties to regulatory authorities	1,573		1,544	2			27					
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,573		1,544	2			27					

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	11,689							11,689	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	93							93	
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	9	9							
9. Totals (Lines 1 to 8.3)	11,791	9						11,782	
10. Death benefits	10,090							10,090	
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(77)							(77)	
20. Totals (Lines 10 to 19)	10,013							10,013	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,714							1,714	XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	3,317							3,317	
24. Insurance taxes, licenses and fees, excluding federal income taxes	383							383	
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	15,427							15,427	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(3,636)	9						(3,645)	
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(3,636)	9						(3,645)	
32. Federal income taxes incurred (excluding tax on capital gains)	2,776							2,776	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(6,412)	9						(6,421)	
34. Policies/certificates in force end of year	76							76	
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	9	9							
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	9	9							
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	122,077	122,077					
2. Considerations for supplementary contracts with life contingencies	61,231	XXX	XXX	XXX	XXX	61,231	XXX
3. Net investment income	167,085	158,097				3,215	5,773
4. Amortization of Interest Maintenance Reserve (IMR)	(1,013)	(1,013)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	1	1					
9. Totals (Lines 1 to 8.3)	349,381	279,162				64,446	5,773
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	100,213	95,270				4,943	
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	100,322	100,322					
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	43,752	38					43,714
18. Payments on supplementary contracts with life contingencies	8,208					8,208	
19. Increase in aggregate reserves for life and accident and health contracts	79,066	57,799				21,267	
20. Totals (Lines 10 to 19)	331,561	253,429				34,418	43,714
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	36,217	35,881				336	
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,552	1,547				5	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions	1	1					
28. Totals (Lines 20 to 27)	369,331	290,858				34,759	43,714
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(19,950)	(11,696)				29,687	(37,941)
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(19,950)	(11,696)				29,687	(37,941)
32. Federal income taxes incurred (excluding tax on capital gains)	(42,557)	(38,461)				(1,465)	(2,631)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	22,607	26,765				31,152	(35,310)
34. Policies/certificates in force end of year	98	80				6	12
DETAILS OF WRITE-INS							
08.301. Miscellaneous Income	1	1					
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1	1					
2701. Fine and Penalties to Regulatory Authorities	1	1					
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1	1					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income							
4. Amortization of Interest Maintenance Reserve (IMR)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)							
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)							
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)							
32. Federal income taxes incurred (excluding tax on capital gains)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)							
34. Policies/certificates in force end of year							
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

NONE

64

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	26,246,197	5,106,520		16,734,781									4,404,896
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	625,195	116,177		420,388									88,630
4. Amortization of Interest Maintenance Reserve (IMR)	(603)	(178)		(389)									(36)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	28,521,396					2,465,114							26,056,282
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	10,774,814	3,830		39,787		556,962							10,174,235
9. Totals (Lines 1 to 8.3)	66,166,999	5,226,349		17,194,567		3,022,076							40,724,007
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	21,246,213	2,799,417		14,361,120									4,085,676
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	3,953			3,953									
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(909,581)	(40,840)		(868,362)									(379)
20. Totals (Lines 10 to 19)	20,340,585	2,758,577		13,496,711									4,085,297
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	7,276,843	205,919		1,490,396		2,465,114							3,115,414
22. Commissions and expense allowances on reinsurance assumed	23,944,484												23,944,484
23. General insurance expenses	6,923,565	1,507,029		4,802,125		44,089							570,322
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,415,445	171,884		615,540		207,739							420,282
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	870	217		599									54
28. Totals (Lines 20 to 27)	59,901,792	4,643,626		20,405,371		2,716,942							32,135,853
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	6,265,207	582,723		(3,210,804)		305,134							8,588,154
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	6,265,207	582,723		(3,210,804)		305,134							8,588,154
32. Federal income taxes incurred (excluding tax on capital gains)	555,338	375,609		3,145,486		(20,427)							(2,945,330)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	5,709,869	207,114		(6,356,290)		325,561							11,533,484
34. Policies/certificates in force end of year	60,967	461		4,995		13,641							41,870
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income	10,710,302					553,229							10,157,073
08.302. Miscellaneous Income	64,512	3,830		39,787		3,733							17,162
08.303. Summary of remaining write-ins for Line 8.3 from overflow page													
08.398. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	10,774,814	3,830		39,787		556,962							10,174,235
2701. Fine and Penalties to Regulatory Authorities	870	217		599									54
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	870	217		599									54

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	69,473,616		1,017,405	3,568,067		64,641,965	246,179					
2. Tabular net premiums or considerations	3,972,202		1,164,556	332,640		2,414,231	60,775					
3. Present value of disability claims incurred												
4. Tabular interest	2,808,450		54,235	129,018		2,615,565	9,632					
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	(41,281)		(3,537)	(26,043)		(12,013)	312					
8. Totals (Lines 1 to 7)	76,212,987		2,232,659	4,003,682		69,659,748	316,898					
9. Tabular cost	4,462,628		728,879	119,692		3,603,250	10,807					
10. Reserves released by death	660,812		32,280			628,532						
11. Reserves released by other terminations (net)	1,064,849		93,294	62,098		906,412	3,045					
12. Annuity, supplementary contract and disability payments involving life contingencies	18,780		578	16,699		1,503						
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	6,207,069		855,031	198,489		5,139,697	13,852					
15. Reserve December 31 of current year	70,005,918		1,377,628	3,805,193		64,520,051	303,046					
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	47,600,400		824,189			46,770,338	5,873					
17. Amount Available for Policy Loans Based upon Line 16 CSV	44,920,753		801,362			44,113,852	5,539					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	3,169	3,169							
2. Tabular net premiums or considerations									
3. Present value of disability claims incurred									
4. Tabular interest									
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)	3,169	3,169							
9. Tabular cost									
10. Reserves released by death									
11. Reserves released by other terminations (net)									
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)									
15. Reserve December 31 of current year	3,169	3,169							
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

7.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	3,404,290	3,297,741				106,549	
2. Tabular net premiums or considerations	183,308	122,077				61,231	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	137,658	131,315				6,343	
5. Tabular less actual reserve released	(33,156)					(33,156)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	3,692,100	3,551,133				140,967	
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	208,743	195,592				13,151	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	208,743	195,592				13,151	
15. Reserve December 31 of current year	3,483,357	3,355,541				127,816	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	3,225,012	3,225,012					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year						
2. Tabular net premiums or considerations						
3. Present value of disability claims incurred	xxx	xxx	xxx	xxx	xxx	xxx
4. Tabular interest						
5. Tabular less actual reserve released						
6. Increase in reserve on account of change in valuation basis						
7. Other increases (net)						
8. Totals (Lines 1 to 7)						
9. Tabular cost						
10. Reserves released by death	xxx	xxx	xxx	xxx	xxx	xxx
11. Reserves released by other terminations (net)						
12. Annuity, supplementary contract and disability payments involving life contingencies						
13. Net transfers to or (from) Separate Accounts						
14. Total Deductions (Lines 9 to 13)						
15. Reserve December 31 of current year						
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year						
17. Amount Available for Policy Loans Based upon Line 16 CSV						

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) (47,593)	348
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 2,932,673	3,327,680
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	206,743	206,807
6. Cash, cash equivalents and short-term investments	(e) 301,479	301,479
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	3,393,302	3,836,314
11. Investment expenses		(g) 67,805
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,057
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		68,862
17. Net investment income (Line 10 minus Line 16)		3,767,452
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 95,881 accrual of discount less \$ 389,649 amortization of premium and less \$ 39,145 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 234,904 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	6,603	(649,000)	(642,397)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(208)		(208)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	6,395	(649,000)	(642,605)		
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			Life Insurance	4 Individual Annuities		Life Insurance	7 Annuities	Group	9 Credit (Group and Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected	779,718		10,578					769,140				
2. Deferred and accrued	460,205		460,205									
3. Deferred, accrued and uncollected:												
3.1 Direct	3,556,039		470,783					3,085,256				
3.2 Reinsurance assumed	14,056,074							14,056,074				
3.3 Reinsurance ceded	16,372,189							16,372,189				
3.4 Net (Line 1 + Line 2)	1,239,924		470,783					769,141				
4. Advance	21							21				
5. Line 3.4 - Line 4	1,239,903		470,783					769,120				
6. Collected during year:												
6.1 Direct	28,493,414		903,907					27,582,109		7,398		
6.2 Reinsurance assumed	131,525,058							131,525,058				
6.3 Reinsurance ceded	154,630,661							154,630,661				
6.4 Net	5,387,811		903,907					4,476,506		7,398		
7. Line 5 + Line 6.4	6,627,714		1,374,690					5,245,626		7,398		
8. Prior year (uncollected + deferred and accrued - advance)	1,264,215		362,417					901,798				
9. First year premiums and considerations:												
9.1 Direct	24,008,255		1,012,273					22,988,584		7,398		
9.2 Reinsurance assumed	124,030,616							124,030,616				
9.3 Reinsurance ceded	142,675,374							142,675,374				
9.4 Net (Line 7 - Line 8)	5,363,497		1,012,273					4,343,826		7,398		
SINGLE												
10. Single premiums and considerations:												
10.1 Direct												
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net												
RENEWAL												
11. Uncollected	(89,161)		(126,859)					6,959		30,739		
12. Deferred and accrued	593,925		593,925									
13. Deferred, accrued and uncollected:												
13.1 Direct	853,907		816,209					6,959		30,739		
13.2 Reinsurance assumed												
13.3 Reinsurance ceded	349,143		349,143									
13.4 Net (Line 11 + Line 12)	504,764		467,066					6,959		30,739		
14. Advance	237,646		2,570					136,819		98,257		
15. Line 13.4 - Line 14	267,118		464,496					(129,860)		(67,518)		
16. Collected during year:												
16.1 Direct	25,447,038		3,401,041	122,077		11,689		6,920,093		14,992,138		
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	1,521,278		1,521,278									
16.4 Net	23,925,760		1,879,763	122,077		11,689		6,920,093		14,992,138		
17. Line 15 + Line 16.4	24,192,878		2,344,259	122,077		11,689		6,790,233		14,924,620		
18. Prior year (uncollected + deferred and accrued - advance)	68,272		248,392					(108,376)		(71,744)		
19. Renewal premiums and considerations:												
19.1 Direct	25,655,001		3,626,263	122,077		11,689		6,898,607		14,996,365		
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	1,530,395		1,530,395									
19.4 Net (Line 17 - Line 18)	24,124,606		2,095,868	122,077		11,689		6,898,607		14,996,365		
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	49,663,256		4,638,536	122,077		11,689		29,887,191		15,003,763		
20.2 Reinsurance assumed	124,030,616							124,030,616				
20.3 Reinsurance ceded	144,205,769		1,530,395					142,675,374				
20.4 Net (Lines 9.4 + 10.4 + 19.4)	29,488,103		3,108,141	122,077		11,689		11,242,433		15,003,763		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)													
21. To pay renewal premiums													
22. All other													
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED													
23. First year (other than single):													
23.1 Reinsurance ceded	28,521,396							28,521,396					
23.2 Reinsurance assumed	23,944,484							23,944,484					
23.3 Net ceded less assumed	4,576,912							4,576,912					
24. Single:													
24.1 Reinsurance ceded													
24.2 Reinsurance assumed													
24.3 Net ceded less assumed													
25. Renewal:													
25.1 Reinsurance ceded	91		91										
25.2 Reinsurance assumed													
25.3 Net ceded less assumed	91		91										
26. Totals:													
26.1 Reinsurance ceded (Page 6, Line 6)	28,521,487		91					28,521,396					
26.2 Reinsurance assumed (Page 6, Line 22)	23,944,484							23,944,484					
26.3 Net ceded less assumed	4,577,003		91					4,576,912					
COMMISSIONS INCURRED (direct business only)													
27. First year (other than single)	6,858,085		1,256,317					5,568,270		33,498			
28. Single													
29. Renewal	1,722,217		45,429			1,714		172,712		1,502,362			
30. Deposit-type contract funds													
31. Totals (to agree with Page 6, Line 21)	8,580,302		1,301,746			1,714		5,740,982		1,535,860			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent	154		302		5		461
2. Salaries and wages	320,959	154,915	4,083,197		44,774		4,603,845
3.11 Contributions for benefit plans for employees	41,715		655,074		1,343		698,132
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans			7,641				7,641
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	8,160		73,131		293		81,584
3.32 Other agent welfare							
4.1 Legal fees and expenses	12,256		85,680		44		97,980
4.2 Medical examination fees	34,927		7				34,934
4.3 Inspection report fees	15,761						15,761
4.4 Fees of public accountants and consulting actuaries	54,544		66,822		15		121,381
4.5 Expense of investigation and settlement of policy claims	2,782		228,680				231,462
5.1 Traveling expenses	1,738	24	12,767		104		14,633
5.2 Advertising	53		978				1,031
5.3 Postage, express, telegraph and telephone	22,193	347	82,966		2		105,508
5.4 Printing and stationery	7,106	396	10,782		14		18,298
5.5 Cost or depreciation of furniture and equipment	837	84	7,124		144		8,189
5.6 Rental of equipment	25,592		246,808				272,400
5.7 Cost or depreciation of EDP equipment and software	49,990		481,946				531,936
6.1 Books and periodicals	814	78	3,749		944		5,585
6.2 Bureau and association fees	3,723		16,624				20,347
6.3 Insurance, except on real estate	18		297				315
6.4 Miscellaneous losses	(447)		1,561				1,114
6.5 Collection and bank service charges	39,479		41,134				80,613
6.6 Sundry general expenses	7,336	5	12,089				19,430
6.7 Group service and administration fees		161,010					161,010
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)	9,165		986				10,151
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					20,090		20,090
9.3 Aggregate write-ins for expenses	57,557		486,362		33		543,952
10. General expenses incurred	716,412	316,859	6,606,707		67,805	(b)	(a) 7,707,783
11. General expenses unpaid Dec. 31, prior year							
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	716,412	316,859	6,606,707		67,805		7,707,783
DETAILS OF WRITE-INS							
09.301. Special Service Fees	57,557		486,362		33		543,952
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	57,557		486,362		33		543,952

(a) Includes management fees of \$ (6,941,232) to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	17,025	143,233				160,258
3. State taxes on premiums	67,795	847,227				915,022
4. Other state taxes, including \$ for employee benefits	9,817	108,728		19		118,564
5. U.S. Social Security taxes	17,091	250,814		1,031		268,936
6. All other taxes	17,176	65,443		7		82,626
7. Taxes, licenses and fees incurred	128,904	1,415,445		1,057		1,545,406
8. Taxes, licenses and fees unpaid Dec. 31, prior year	14,579	245,688		133		260,400
9. Taxes, licenses and fees unpaid Dec. 31, current year	61,596	683,484		(359)		744,721
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	81,887	977,649		1,549		1,061,085

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 150% 1980CSO 4.00% CRVM ALB CNF (89-94)	1,926,717		1,926,717		
0100002. 150% 1980CSO 4.50% CRVM ALB CNF (95-99)	326,744		326,744		
0100003. 150% 2001CSO 3.50% CRVM ALB CNF (17-19)	25,582		25,582		
0100004. 150% 2001CSO 3.50% CRVM ANB CNF (13-18)	308,661		308,661		
0100005. 1958CET 3.00% CRVM ANB CNF (82-83)	7,371		7,371		
0100006. 1958CET 3.00% NLP ALB CRF (04)	1,526		1,526		
0100007. 1958CET 3.00% NLP ANB CRF (79-80)	3,817		3,817		
0100008. 1958CET 3.50% CRVM ALB CNF (81-82)	9,776		9,776		
0100009. 1958CET 3.50% CRVM ALB CRF (80)	6,723		6,723		
0100010. 1958CET 3.50% NLP ALB CRF (73-76)	14,376		14,376		
0100011. 1958CET 4.00% CRVM ALB CNF (80)	2,309		2,309		
0100012. 1958CET 4.00% NLP ALB CRF (05)	315		315		
0100013. 1958CET 4.50% CRVM ALB CNF (81-86)	5,256		5,256		
0100014. 1958CSO 3.00% CRVM ALB CNF (78-84)	31,075		31,075		
0100015. 1958CSO 3.00% CRVM ANB CNF (82-93)	61,011		61,011		
0100016. 1958CSO 3.00% NLP ALB CNF (79-18)	4,368		4,368		
0100017. 1958CSO 3.00% NLP ALB CRF (79-03)	53,761		53,761		
0100018. 1958CSO 3.00% NLP ANB CNF (83)	8,170		8,170		
0100019. 1958CSO 3.00% NLP ANB CRF (78-80)	84,172		84,172		
0100020. 1958CSO 3.50% CRVM ALB CNF (73-86)	30,163		30,163		
0100021. 1958CSO 3.50% CRVM ALB CRF (80-82)	88,384		88,384		
0100022. 1958CSO 3.50% CRVM ANB CRF (93)	3		3		
0100023. 1958CSO 3.50% NLP ALB CNF (82-84)	2,938		2,938		
0100024. 1958CSO 3.50% NLP ALB CRF (73-83)	32,757		32,757		
0100025. 1958CSO 4.00% CRVM ANB CRF (76-83)	57,834		57,834		
0100026. 1958CSO 4.00% NLP ALB CNF (80-83)	7,721		7,721		
0100027. 1958CSO 4.50% CRVM ALB CNF (81-82)	55,071		55,071		
0100028. 1958CSO 4.50% CRVM ALB CRF (82-86)	62,312		62,312		
0100029. 1958CSO 4.50% NLP ALB CNF (83)	4,799		4,799		
0100030. 1980CSO 4.00% CRVM ALB CNF (88-10)	35,816,202		35,813,110		3,092
0100031. 1980CSO 4.50% CRVM ALB CNF (95-02)	6,117,332		6,117,332		
0100032. 1980CSO 5.00% CRVM ALB CNF (93-94)	3,989		3,989		
0100033. 1980CSO 5.50% CRVM ALB CNF (91-92)	6,350		6,350		
0100034. 200% 2001CSO 3.50% CRVM ALB CNF (14-19)	48,315		48,315		
0100035. 200% 2001CSO 4.00% CRVM ALB CNF (12)	4,078		4,078		
0100036. 200% 2017CSO 3.00% VM-20 ANB NPR (22)	10,679		10,679		
0100037. 2001CSO 3.50% CRVM ALB CNF (13-19)	357,619		357,619		
0100038. 2001CSO 3.50% CRVM ANB CNF (13-19)	3,192,040		3,192,040		
0100039. 2001CSO 4.00% CRVM ALB CNF (12-18)	10,389		10,389		
0100040. 2017CSO 3.00% VM-20 ANB NPR (22)	83,911		83,911		
0100041. 2017CSO 3.50% VM-20 ANB NPR (19-22)	421,345		421,345		
0100042. UNEARNED PREMIUM	433,754		433,754		
0100043. IPC RESERVE ON CURTATE BUSINESS	754		754		
0199997. Totals (Gross)	49,730,469		49,727,377		3,092
0199998. Reinsurance ceded	203,553		203,553		
0199999. Life Insurance: Totals (Net)	49,526,916		49,523,824		3,092
0200001. Account Value	3,355,541	XXX	3,355,541	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE	31,551	XXX	31,551	XXX	
0200003. IAR 2012 - 2.75% IMMEDIATE	25,855	XXX	25,855	XXX	
0299997. Totals (Gross)	3,412,947	XXX	3,412,947	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	3,412,947	XXX	3,412,947	XXX	
0300001. A-2000 - 5.00% IMMEDIATE	67,631		67,631		
0300002. A-2000 - 8.00% IMMEDIATE	2,780		2,780		
0399997. Totals (Gross)	70,411		70,411		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	70,411		70,411		
0400001. 59 ADB 58CSO 3.00%	331		331		
0400002. 59 ADB 58CSO 3.50%	1,736		1,736		
0499997. Totals (Gross)	2,067		2,067		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	2,067		2,067		
0500001. 52 DISA 58CSO 3.00%	39		39		
0500002. 52 DISA 58CSO 3.50%	361		361		
0599997. Totals (Gross)	400		400		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	400		400		
0600001. 52 DISA 3.00%	371,622		371,622		
0699997. Totals (Gross)	371,622		371,622		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	371,622		371,622		
0700001. FOR EXCESS OF VALUATION NET PREMIUMS OVER CORRESPONDING GROSS PREMIUMS ON RESPECTIVE POLICIES COMPUTED ACCORDING TO THE STANDARD VALUATION REQUIRED BY THE STATE OF DOMICILE	106,891		106,891		
0700002. FOR NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS AT THE DEATH OF THE INSURED	1,115		1,115		
0700003. ADDITIONAL ACTUARIAL RESERVES - ASSET/LIABILITY ANALYSIS	20,000,000		20,000,000		
0799997. Totals (Gross)	20,108,006		20,108,006		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	20,108,006		20,108,006		
9999999. Totals (Net) - Page 3, Line 1	73,492,369		73,489,277		3,092

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 non-participating Yes [] No [X]
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 non-participating Yes [X] No []
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:

- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:

- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	1,252,652	248,214		997,116									7,322
2. Additional contract reserves (b)	1,081,398			1,081,398									
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	2,334,050	248,214		2,078,514									7,322
8. Reinsurance ceded													
9. Totals (Net)	2,334,050	248,214		2,078,514									7,322
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)	2,334,050	248,214		2,078,514									7,322
18. TABULAR FUND INTEREST	36,740			36,740									
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

American National Life Insurance Company of Texas
Annual Statement for the year 2022

Exhibit 6, footnote (b) attachment

Morbidity Basis

Valuation morbidity is, in general, based on pricing parameters plus a statutory margin, where applicable. Where a specific valuation standard is available, the valuation standard may be used directly or the resultant morbidity may be compared to the standard to determine compliance.

Mortality and Interest Basis

Policies are valued using the Commissioner's 1980 Mortality Table and the minimum valuation interest rate applicable to a whole life insurance policy issued in the same year. Individual Medicare Supplement policies are valued using the Commissioner's 2001 Mortality table, for issues prior to 2019. For issues 2019 and later, policies are valued using the 2017 Commissioner's Standard Ordinary table and the minimum valuation interest applicable to a whole life insurance policy issued in the same year.

Method

Reserves are calculated as either one or two year preliminary term as required by law.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	229,306			229,306		
2. Deposits received during the year	16,460			16,460		
3. Investment earnings credited to the account	43,714			43,714		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	59,926			59,926		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	229,555			229,555		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	229,555			229,555		

(a) FHLB Funding Agreements:

- 1. Reported as GICs (captured in column 2) \$
- 2. Reported as Annuities Certain (captured in column 3) \$
- 3. Reported as Supplemental Contracts (captured in column 4) \$
- 4. Reported as Dividend Accumulations or Refunds (captured in column 5) \$
- 5. Reported as Premium or Other Deposit Funds (captured in column 6) \$
- 6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	3,283,125		692,499						1,214,029		1,376,597
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net	3,283,125		(b) 692,499	(b)		(b)	(b)		(b) 1,214,029	(b)	(b) 1,376,597
3. Incurred but unreported:											
3.1 Direct	12,483,333		624,319						11,859,014		
3.2 Reinsurance assumed	59,686,162								59,686,162		
3.3 Reinsurance ceded	68,590,068								68,590,068		
3.4 Net	3,579,427		(b) 624,319	(b)		(b)	(b)		(b) 2,955,108	(b)	(b)
4. TOTALS											
4.1 Direct	15,766,458		1,316,818						13,073,043		1,376,597
4.2 Reinsurance assumed	59,686,162								59,686,162		
4.3 Reinsurance ceded	68,590,068								68,590,068		
4.4 Net	6,862,552	(a)	(a) 1,316,818				(a)		4,169,137		1,376,597

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$372,022
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	45,718,970		6,317,804	123,734	8,208		10,090		26,951,016		12,308,118
1.2 Reinsurance assumed	74,321,640								74,321,640		
1.3 Reinsurance ceded	92,582,246		988,540						91,593,706		
1.4 Net	(d) 27,458,364		5,329,264	123,734	8,208		10,090		9,678,950		12,308,118
2. Liability December 31, current year from Part 1:											
2.1 Direct	15,766,458		1,316,818						13,073,043		1,376,597
2.2 Reinsurance assumed	59,686,162								59,686,162		
2.3 Reinsurance ceded	68,590,068								68,590,068		
2.4 Net	6,862,552		1,316,818						4,169,137		1,376,597
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	23,441,595		1,656,773	23,521					19,618,612		2,142,689
4.2 Reinsurance assumed	47,537,216								47,537,216		
4.3 Reinsurance ceded	63,261,928		250,000						63,011,928		
4.4 Net	7,716,883		1,406,773	23,521					4,143,900		2,142,689
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	38,043,833		5,977,849	100,213	8,208		10,090		20,405,447		11,542,026
6.2 Reinsurance assumed	86,470,586								86,470,586		
6.3 Reinsurance ceded	97,910,386		738,540						97,171,846		
6.4 Net	26,604,033		5,239,309	100,213	8,208		10,090		9,704,187		11,542,026

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 740 in Line 1.1, \$ 740 in Line 1.4.
 \$ 740 in Line 6.1, and \$ 740 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$ 18,779 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
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			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
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			
24. Health care and other amounts receivable	5,017,353	4,915,838	(101,515)
25. Aggregate write-ins for other than invested assets	938,358	291,848	(646,510)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,955,711	5,207,686	(748,025)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	5,955,711	5,207,686	(748,025)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Disallowed IMR	909,782	271,810	(637,972)
2502. Debit Suspense	28,576	20,038	(8,538)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	938,358	291,848	(646,510)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of American National Life Insurance Company of Texas (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Texas Department of Insurance.

The Texas Department of Insurance recognizes only statutory accounting practices prescribed by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Texas insurance law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (SAP) has been adopted as a component of prescribed or permitted practices by the State of Texas. The State may adopt certain prescribed accounting practices that differ from those found in SAP.

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 2,500,595	\$ 1,372,378
(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	\$ 2,500,595	\$ 1,372,378
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 39,572,415	\$ 36,968,674
(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	\$ 39,572,415	\$ 36,968,674

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates used to prepare financial statements. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency, collectability, recoverability, market performance, interest rates, and potential for an unpredictable outcome in any given lawsuit.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Benefits and expenses are charged to current operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments, which consist of securities with maturity dates at date of purchase of less than one year, are carried at amortized cost.
- (2) Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with a NAIC rating of 6, which are recorded at the lower of amortized cost or estimated fair value.
- (3) The Company had no investments in common stocks.
- (4) The Company had no investments in preferred stock.
- (5) The Company had no investments in mortgage loans or real estate.
- (6) Loan-backed securities are carried at amortized cost using the scientific interest method, including anticipated prepayments at the date of purchase, except for those with a NAIC designation of 6, which are stated at lower of amortized cost or fair value.
- (7) The Company had no investments in affiliates that represent investments in mutual funds and are carried at market.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company did not consider anticipated investment income when calculating its premium deficiency reserves.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company depreciates all capitalized assets using the straight line method. The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not estimate pharmaceutical rebate receivables. Pharmaceutical rebate receivables are recorded upon invoicing/confirmation.

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 as of December 31, 2022.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no material changes in accounting principles or correction of errors during the reporting periods.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method as of December 31, 2022.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2022.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2022.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2022.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2022 and 2021.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

The Company had no investments in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/assets-backed securities were obtained from independent third party pricing services or internal estimates.
- (2) At December 31, 2022, the Company did not have any securities within the scope of SSAP 43R 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 December 31, 2022, the Company did not hold any loan-backed securities with a recognized credit-related other-than-temporary impairment.
- (4) Unrealized loss fair value information: Not Applicable
- (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 December 31, 2022, the Company believes it has the intent and ability to hold these 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 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 had no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company had no repurchase agreements.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company had no reverse repurchase agreements.

J. Real Estate

The Company had no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

The Company had no investments in low-income housing tax credits.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock					\$ -	\$ -	\$ -
j. On deposit with states	\$ 4,757,752				\$ 4,757,752	\$ 4,808,068	\$ (50,316)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)					\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
o. Total Restricted Assets	\$ 4,757,752	\$ -	\$ -	\$ -	\$ 4,757,752	\$ 4,808,068	\$ (50,316)

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ -	0.000%	0.000%
j. On deposit with states		\$ 4,757,752	3.206%	3.340%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 4,757,752	3.206%	3.340%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

M. Working Capital Finance Investments

The Company does not have working capital investments.

NOTES TO FINANCIAL STATEMENTS

N. Offsetting and Netting of Assets and Liabilities

The Company had no offsetting and netting assets and liabilities.

O. 5GI Securities

The Company does not have 5GI securities.

P. Short Sales

The Company does not have any Short Sales.

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	2	
2. Aggregate Amount of Investment Income	\$ 13,331	

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company does not participate in any cash pools.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies.

NOTE 7 Investment Income

A. Due and accrued income was excluded from surplus for investment income amounts over 90 days past due.

B. There was no investment income excluded from surplus during the reporting period.

NOTE 8 Derivative Instruments

The Company had no investments in derivative instruments.

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2021			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 8,236,597	\$ 136,290	\$ 8,372,887	\$ 7,961,022	\$ -	\$ 7,961,022	\$ 275,575	\$ 136,290	\$ 411,865
(b) Statutory Valuation Allowance Adjustment	\$ 7,770,036	\$ 136,290	\$ 7,906,326	\$ 7,503,360	\$ -	\$ 7,503,360	\$ 266,676	\$ 136,290	\$ 402,966
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 466,561	\$ -	\$ 466,561	\$ 457,662	\$ -	\$ 457,662	\$ 8,899	\$ -	\$ 8,899
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 466,561	\$ -	\$ 466,561	\$ 457,662	\$ -	\$ 457,662	\$ 8,899	\$ -	\$ 8,899
(f) Deferred Tax Liabilities	\$ 466,561	\$ -	\$ 466,561	\$ 457,662	\$ -	\$ 457,662	\$ 8,899	\$ -	\$ 8,899
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

2.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 5,935,862	XXX	XXX	\$ 5,545,301	XXX	XXX	\$ 390,561
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 466,561	\$ -	\$ 466,561	\$ 457,662	\$ -	\$ 457,662	\$ 8,899	\$ -	\$ 8,899
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 466,561	\$ -	\$ 466,561	\$ 457,662	\$ -	\$ 457,662	\$ 8,899	\$ -	\$ 8,899

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1181.261%	1163.035%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 39,572,415	\$ 36,968,674

4.

	As of End of Current Period		12/31/2021		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 466,561	\$ -	\$ 457,662	\$ -	\$ 8,899	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 466,561	\$ -	\$ 457,662	\$ -	\$ 8,899	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes No

B. As of December 31, 2022, the Company had no unrecognized deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 808,736	\$ 594,244	\$ 214,492
(b) Foreign	\$ -		\$ -
(c) Subtotal	\$ 808,736	\$ 594,244	\$ 214,492
(d) Federal income tax on net capital gains	\$ 1,401	\$ 107,814	\$ (106,413)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred	\$ 810,137	\$ 702,058	\$ 108,079
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -		\$ -
(2) Unearned premium reserve	\$ -		\$ -
(3) Policyholder reserves	\$ 4,540,178	\$ 4,539,408	\$ 770
(4) Investments	\$ 7	\$ 6	\$ 1
(5) Deferred acquisition costs	\$ 2,442,950	\$ 2,322,748	\$ 120,202
(6) Policyholder dividends accrual	\$ -		\$ -
(7) Fixed Assets	\$ -		\$ -
(8) Compensation and benefits accrual	\$ -		\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted	\$ 1,250,699	\$ 1,093,614	\$ 157,085
(11) Net operating loss carry-forward	\$ -		\$ -
(12) Tax credit carry-forward	\$ -		\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 2,763	\$ 5,246	\$ (2,483)
(99) Subtotal	\$ 8,236,597	\$ 7,961,022	\$ 275,575
(b) Statutory valuation allowance adjustment	\$ 7,770,036	\$ 7,503,360	\$ 266,676
(c) Nonadmitted	\$ -		\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 466,561	\$ 457,662	\$ 8,899
(e) Capital:			
(1) Investments	\$ 136,290		\$ 136,290
(2) Net capital loss carry-forward	\$ -		\$ -
(3) Real estate	\$ -		\$ -
(4) Other (including items <5% of total ordinary tax assets)			\$ -
(99) Subtotal	\$ 136,290	\$ -	\$ 136,290
(f) Statutory valuation allowance adjustment	\$ 136,290		\$ 136,290
(g) Nonadmitted	\$ -		\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 466,561	\$ 457,662	\$ 8,899
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 75,951	\$ 99,591	\$ (23,640)
(2) Fixed Assets	\$ -		\$ -
(3) Deferred and uncollected premium	\$ 301,894	\$ 304,548	\$ (2,654)
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 88,716	\$ 53,523	\$ 35,193
(99) Subtotal	\$ 466,561	\$ 457,662	\$ 8,899
(b) Capital:			
(1) Investments	\$ -		\$ -
(2) Real estate	\$ -		\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ -		\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 466,561	\$ 457,662	\$ 8,899
4. Net deferred tax assets/liabilities (2i - 3c)	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

D. Additional Items

1. The change in deferred taxes reported in surplus is comprised of the following components (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
Gross Deferred Tax Assets	\$ 466,561	\$ 457,662	\$ 8,899
Deferred Tax Liabilities	\$ 466,561	\$ 457,662	\$ 8,899
Net deferred tax asset (liability)	\$ -	\$ -	\$ -
Change In Deferred Income Taxes In Surplus			\$

2. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	(1) As of End of Current Period	(2) Effective Tax Rate
Gain (loss) From Operations	\$ 3,310,940	
Capital Gains (Losses)	(642,605)	
Reported Statutory Income (Loss)	\$ 2,668,335	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 560,350	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ 929	0.0 %
Non-deductible Expenses	\$ 493	0.0 %
Valuation Allowance	\$ 245,881	9.2 %
Tax Credits	\$ -	0.0 %
Other	\$ 2,484	0.2 %
Total Income Tax Reported	\$ 810,137	30.4 %
Current Income Taxes Incurred	\$ 810,137	30.4 %
Change In Deferred Income Taxes		0.0 %
Total Income Tax Reported	\$ 810,137	30.4 %

E. Operating Loss Carry-forward

- As of December 31, 2022, the Company had no operating loss or general business credit carryforwards.
- As of December 31, 2022, the Company had no federal income taxes available for recoupment.
- As of December 31, 2022, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with the following entities:

Life Companies:

American National Insurance Company
 American National Life Insurance Company of Texas
 Standard Life and Accident Insurance Company
 Garden State Life Insurance Company
 American National Life Insurance Company of New York

Non Life Companies:

ANH2O, Inc.
 BAMR US Holdings, LLC
 American National Insurance Service Company
 Alternative Benefits Management Inc.
 American National Insurance Holdings, Inc.
 American National Administrators, Inc.
 American National Registered Investment Advisor, Inc.
 ANICO Financial Services, Inc.
 Standard Plus, Inc.
 ANPAC Lloyds Insurance Management, Inc.

Non Life Companies:

American National Property and Casualty Company
 American National General Insurance Company
 Pacific Property and Casualty Company
 ANPAC Louisiana Insurance Company
 Farm Family Casualty Insurance Company
 United Farm Family Insurance Company

2. For purposes of calculating the earnings and profits of each of the members, the consolidated Federal income tax liability of the affiliated group was apportioned among all the members. This is done in accordance with the method set forth in Code Section 1552 and Treasury Regulations Section 1.1552-1 (a) and Treasury Regulations Section 1.1502-33(d)(2), the 'wait and see' method, in accordance with a federal income tax sharing agreement.

The Company is included in the consolidated federal income tax return of its parent, BAMR US Holdings, LLC. In accordance with a tax sharing agreement, if the Company has taxable income, it pays its share of the consolidated federal income tax liability to its parent. However, if the Company incurs a tax loss, the tax benefit will only be recovered by decreasing subsequent years' federal income tax payments to its parent.

NOTES TO FINANCIAL STATEMENTS

G. Tax Loss Contingencies

As of December 31, 2022, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2022, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2022, the Company had no AMT credit carryforwards.

J. Corporate Alternative Minimum Tax (CAMT)

The Inflation Reduction Act was enacted on August 16, 2022 and included a Corporate Alternative Minimum Tax ("CAMT") effective for tax years beginning after 2022. As of December 31, 2022, the Company has determined that they do not expect to be subject to the CAMT in 2023.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Schedule Y Part 2 summarizes various related party transactions.

B. Dividends are paid as determined by the Board of Directors and are non-cumulative. The Company did not pay any dividends in 2022.

C. The Company had no material transactions with related parties who are not reported on Schedule Y.

D. At December 31, 2022, the Company reported \$802,983 as amounts due to American National Insurance Company (ANICO). There is \$31,360 due from ANICO. The terms of settlement require these amounts to be settled within 30 days of receipt of invoice or, as applicable under certain agreements, within 30 days of the end of the billing period.

E. The Company has a management service agreement with American National Insurance Company through which ANICO provides administrative services (investments, actuarial, policy administration, and accounting). For these services, the Company paid a service fee of \$9.4 million to ANICO in 2022.

F. The Company had no guarantees for the benefit of an affiliate or related party.

G. American National Insurance Holdings, Inc., a Delaware corporation ("ANIH"), owns all outstanding shares of the Company. ANIH's direct parent is American National Group, LLC, a Delaware limited liability company ("ANAT").

Prior to December 31, 2022, ANH Investments, LLC, a Nevada limited liability company ("ANH"), was the Company's direct parent company. On December 31, 2022, ANH contributed the stock of its subsidiaries to a newly formed subsidiary, ANIH. The stock contributed by ANH to ANIH included the stock of insurance companies American National Life Insurance Company of Texas, Garden State Life Insurance Company, Standard Life and Accident Insurance Company, American National Property And Casualty Company, American National Life Insurance Company of New York, Farm Family Casualty Insurance Company and United Farm Family Insurance Company, as well as the stock of American National Administrators, Inc., a managing general agency. On January 1, 2023, ANIH became a direct subsidiary of ANAT.

Brookfield Reinsurance Ltd. (formerly known as Brookfield Asset Management Reinsurance Partners Ltd.) became the ultimate parent of the Company as a result of its completed acquisition of ANAT on May 25, 2022.

H. No amount was deducted for the value of an upstream intermediate entity or ultimate parent.

I. The Company had no investment in Subsidiary, Controlled or Affiliated Companies ("SCA Investments").

J. The Company had no SCA investments during the reporting periods.

K. The Company had no investments in a foreign insurance subsidiary.

L. The Company had no investments in a downstream noninsurance holding company.

M. The Company had no SCA investments during the reporting periods.

N. The Company had no SCA investments during the reporting periods.

O. The Company had no SCA investments or investments in joint ventures, partnerships, or limited liability companies.

NOTE 11 Debt

A. The Company has a line of credit established with American National for up to \$3,500,000 to meet short term liquidity needs. As of December 31, 2022, there is no outstanding balance on this line of credit. The Company has no long-term debt and no other short-term borrowing arrangements.

B. FHLB (Federal Home Loan Bank) Agreements

The Company had no FHLB obligations.

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

Please note that the Company has no employees. Employees of American National Insurance Company carry out all activities of American National Life Insurance Company of Texas and such services are paid for through an inter-company service agreement.

NOTES TO FINANCIAL STATEMENTS

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

- A. The Company has 300,000 shares authorized, issued and outstanding with a par value of \$10 per share.
- B. The Company has no preferred stock outstanding.
- C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Texas, to the greater of:
a. 10% of statutory surplus as regards policyholders as of the preceding December 31, or
b. net gain from operations before realized capital gains as of the preceding December 31.
- D. The Company paid no dividends in 2022 or 2021.
- E. For the year ended December 31, 2022, dividends to shareholders were limited to \$3,696,867.
- F. There were no restrictions placed on the Company's surplus.
- G. The Company has not made any advances from surplus.
- H. The Company has no stock held for special purposes.
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ (256,655)
- K. The Company has not issued any surplus debentures or similar obligations.
- L. The Company did not participate in a quasi-reorganization.
- M. The Company did not participate in a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies. The amount of the accrued liability for anticipated assessments was \$223,920 and \$238,173 at December 31, 2022 and December 31, 2021.

C. Gain Contingencies

The Company did not recognize any gain contingencies during the current reporting period.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

The Company had no claims related extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities

The Company had no joint and several liability arrangements.

F. All Other Contingencies

The Company, consistent with the insurance industry in general, is a defendant in various lawsuits from time to time, which may concern alleged breaches of contracts, allegedly deceptive insurance sales and marketing practices, and miscellaneous other causes of action arising in the ordinary course of operations. Certain of these lawsuits may include claims for compensatory and punitive damages. We record accruals for these items to the extent we deem the losses probable and reasonably estimable. After reviewing the existing litigation with legal counsel, based upon information presently available, management is of the opinion that the ultimate resultant liability, if any, would not have a material adverse effect on the Company's financial position, liquidity or results of operations; however, assessing the eventual outcome of litigation necessarily involves forward-looking speculation as to judgments to be made by judges, juries and appellate courts in the future.

Such speculation warrants caution, as the frequency of large damage awards, which bear little or no relation to the economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given lawsuit. As lawsuits are typically in various stages of development, future facts and circumstances could result in management changing its conclusions. It is possible that, if the defenses in these lawsuits are not successful, and the judgments are greater than management can anticipate, the resulting liability could have a material impact on our financial position, liquidity or results of operations. With respect to any existing litigation, management currently believes that the possibility of a material judgment adverse to the Company is remote and no estimate of range can be made for loss contingencies that are at least reasonably possible but not accrued.

NOTE 15 Leases

The Company had no lease arrangements.

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

The Company had no financial instruments with off-balance sheet risk or significant concentrations of credit risk.

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 period.

NOTES TO FINANCIAL STATEMENTS

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

The Company does not serve as an Administrative Services Only (ASO) or Administrative Services Contract (ASC) administrator, nor does the Company participate in Medicare or similarly structured cost based reimbursement contracts.

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

Direct premium written by Managing General Agents and Third Party Administrators was \$27,567,522 and \$38,567,748 for 2022 and 2021, respectively. The premium was primarily generated from:

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced By
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	U, C, CA, B, P	\$ 9,050,659
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	U, C, CA, B, P	\$ 3,816,410
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	U, C, CA, B, P	\$ 4,903,255
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	U, C, CA, B, P	\$ 8,529,472
Total	XXX	XXX	XXX	XXX	\$ 26,299,796

C - Claims Payment
CA - Claims Adjustment
R - Reinsurance Ceding
B - Binding Authority
P - Premium Collection
U - Underwriting

NOTE 20 Fair Value Measurements
A. Fair Value Measurements at Reporting Date

- (1) The company had no assets or liabilities reported as fair value as of December 31, 2022. There were no transfers between Level 1 and Level 2 fair value hierarchies.
- (2) The Company had no Level 3 investments reported at fair value as of December 31, 2022.
- (3) Transfers between levels, if any, are recognized at the end of the reporting period.
- (4) As of December 31, 2022, the Company did not report any investments at fair value in Level 2 or Level 3. The market values held as equity securities and fixed income securities are obtained from various pricing services. There has been no change in the valuation techniques and related inputs.
- (5) Not applicable.

B. Not applicable.
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	\$ 82,619,290	\$ 92,233,989	\$ 4,331,649	\$ 78,287,641			
Policy Loans	\$ 2,581,103	\$ 2,581,103			\$ 2,581,103		
Short-term investents	\$ 25,978,982	\$ 25,978,982		\$ 25,978,982			

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. In accordance with SSAP 100R, 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.

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, an option adjusted spread model is used to develop prepayment and interest rate scenarios.

NOTES TO FINANCIAL STATEMENTS

Equity and fixed income securities are priced by independent pricing services. The pricing service evaluates each asset class based on relevant market information, 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 and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review confirms that the pricing service is utilizing information from observable 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 estimates of fair value for most fixed maturity investments, including municipal bonds, provided by the pricing service are disclosed as Level 2 measurements as the estimates are based on observable market information rather than market quotes.

The Company can hold a small amount of private placement debt and fixed maturity securities that have characteristics that make them unsuitable for matrix pricing. For these 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 carrying value of policy loans is the outstanding balance plus any accrued interest. Due to the collateralized nature of policy loans such that they cannot be separated from the policy contracts, the unpredictable timing of repayments and the fact that settlement is at outstanding value, the Company believes the carrying value of policy loans approximates fair value. Policy loans are classified as Level 3 investments.

The Company holds no other investments subject to SSAP 100R – Fair Value.

D. Not Practicable to Estimate Fair Value

As of December 31, 2022, there were no financial instruments for which it is not practicable for the Company to estimate 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, a hybrid program for an expanded group of interns was implemented.

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.

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. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2022.

C. Other Disclosures

Assets in the amount of \$4.8 million and \$4.8 million at December 31, 2022 and 2021 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$5.0 million and \$4.9 million at December 31, 2022 and 2021. The Company routinely assesses the collectability of these receivables. However, the amounts have been non-admitted and thus charged to surplus, thereby posing no potential additional loss to the Company's financial position.

D. Business Interruption Insurance Recoveries

The Company has no business interruption insurance recoveries.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any unused state transferable and non-transferable tax credits.

NOTES TO FINANCIAL STATEMENTS

F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

G. Retained Assets

The Company does not offer retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company is not the owner and beneficiary of any life insurance policies.

NOTE 22 Events Subsequent

Subsequent events have been considered through March 1, 2023 for these statutory financial statements which are to be issued March 1, 2023.

Type I - Recognized Subsequent Events:

There were no recognized subsequent events for the period ended December 31, 2022.

Type II - Nonrecognized Subsequent Events:

On January 1, 2023, ANH distributed the stock of ANIH to its parent company, American National Insurance Company ("ANICO"), and ANICO distributed such stock to its parent company, American National Group, LLC. Such transactions were pursuant to approvals from the domiciliary state insurance regulators of the insurance companies formerly owned by ANH named in Note 10 above.

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the company?

No.

(2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

No.

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

No.

(2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsurance policy?

No.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement?

\$466,885

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

No.

B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The Company had no commutation of reinsurance reflected in the financial statements.

NOTES TO FINANCIAL STATEMENTS

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer rating downgrade or status subject to revocation.

E. Affiliated Captive Reinsurance Contracts with Variable Annuities

The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

The Company does not have any reinsurance agreements with captive reinsurers.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework

The Company does not have any reinsurance agreements with captive reinsurers.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts or contracts subject to redetermination.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

- A. Reserves as of January 1, 2022 were \$6.3 million. As of December 31, 2022, \$5.6 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$0.1 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$0.6 million of favorable prior-year development from December 31, 2021 to December 31, 2022. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses as of December 31, 2022.

NOTE 26 Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements.

NOTE 27 Structured Settlements

The Company has not purchased any annuities with a claimant as payee in order to release reserves for contingent liabilities in 2022.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

Date	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2022		\$ 56,458	\$ 56,458		
09/30/2022		\$ 123,964	\$ 123,964		
06/30/2022		\$ -	\$ -		
03/31/2022		\$ 227	\$ 227		
12/31/2021		\$ -	\$ -		
09/30/2021		\$ 10,938	\$ 10,938		
06/30/2021		\$ 9,400	\$ 9,400		
03/31/2021		\$ 8,603	\$ 8,603		
12/31/2020		\$ 16,659	\$ 16,659		
09/30/2020		\$ 23,577	\$ 23,577		
06/30/2020		\$ 9,005	\$ 9,005		
03/31/2020		\$ 9,245	\$ 9,245		

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

NOTE 29 Participating Policies

The Company does not sell or administer participating policies.

NOTE 30 Premium Deficiency Reserves

As of December 31, 2022, the Company had no liabilities related to premium deficiency reserves. The Company did not consider anticipated investment income when calculating its premiums deficiency reserves.

NOTES TO FINANCIAL STATEMENTS

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company generally waives deduction of deferred fractional premiums upon death of the insured for all policies and returns any portion of the final premium beyond the date of death. For business not reserved with continuous functions, immediate payment of claims reserves and/or non-deduction reserves are also held. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums for substandard lives are based on appropriate multiples of standard mortality. Mean reserves are calculated from tables based on multiples of standard mortality. In addition, one-half of the premiums, if any, in excess of that 250% mortality is added to reserve. Extra premiums for occupational hazards are calculated as a flat charge; mean reserves include 50% of such extra premiums.
- (3) As of December 31,2022 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$25,803,316.
- (4) The Tabular Interest, Tabular less Actual Reserves Released and Tabular Cost items in the Analysis of Increase in Reserves during the year were completed by the formulas in the instructions with the exception of the tabular cost of universal life products which were determined from the basic data.
- (5) The Tabular Interest on funds not involving life contingencies was determined from the basic data.
- (6) The details for other changes:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	\$ (10,757)		\$ (10,757)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change	\$ (25,014)		\$ (25,014)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change	\$ (106)		\$ (106)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, reserve change in prior year's beginning reserve due to ALM Testing, reserve change due to Non-Deduction	\$ (214)		\$ (214)					
3106999 Total	\$ (36,091)	\$ -	\$ (36,091)	\$ -	\$ -	\$ -	\$ -	\$ -

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 127,816			\$ 127,816	3.7%
b. At book value less current surrender charge of 5% or more	\$ -			\$ -	
c. At fair value		\$ -	\$ -	\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 127,816	\$ -	\$ -	\$ 127,816	3.7%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 3,355,541			\$ 3,355,541	96.3%
(2) Not subject to discretionary withdrawal	\$ -			\$ -	
(3) Total (gross: direct + assumed)	\$ 3,483,357	\$ -	\$ -	\$ 3,483,357	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 3,483,357	\$ -	\$ -	\$ 3,483,357	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:				\$ -	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

B. The Company had no group annuities.

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 229,555			\$ 229,555	100.0%
b. At book value less current surrender charge of 5% or more	\$ -			\$ -	
c. At fair value				\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 229,555	\$ -	\$ -	\$ 229,555	100.0%
e. At book value without adjustment (minimal or no charge or adjustment)				\$ -	
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 229,555	\$ -	\$ -	\$ 229,555	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 229,555	\$ -	\$ -	\$ 229,555	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:				\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 3,412,946
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 70,411
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 229,555
4. Subtotal	\$ 3,712,912
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	
8. Policyholder premiums	
9. Guaranteed interest contracts	
10. Other contract deposit funds	
11. Subtotal	\$ -
12. Combined Total	\$ 3,712,912

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life	\$ 44,068,417	\$ 44,070,857	\$ 44,278,235
c. Universal Life with Secondary Guarantees	\$ 57,499	\$ 61,660	\$ 266,244
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance	\$ 824,189	\$ 824,189	\$ 1,380,797
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ 3,805,193
b. Accidental Death Benefits	XXX	XXX	\$ 2,067
c. Disability - Active Lives	XXX	XXX	\$ 400
d. Disability - Disabled Lives	XXX	XXX	\$ 371,622
e. Miscellaneous Reserves	XXX	XXX	\$ 20,108,006
(3) Total (gross: direct + assumed)	\$ 44,950,105	\$ 44,956,706	\$ 70,212,564
(4) Reinsurance ceded			\$ 203,552
(5) Total (net) (3) - (4)	\$ 44,950,105	\$ 44,956,706	\$ 70,009,012

B. Separate Account with Guarantees

The Company does not have separate accounts with guarantees.

C. Separate Account Nonguaranteed

The Company does not have non-guaranteed separate accounts.

NOTES TO FINANCIAL STATEMENTS

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 49,526,916
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 2,067
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 400
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 371,622
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 20,108,006
(6) Subtotal	\$ 70,009,011
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (Lines (7) through (9))	
(11) Combined Total (6) and (10))	\$ 70,009,011

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2022, were as follows:

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business	\$ 470,783	\$ 78,541
(3) Ordinary renewal	\$ 467,066	\$ 552,213
(4) Credit Life		
(5) Group Life		
(6) Group Annuity		
(7) Totals	\$ 937,849	\$ 630,754

NOTE 35 Separate Accounts

The Company has no Separate Accounts.

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2022 and December 31, 2021 was \$127,200 and \$159,637, respectively.

The Company incurred \$2,248,127 and paid \$2,769,036 of claim adjustment expenses in the current year, of which \$520,909 of the paid amount was attributable to insured or covered events in prior years. The Company did not increase or decrease the provision for insured events of prior years. The Company does not anticipate having any anticipated salvage or subrogation amounts; consequently no adjustment to the current liability was needed.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 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 No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Texas
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1837429
- 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
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020
- 3.2 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. 12/31/2020
- 3.3 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). 06/10/2022
- 3.4 By what department or departments?
Texas Department of Insurance
- 3.5 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
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 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 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the 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
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control; 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Bermuda	Exempted company limited by shares

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
ANICO Financial Services Inc.	Galveston, Texas	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP 1111 Bagby Street, Ste 4500 Houston, TX, 77002
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
The entity has designated the Audit Committee of American National Group, LLC, its indirect parent, to act as the audit committee.
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Christopher Falconer, FSA, MAAA One Moody Plaza, Galveston, TX 77550, an Officer of the Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No []
 - 12.11 Name of real estate holding company ...
 - 12.12 Number of parcels involved
 - 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 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 [X] 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.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid \$ 13,161
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 21,934
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto

 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
 25.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
 26.2 If yes, state the amount thereof at December 31 of the current year:
 26.21 Subject to repurchase agreements \$
 26.22 Subject to reverse repurchase agreements \$
 26.23 Subject to dollar repurchase agreements \$
 26.24 Subject to reverse dollar repurchase agreements \$
 26.25 Placed under option agreements \$
 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
 26.27 FHLB Capital Stock \$
 26.28 On deposit with states \$ 4,757,752
 26.29 On deposit with other regulatory bodies \$
 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No [X]
 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
 27.42 Permitted accounting practice Yes [] No []
 27.43 Other accounting guidance Yes [] No []
 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
 • The reporting entity has obtained explicit approval from the domiciliary state.
 • Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 • Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 • Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
 28.2 If yes, state the amount thereof at December 31 of the current year. \$
 29. 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 [X] No []
 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
GENERAL INTERROGATORIES

29.02 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)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]
 29.04 If yes, give full and complete information relating thereto:

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

29.05 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.....
.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	92,233,989	82,619,290	(9,614,699)
31.2 Preferred stocks			
31.3 Totals	92,233,989	82,619,290	(9,614,699)

31.4 Describe the sources or methods utilized in determining the fair values:

Fair values were obtained using various independent pricing services

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of 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 [X]

35. 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 [X]

36. 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 [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No [X]
 39.22 Immediately converted to U.S. dollars Yes [] No [X]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any? \$

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []
- 1.2 If yes, indicate premium earned on U.S. business only\$ 17,714,170
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
1.31 Reason for excluding:
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$ 14,361,120

- 1.6 Individual policies:

	Most current three years:
1.61 Total premium earned	\$ 1,595,930
1.62 Total incurred claims	\$ 1,178,560
1.63 Number of covered lives	394
All years prior to most current three years	
1.64 Total premium earned	\$ 12,332,455
1.65 Total incurred claims	\$ 9,835,577
1.66 Number of covered lives	3,449

- 1.7 Group policies:

	Most current three years:
1.71 Total premium earned	\$
1.72 Total incurred claims	\$
1.73 Number of covered lives .....	.....
All years prior to most current three years	
1.74 Total premium earned	\$ 3,785,785
1.75 Total incurred claims	\$ 3,346,983
1.76 Number of covered lives	1,152

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	40,358,165	43,936,340
2.2 Premium Denominator	29,488,102	47,062,604
2.3 Premium Ratio (2.1/2.2)	1.369	0.934
2.4 Reserve Numerator	6,798,386	8,559,849
2.5 Reserve Denominator	62,580,963	63,708,354
2.6 Reserve Ratio (2.4/2.5)	0.109	0.134

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
- 4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
 - 4.1 Amount of loss reserves established by these annuities during the current year:\$
 - 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 1,245,000
- 7.2 Total Incurred Claims \$ 3,757,714
- 7.3 Number of Covered Lives 3,547

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 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 []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 6,681,215
- 9.22 Received \$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 41,152,500
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 6,136,451
- 12.12 Stock \$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | | | |
| 13.32 Paid claims | | | |
| 13.33 Claim liability and reserve (beginning of year) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 15. How often are meetings of the subordinate branches required to be held?
.....
- 16. How are the subordinate branches represented in the supreme or governing body?
.....
- 17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 18.4 How many members of the governing body attended the last regular meeting?
- 18.5 How many of the same were delegates of the subordinate branches?
- 19. How are the expenses of the governing body defrayed?
.....
- 20. When and by whom are the officers and directors elected?
.....
- 21. What are the qualifications for membership?
.....
- 22. What are the limiting ages for admission?
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 24. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose? \$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence?
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the outstanding amount against the main surplus?
.....

NONE

Date	Outstanding Lien amount
.....
.....

NONE

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2022	2 2021	3 2020	4 2019	5 2018
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	320,920	320,254	326,930	342,220	356,607
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	178,279	186,824	196,786	206,767	222,394
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	744	811	922	1,089	1,191
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	499,943	507,889	524,638	550,076	580,192
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	17,850	9,012	2,851	1,527	9,035
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)				1,183	37,786
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)			10		
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	17,850	9,012	2,861	2,710	46,821
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	3,108,141	2,341,400	2,067,112	2,703,312	2,354,516
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	122,077	441,045	304,336	88,800	285,039
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	11,689	12,726	14,105	14,828	15,809
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	11,242,433	15,425,228	16,047,569	17,763,255	19,323,337
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	15,003,763	28,842,205	41,841,852	31,453,735	17,215,553
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	29,488,103	47,062,604	60,274,974	52,023,930	39,194,254
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	142,448,963	137,152,041	132,834,035	131,621,296	127,657,525
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	102,876,548	100,183,367	97,692,304	96,225,631	94,683,121
23. Aggregate life reserves (Page 3, Line 1)	73,492,368	72,881,073	73,033,264	72,470,509	72,138,934
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	2,334,049	3,243,631	2,893,687	2,627,209	2,280,645
25. Deposit-type contract funds (Page 3, Line 3)	229,555	229,306	159,850	174,119	202,396
26. Asset valuation reserve (Page 3, Line 24.01)	623,864	693,917	861,364	875,794	771,946
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	36,572,415	33,968,674	32,141,731	32,395,665	29,974,404
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,682,991	446,880	(558,852)	3,976,340	3,248,327
Risk-Based Capital Analysis					
30. Total adjusted capital	40,196,279	37,662,591	36,003,095	36,271,459	33,746,350
31. Authorized control level risk - based capital	3,402,829	3,238,302	3,146,177	1,693,746	3,135,817
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	69.9	84.1	95.2	94.0	95.2
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	28.2	13.8	2.3	2.9	1.4
37. Contract loans (Line 6)	2.0	2.1	2.5	3.1	3.3
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)				0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total Investment in Parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	5,955,711	5,207,686	5,042,679	7,297,784	12,617,574
53. Total admitted assets (Page 2, Line 28, Col. 3)	142,448,963	137,152,041	132,834,035	131,621,296	127,657,525
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,767,452	4,308,550	4,476,664	4,848,302	4,537,214
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(1,609)	(102,937)	(58,772)	(29,756)	21,314
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	3,765,843	4,205,613	4,417,892	4,818,546	4,558,528
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	6,380,664	7,388,576	9,305,993	5,253,283	4,707,545
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	21,246,213	36,650,301	44,010,080	40,047,740	31,794,589
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	532,302	(49,200)	412,785	269,929	646,231
61. Increase in A & H reserves (Line 19, Col. 6)	(909,581)	349,944	266,480	346,564	(6,541)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	39.5	29.7	28.8	28.5	31.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.2	4.0	3.8	5.3	4.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	79.5	84.4	77.5	83.2	89.4
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.2	0.9	1.0	1.2	2.4
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	39.3	33.3	31.3	30.4	31.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	6,331,885	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	6,286,589	XXX	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(3,223,863)	(2,376,783)	(12,436,799)	(125,714)	(608,533)
74. Ordinary - individual annuities (Page 6, Col. 4)	22,606	(6,721)	88,524	35,789	(25,681)
75. Ordinary-supplementary contracts	XXX	XXX	XXX	XXX	4,954
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	(6,412)	8,101	20,459	(8,169)	41,054
78. Group annuities (Page 6, Col. 5)					
79. A & H-group (Page 6.5, Col. 3)					1,557,847
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	5,709,869	3,850,718	10,741,441	1,905,142	(2,469,358)
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	2,502,203	1,475,315	(1,586,375)	1,807,048	(1,499,717)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Group Code 0408

LIFE INSURANCE

NAIC Company Code 71773

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, Direct Claims and Benefits Paid, and Details of Write-ins.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$ Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b), Federal Employees Health Benefits Plan premium (b), Medicare Title XVIII, and various accident types.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 664 and number of persons insured under indemnity only products 1

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			3,434	507,078			2	80	811	507,889
2. Issued during year			1,187	17,850						17,850
3. Reinsurance assumed										
4. Revived during year			11	2,474						2,474
5. Increased during year (net)			46	1,578						1,578
6. Subtotals, Lines 2 to 5			1,244	21,902						21,902
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			4,678	528,980			2	80	811	529,791
Deductions during year:										
10. Death			71	6,533			XXX			6,533
11. Maturity			21	294			XXX			294
12. Disability							XXX			
13. Expiry			22	692						692
14. Surrender			105	6,809						6,809
15. Lapse			297	14,256				4	39	14,295
16. Conversion			1	150			XXX	XXX	XXX	150
17. Decreased (net)			46	1,047					28	1,075
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			563	29,781				4	67	29,848
21. In force end of year (b) (Line 9 minus Line 20)			4,115	499,199			2	76	744	499,943
22. Reinsurance ceded end of year	XXX		XXX	117,025	XXX		XXX	XXX		117,025
23. Line 21 minus Line 22	XXX		XXX	382,174	XXX	(a)	XXX	XXX	744	382,918
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			197	1,121
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			3	22
28. Term policies - other			510	148,481
29. Other term insurance - decreasing	XXX		XXX	93
30. Other term insurance	XXX		XXX	29,062
31. Totals (Lines 27 to 30)			513	177,658
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	63	620
34. Totals, whole life and endowment	1,187	17,850	3,539	320,920
35. Totals (Lines 31 to 34)	1,187	17,850	4,115	499,198

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	17,850		499,197	
38. Credit Life (Group and Individual)				
39. Group			745	
40. Totals (Lines 36 to 39)	17,850		499,942	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under insured groups is limited on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	4,130
---	-------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Actual amount in force
47.2 Actual insurance in force or appropriate multiple of insurance on parent assuming 2.5 children per family

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			4	950				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	4	(a) 950		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	3	2		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	3	2		
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)	3	2		
10. Amount on deposit		(a) 36,127		(a)
11. Income now payable	3			
12. Amount of income payable	(a) 8,277	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	10	92		
2. Issued during year	3			
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	13	92		
Deductions during year:				
6. Decreased (net)		12		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		12		
9. In force end of year (line 5 minus line 8)	13	80		
Income now payable:				
10. Amount of income payable	(a) 75,841	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 3,244,919	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 93,578	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	48,615	137,973,354			7,191	19,425,494
2. Issued during year	8,428	15,009,783			48	16,694
3. Reinsurance assumed	46,981	128,868,209				
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	104,024	XXX		XXX	7,239	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	47,065	XXX		XXX	3,231	XXX
8. Reinsurance ceded	13,641	XXX		XXX		XXX
9. Totals (Lines 6 to 8)	60,706	XXX		XXX	3,231	XXX
10. In force end of year (line 5 minus line 9)	43,318	(a) 146,424,622		(a)	4,008	(a) 12,620,939

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)		
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year (line 5 minus line 8)		
10. Amount of account balance	(a)	(a)

NONE

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(271,810)
2. Current year's realized pre-tax capital gains/(losses) of \$ (813,161) transferred into the reserve net of taxes of \$ (170,764)	(642,397)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	.....
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(914,207)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(4,425)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(909,782)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022	2,601	(7,026)		(4,425)
2. 2023	(8,136)	(28,556)		(36,692)
3. 2024	(9,741)	(28,556)		(38,297)
4. 2025	(10,340)	(29,854)		(40,194)
5. 2026	(11,100)	(31,152)		(42,252)
6. 2027	(11,114)	(31,152)		(42,266)
7. 2028	(11,411)	(33,099)		(44,510)
8. 2029	(11,989)	(33,748)		(45,737)
9. 2030	(12,254)	(34,397)		(46,651)
10. 2031	(12,552)	(35,695)		(48,247)
11. 2032	(12,899)	(36,993)		(49,892)
12. 2033	(13,536)	(37,642)		(51,178)
13. 2034	(13,844)	(38,940)		(52,784)
14. 2035	(14,148)	(40,238)		(54,386)
15. 2036	(14,753)	(41,536)		(56,289)
16. 2037	(15,357)	(42,834)		(58,191)
17. 2038	(15,357)	(38,940)		(54,297)
18. 2039	(16,260)	(31,152)		(47,412)
19. 2040	(16,561)	(22,715)		(39,276)
20. 2041	(15,357)	(13,629)		(28,986)
21. 2042	(11,743)	(4,543)		(16,286)
22. 2043	(8,732)			(8,732)
23. 2044	(5,420)			(5,420)
24. 2045	(1,807)			(1,807)
25. 2046				
26. 2047				
27. 2048				
28. 2049				
29. 2050				
30. 2051				
31. 2052 and Later				
32. Total (Lines 1 to 31)	(271,810)	(642,397)		(914,207)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	693,917		693,917				693,917
2. Realized capital gains/(losses) net of taxes - General Account	134,904		134,904				134,904
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	181,075		181,075				181,075
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,009,896		1,009,896				1,009,896
9. Maximum reserve	960,818		960,818				960,818
10. Reserve objective	538,843		538,843				538,843
11. 20% of (Line 10 - Line 8)	(94,211)		(94,211)				(94,211)
12. Balance before transfers (Lines 8 + 11)	915,685		915,685				915,685
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(291,821)		(291,821)				(291,821)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	623,864		623,864				623,864

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	4,905,840	XXX	XXX	4,905,840	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
2.2	1	NAIC Designation Category 1.B	480	XXX	XXX	480	0.0004		0.0011	1	0.0023	1
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D	5,143,224	XXX	XXX	5,143,224	0.0007	3,600	0.0022	11,315	0.0044	22,630
2.5	1	NAIC Designation Category 1.E	3,964,399	XXX	XXX	3,964,399	0.0009	3,568	0.0027	10,704	0.0055	21,804
2.6	1	NAIC Designation Category 1.F	8,059,322	XXX	XXX	8,059,322	0.0011	8,865	0.0034	27,402	0.0068	54,803
2.7	1	NAIC Designation Category 1.G	28,221,929	XXX	XXX	28,221,929	0.0014	39,511	0.0042	118,532	0.0085	239,886
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	45,389,354	XXX	XXX	45,389,354	XXX	55,544	XXX	167,953	XXX	339,125
3.1	2	NAIC Designation Category 2.A	19,092,491	XXX	XXX	19,092,491	0.0021	40,094	0.0063	120,283	0.0105	200,471
3.2	2	NAIC Designation Category 2.B	15,992,342	XXX	XXX	15,992,342	0.0025	39,981	0.0076	121,542	0.0127	203,103
3.3	2	NAIC Designation Category 2.C	5,760,342	XXX	XXX	5,760,342	0.0036	20,737	0.0108	62,212	0.0180	103,686
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	40,845,175	XXX	XXX	40,845,175	XXX	100,812	XXX	304,036	XXX	507,260
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C	1,093,616	XXX	XXX	1,093,616	0.0131	14,326	0.0350	38,277	0.0500	54,681
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,093,616	XXX	XXX	1,093,616	XXX	14,326	XXX	38,277	XXX	54,681
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	92,233,985	XXX	XXX	92,233,985	XXX	170,683	XXX	510,266	XXX	901,066
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B	25,978,981	XXX	XXX	25,978,981	0.0004	10,392	0.0011	28,577	0.0023	59,752
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	25,978,981	XXX	XXX	25,978,981	XXX	10,392	XXX	28,577	XXX	59,752
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	25,978,981	XXX	XXX	25,978,981	XXX	10,392	XXX	28,577	XXX	59,752
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	118,212,966	XXX	XXX	118,212,966	XXX	181,075	XXX	538,843	XXX	960,818

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations		XXX			XXX		XXX		XXX	
6.		Fixed Income - Highest Quality		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
XE000707	A003319	FL	2022	20,000	710		MISREPRESENTATION
X0301910	A003322	KY	2022	20,000	606		MISREPRESENTATION
XE000402	A003295	MD	2021	25,000	1,090		MISREPRESENTATION
XE000526	A003239	NM	2021	10,000	90		MISREPRESENTATION
XE000934	A003318	TN	2022	40,000	1,186		MISREPRESENTATION
X0302225	A003318	TN	2022	10,000	314		MISREPRESENTATION
0199999. Death Claims - Ordinary				125,000	3,996		XXX
0599999. Death Claims - Disposed Of				125,000	3,996		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				125,000	3,996		XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				125,000	3,996		XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	26,230,414	XXX	5,108,131	XXX		XXX	16,717,367	XXX		XXX	(310)	XXX		XXX
2. Premiums earned	27,266,804	XXX	5,147,359	XXX		XXX	17,714,171	XXX		XXX	(310)	XXX		XXX
3. Incurred claims	21,246,213	77.9	2,799,418	54.4			14,361,119	81.1			(785)	253.2		
4. Cost containment expenses	316,858	1.2	98,007	1.9			138,500	0.8						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	21,563,071	79.1	2,897,425	56.3			14,499,619	81.9			(785)	253.2		
6. Increase in contract reserves	111,027	0.4					111,027	0.6						
7. Commissions (a)	2,699,930	9.9	205,920	4.0			1,490,395	8.4			(80)	25.8		
8. Other general insurance expenses	6,606,707	24.2	1,409,022	27.4			4,663,625	26.3			44,089	(14,222.3)		
9. Taxes, licenses and fees	1,415,445	5.2	171,884	3.3			615,540	3.5			207,739	(67,012.6)		
10. Total other expenses incurred	10,722,082	39.3	1,786,826	34.7			6,769,560	38.2			251,748	(81,209.0)		
11. Aggregate write-ins for deductions	870	0.0	217	0.0			599	0.0						
12. Gain from underwriting before dividends or refunds	(5,130,246)	(18.8)	462,891	9.0			(3,666,634)	(20.7)			(251,273)	81,055.8		
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(5,130,246)	(18.8)	462,891	9.0			(3,666,634)	(20.7)			(251,273)	81,055.8		
DETAILS OF WRITE-INS														
1101. Fines and penalties	870	0.0	217	0.0			599	0.0						
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	870	0.0	217	0.0			599	0.0						

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX		XXX		XXX	4,405,226	XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX	4,405,584	XXX
3. Incurred claims											4,086,461	92.8
4. Cost containment expenses											80,351	1.8
5. Incurred claims and cost containment expenses (Lines 3 and 4)											4,166,812	94.6
6. Increase in contract reserves												
7. Commissions (a)											1,003,695	22.8
8. Other general insurance expenses											489,971	11.1
9. Taxes, licenses and fees											420,282	9.5
10. Total other expenses incurred											1,913,948	43.4
11. Aggregate write-ins for deductions											54	0.0
12. Gain from underwriting before dividends or refunds											(1,675,230)	(38.0)
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds											(1,675,230)	(38.0)
DETAILS OF WRITE-INS												
1101. Fines and penalties											54	0.0
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)											54	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	1,252,652	248,214		997,116									7,322
2. Advance premiums	235,097	8,790		226,286									21
3. Reserve for rate credits													
4. Total premium reserves, current year	1,487,749	257,004		1,223,402									7,343
5. Total premium reserves, prior year	2,524,139	296,232		2,220,206									7,701
6. Increase in total premium reserves	(1,036,390)	(39,228)		(996,804)									(358)
B. Contract Reserves:													
1. Additional reserves (a)	1,081,398			1,081,398									
2. Reserve for future contingent benefits													
3. Total contract reserves, current year	1,081,398			1,081,398									
4. Total contract reserves, prior year	970,371			970,371									
5. Increase in contract reserves	111,027			111,027									
C. Claim Reserves and Liabilities:													
1. Total current year	5,545,734	1,094,646		1,483,959									2,967,129
2. Total prior year	6,286,589	1,232,153		2,243,229		785							2,810,422
3. Increase	(740,855)	(137,507)		(759,270)		(785)							156,707

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	5,618,848	824,236		2,272,466									2,522,146
1.2 On claims incurred during current year	16,368,220	2,112,689		12,847,923									1,407,608
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	713,037	30,497		3,305									679,235
2.2 On claims incurred during current year	4,832,697	1,064,149		1,480,654									2,287,894
3. Test:													
3.1 Lines 1.1 and 2.1	6,331,885	854,733		2,275,771									3,201,381
3.2 Claim reserves and liabilities, December 31, prior year	6,286,589	1,232,153		2,243,229		785							2,810,422
3.3 Line 3.1 minus Line 3.2	45,296	(377,420)		32,542		(785)							390,959

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	124,030,616												124,030,616
2. Premiums earned	124,030,616												124,030,616
3. Incurred claims	86,470,587					(7,849)							86,478,436
4. Commissions	23,944,484					(802)							23,945,286
B. Reinsurance Ceded:													
1. Premiums written	142,675,374					8,127,121							134,548,253
2. Premiums earned	142,675,374					8,127,121							134,548,253
3. Incurred claims	97,171,847					4,141,145							93,030,702
4. Commissions	28,521,396					2,464,392							26,057,004

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims	2,799,418		14,361,119		4,148,209							10,638,727	31,947,473
2. Beginning claim reserves and liabilities	1,232,153		2,243,229		2,364,247							15,921,672	21,761,301
3. Ending claim reserves and liabilities	1,094,646		1,483,959		1,040,112							10,830,923	14,449,640
4. Claims paid	2,936,925		15,120,389		5,472,344							15,729,476	39,259,134
B. Assumed Reinsurance:													
1. Incurred claims					(7,849)							86,478,436	86,470,587
2. Beginning claim reserves and liabilities					7,849							47,529,367	47,537,216
3. Ending claim reserves and liabilities												59,686,162	59,686,162
4. Claims paid												74,321,641	74,321,641
C. Ceded Reinsurance:													
1. Incurred claims					4,141,145							93,030,702	97,171,847
2. Beginning claim reserves and liabilities					2,371,311							60,640,617	63,011,928
3. Ending claim reserves and liabilities					1,040,112							67,549,956	68,590,068
4. Claims paid					5,472,344							86,121,363	91,593,707
D. Net:													
1. Incurred claims	2,799,418		14,361,119		(785)							4,086,461	21,246,213
2. Beginning claim reserves and liabilities	1,232,153		2,243,229		785							2,810,422	6,286,589
3. Ending claim reserves and liabilities	1,094,646		1,483,959									2,967,129	5,545,734
4. Claims paid	2,936,925		15,120,389									3,929,754	21,987,068
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	2,897,425		14,499,619		(785)							4,166,812	21,563,071
2. Beginning reserves and liabilities	1,232,153		2,243,229		785							2,810,422	6,286,589
3. Ending reserves and liabilities	1,094,646		1,483,959									2,967,129	5,545,734
4. Paid claims and cost containment expenses	3,034,932		15,258,889									4,010,105	22,303,926

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
NONE												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
00000	48-1066164	02/01/2022	American Trust Administrators, Inc.	KS	SSL/G	SLEL	3,458,264			2,255,412		
00000	82-5351990	01/01/2019	AST Risk, LLC	PA	SSL/G	SLEL	5,708,052			4,138,210		
00000	81-4754831	05/01/2017	Dallas Risk Management, LLC	TX	SSL/G	SLEL	4,505,637			3,115,575		
00000	26-0386635	01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	746,954			416,924		
00000	20-5824915	08/01/2007	USBenefits Insurance Services, LLC	CA	SSL/G	SLEL	14,639,470			9,613,728		
00000	84-2624950	09/01/2020	Residence Dental, LLC	GA	SSL/G	D	(3,100)					
00000	27-0371422	08/01/2014	Roundstone Management, Ltd.	OH	SSL/G	SLEL	94,975,339			40,146,313		
0899999. U.S. Non-Affiliates							124,030,616			59,686,162		
1099999. Total - Non-Affiliates							124,030,616			59,686,162		
1199999. Total U.S. (Sum of 0399999 and 0899999)							124,030,616			59,686,162		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							124,030,616			59,686,162		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	450,000	376	343	4,353				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	60,465,770	111,617	106,391	1,455,891				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		6	42	905				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	56,077,001	91,544	80,819	69,238				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	32,697	11	10	8				
0299999. General Account - Authorized U.S. Affiliates - Other							117,025,468	203,554	187,605	1,530,395				
0399999. Total General Account - Authorized U.S. Affiliates							117,025,468	203,554	187,605	1,530,395				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							117,025,468	203,554	187,605	1,530,395				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							117,025,468	203,554	187,605	1,530,395				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							117,025,468	203,554	187,605	1,530,395				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							117,025,468	203,554	187,605	1,530,395				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals							117,025,468	203,554	187,605	1,530,395				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
...	37273	...	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL	QA/G	SLEL	12,194,448				
...	93440	...	06-1041332	01/01/2019	HM Life Insurance Company	PA	QA/G	SLEL	1,338,613				
...	11835	...	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE	QA/G	SLEL	2,667,457				
...	61700	...	47-0397286	01/01/2022	Renaissance Life & Health Insurance Company of America	MI	QA/G	SLEL	1,303,689				
...	93572	...	43-1235868	11/01/2019	RGA Reinsurance Company	MO	QA/G	SLEL	20,617,243				
...	19453	...	13-5616275	01/01/2020	Transatlantic Reinsurance Company	NY	QA/G	SLEL	675,138				
...	21113	...	13-5459190	01/01/2006	United States Fire Insurance Company	DE	QA/G	SLEL	691,820				
0899999. General Account - Authorized U.S. Non-Affiliates													
1099999. Total General Account - Authorized Non-Affiliates													
1199999. Total General Account Authorized													
...	00000	...	84-4056237	09/01/2019	Westerlund Reinsurance Company, LTD. - Captive	AZ	QA/G	D	(2,790)				
1299999. General Account - Unauthorized U.S. Affiliates - Captive													
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
...	88340	...	59-2859797	01/01/2019	Hannover Life Reassurance Company of America	FL	QA/G	SLEL	674,939				
1999999. General Account - Unauthorized U.S. Non-Affiliates													
...	00000	...	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA	QA/G	D	353,616				
...	00000	...	98-1284040	10/01/2016	ELMC PIC, Ltd.	CYM	QA/G	D	11				
...	00000	...	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA	QA/G	D	153,583				
...	00000	...	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA	QA/G	D	1,002,509				
...	00000	...	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.	BMJ	QA/G	D	72,524,534				
...	00000	...	AA-3194213	09/01/2014	Roundstone Insurance, Ltd. - AN0002	BMJ	QA/G	D	23,166,841				
...	00000	...	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA	QA/G	D	4,010,034				
...	00000	...	AA-0056766	01/01/2021	Transitional Reinsurance Company, Ltd.	TCA	QA/G	D	1,303,689				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999	Total General Account - Life and Annuity U.S. Affiliates								XXX					
0699999	Total General Account - Life and Annuity Non-U.S. Affiliates								XXX					
0799999	Total General Account - Life and Annuity Affiliates								XXX					
1099999	Total General Account - Life and Annuity Non-Affiliates								XXX					
1199999	Total General Account Life and Annuity								XXX					
1499999	Total General Account - Accident and Health U.S. Affiliates								XXX					
1799999	Total General Account - Accident and Health Non-U.S. Affiliates								XXX					
1899999	Total General Account - Accident and Health Affiliates								XXX					
88340	59-2859797	01/01/2019	Hannover Life Reassurance Company of America		474,572	31,782	506,354				27,783	135,858		163,641
1999999	General Account - Accident and Health U.S. Non-Affiliates				474,572	31,782	506,354		XXX		27,783	135,858		163,641
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.		133,103	23,741	156,844				31,730	90,696		122,426
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.		42,511	5,327	47,838					27,257		27,257
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.		18,616	1,340	19,956					6,862		6,862
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.		29,234,478	1,181,653	30,416,131			27,353,221		6,483,905		30,416,131
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd. - AN0002		11,191,847	405,620	11,597,467			10,407,586		2,218,628		11,597,467
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.		532,410	94,963	627,373					362,782		362,782
00000	AA-0056766	01/01/2021	Transitional Reinsurance Company, Ltd.		156,736	5,605	162,341					28,682		28,682
2099999	General Account - Accident and Health Non-U.S. Non-Affiliates				41,309,701	1,718,249	43,027,950		XXX	37,760,807	31,730	9,218,812		42,561,607
2199999	Total General Account - Accident and Health Non-Affiliates				41,784,273	1,750,031	43,534,304		XXX	37,760,807	59,513	9,354,670		42,725,248
2299999	Total General Account Accident and Health				41,784,273	1,750,031	43,534,304		XXX	37,760,807	59,513	9,354,670		42,725,248
2399999	Total General Account				41,784,273	1,750,031	43,534,304		XXX	37,760,807	59,513	9,354,670		42,725,248
2699999	Total Separate Accounts - U.S. Affiliates								XXX					
2999999	Total Separate Accounts - Non-U.S. Affiliates								XXX					
3099999	Total Separate Accounts - Affiliates								XXX					
3399999	Total Separate Accounts - Non-Affiliates								XXX					
3499999	Total Separate Accounts								XXX					
3599999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				474,572	31,782	506,354		XXX		27,783	135,858		163,641
3699999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				41,309,701	1,718,249	43,027,950		XXX	37,760,807	31,730	9,218,812		42,561,607
9999999	Totals				41,784,273	1,750,031	43,534,304		XXX	37,760,807	59,513	9,354,670		42,725,248

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
				NONE	

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	144,206	152,165	109,368	88,831	78,191
2. Commissions and reinsurance expense allowances	28,521	30,913	22,839	19,112	16,925
3. Contract claims	97,910	89,665	68,401	67,091	59,291
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	16	12	(1)	21	21
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	16,721	28,668	9,572	7,051	8,377
9. Aggregate reserves for life and accident and health contracts	204	188	176	177	156
10. Liability for deposit-type contracts					
11. Contract claims unpaid	68,590	63,262	43,297	33,968	31,391
12. Amounts recoverable on reinsurance					290
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	3,345	5,589	1,916	1,514	1,783
16. Unauthorized reinsurance offset	809	1,590	2,042	1,164	726
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	60	38	56	24	25
19. Letters of credit (L)					
20. Trust agreements (T)	37,761	25,011	13,330		
21. Other (O)	9,355	20,396	5,639	1,269	1,319
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	131,974,561		131,974,561
2. Reinsurance (Line 16)	5,061,339	(5,061,339)	
3. Premiums and considerations (Line 15)	1,437,592	16,721,332	18,158,924
4. Net credit for ceded reinsurance	XXX	56,324,572	56,324,572
5. All other admitted assets (balance)	3,975,471		3,975,471
6. Total assets excluding Separate Accounts (Line 26)	142,448,963	67,984,565	210,433,528
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	142,448,963	67,984,565	210,433,528
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	75,826,417	203,553	76,029,970
10. Liability for deposit-type contracts (Line 3)	229,555		229,555
11. Claim reserves (Line 4)	6,862,552	68,590,068	75,452,620
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	237,667		237,667
14. Other contract liabilities (Line 9)			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	809,056	(809,056)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	18,911,301		18,911,301
20. Total liabilities excluding Separate Accounts (Line 26)	102,876,548	67,984,565	170,861,113
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	102,876,548	67,984,565	170,861,113
23. Capital & surplus (Line 38)	39,572,415	XXX	39,572,415
24. Total liabilities, capital & surplus (Line 39)	142,448,963	67,984,565	210,433,528
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	203,553		
26. Claim reserves	68,590,068		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	5,061,339		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	73,854,960		
34. Premiums and considerations	16,721,332		
35. Reinsurance in unauthorized companies	809,056		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	17,530,388		
41. Total net credit for ceded reinsurance	56,324,572		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only		6	7
		2	3	4	5		
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	127,964		2,893	130,857	
2. Alaska	AK	L	6,275		8,949	15,224	
3. Arizona	AZ	L	29,763		4,508,336	4,538,099	
4. Arkansas	AR	L	60,267		121,560	181,827	
5. California	CA	L	176,715		3,790,331	3,967,046	
6. Colorado	CO	L	47,735		302,245	349,980	
7. Connecticut	CT	L	21,810		14,830	36,640	
8. Delaware	DE	L	1,983		483,670	485,653	
9. District of Columbia	DC	L					
10. Florida	FL	L	426,877		258,645	685,522	
11. Georgia	GA	L	93,342		203,407	296,749	
12. Hawaii	HI	L	79,650		82,028	161,678	
13. Idaho	ID	L	6,750		223,356	230,106	
14. Illinois	IL	L	72,481		354,877	427,358	
15. Indiana	IN	L	43,664		986,082	1,029,746	
16. Iowa	IA	L	22,525		583,870	606,395	
17. Kansas	KS	L	13,351		495,590	508,941	
18. Kentucky	KY	L	92,809		134,509	227,318	
19. Louisiana	LA	L	85,945		212,442	298,387	
20. Maine	ME	N	3,643		702	4,345	
21. Maryland	MD	L	64,833		486,537	551,370	
22. Massachusetts	MA	L	21,864	121,673	44,796	188,333	
23. Michigan	MI	L	34,950	175	673,551	708,676	
24. Minnesota	MN	L	228,285		16,339	244,624	
25. Mississippi	MS	L	54,815		421,635	476,450	
26. Missouri	MO	L	101,122		4,273,924	4,375,046	
27. Montana	MT	L	1,759		33,288	35,047	
28. Nebraska	NE	L	8,171		351,745	359,916	
29. Nevada	NV	L	74,942		1,457,566	1,532,508	
30. New Hampshire	NH	L	840			840	
31. New Jersey	NJ	N	7,083		9,284	16,367	
32. New Mexico	NM	L	57,735		69,413	127,148	
33. New York	NY	N	10,276		10,898	21,174	
34. North Carolina	NC	L	206,379	30	440,568	646,977	
35. North Dakota	ND	L	68		621	689	
36. Ohio	OH	L	86,905		1,527,308	1,614,213	
37. Oklahoma	OK	L	101,881		681,157	783,038	
38. Oregon	OR	L	1,974		3,733,944	3,735,918	
39. Pennsylvania	PA	L	66,405	87	334,633	401,125	
40. Rhode Island	RI	L		112	4,537	4,649	
41. South Carolina	SC	L	40,770		326,037	366,807	
42. South Dakota	SD	L	16,585		13,530	30,115	
43. Tennessee	TN	L	224,935		278,865	503,800	
44. Texas	TX	L	1,138,973		16,306,215	17,445,188	
45. Utah	UT	L	80,182		4,129,609	4,209,791	
46. Vermont	VT	N	1,496		2,034	3,530	
47. Virginia	VA	L	107,382		79,537	186,919	
48. Washington	WA	L	15,824		228,515	244,339	
49. West Virginia	WV	L	37,923		482,628	520,551	
50. Wisconsin	WI	L	54,358		99,797	154,155	
51. Wyoming	WY	L	2,720		214,905	217,625	
52. American Samoa	AS	N					
53. Guam	GU	L	4,137			4,137	
54. Puerto Rico	PR	N	240			240	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX	28,497			28,497	
59. Subtotal	XXX		4,297,858	122,077	49,501,738	53,921,673	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	18,779				18,779	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	4,316,637	122,077	49,501,738		53,940,452	
96. Plus reinsurance assumed	XXX			131,525,058		131,525,058	
97. Totals (All Business)	XXX	4,316,637	122,077	181,026,796		185,465,510	
98. Less reinsurance ceded	XXX	1,521,278		154,630,661		156,151,939	
99. Totals (All Business) less Reinsurance Ceded	XXX	2,795,359	122,077	26,396,135		29,313,571	
DETAILS OF WRITE-INS							
58001. MEX Mexico	XXX	27,125				27,125	
58002. USA Overseas Military	XXX	1,372				1,372	
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	28,497				28,497	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 48
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 9

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
The premium is reported in the resident state of the premium payer.

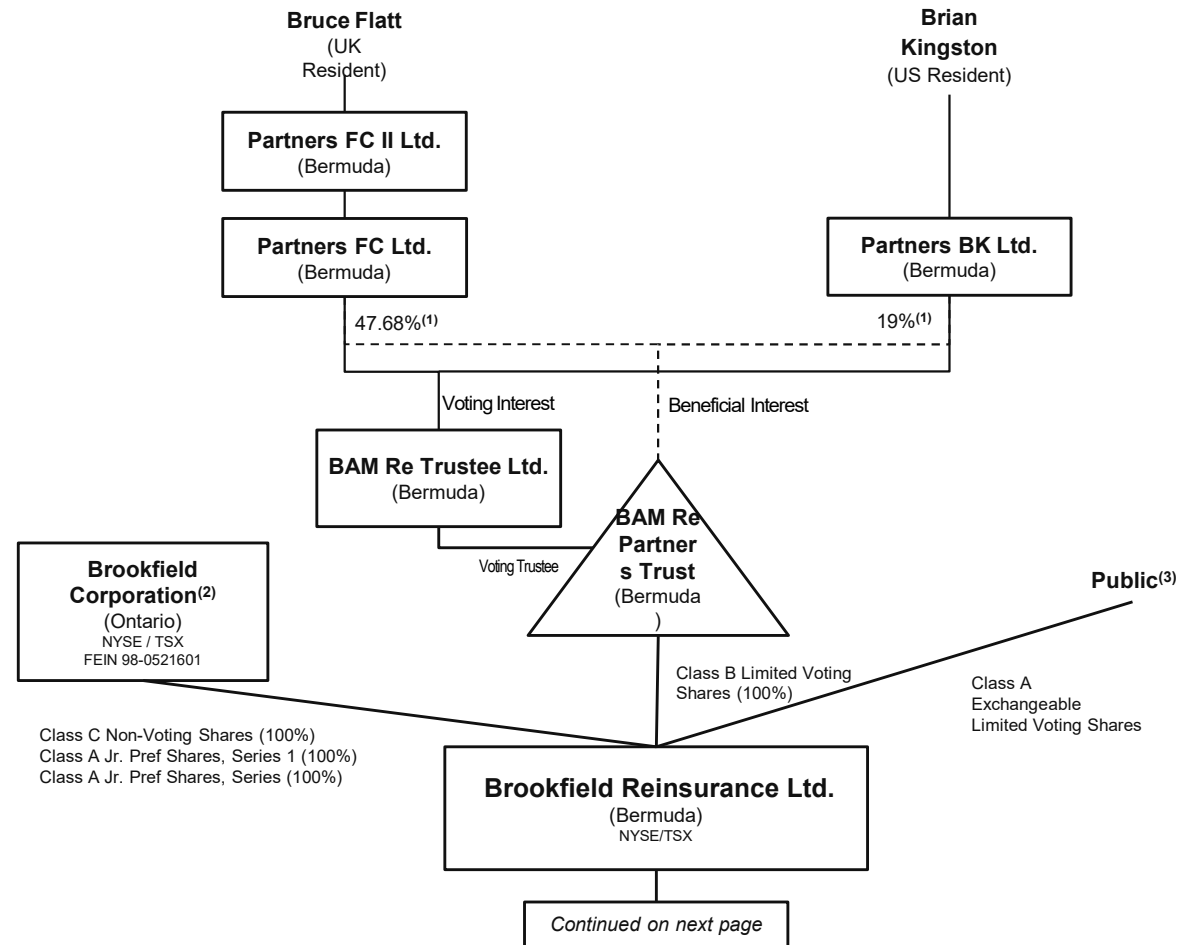
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

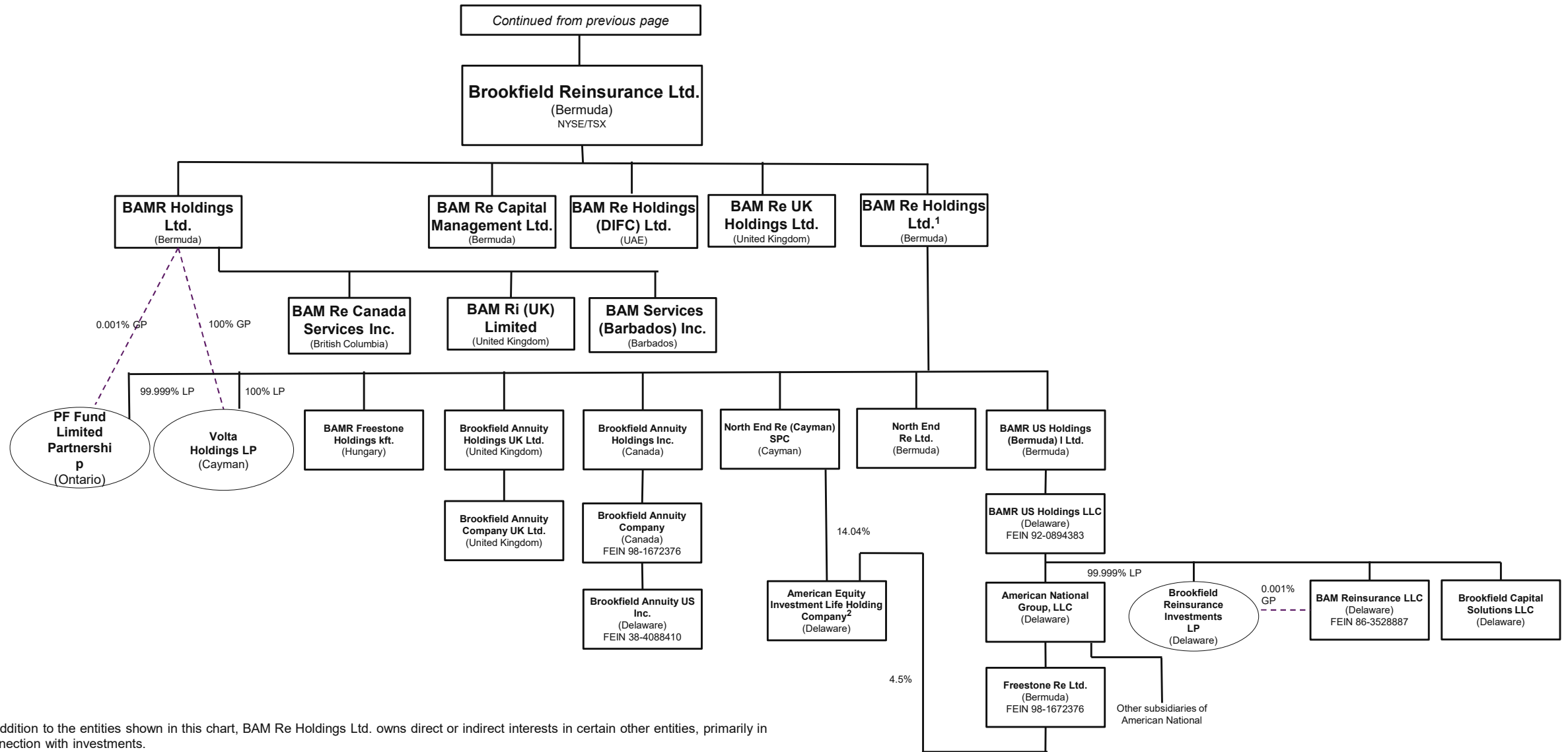
		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	127,964					127,964
2. Alaska	AK	6,275					6,275
3. Arizona	AZ	29,763					29,763
4. Arkansas	AR	60,267					60,267
5. California	CA	176,715					176,715
6. Colorado	CO	47,735					47,735
7. Connecticut	CT	21,810					21,810
8. Delaware	DE	1,983					1,983
9. District of Columbia	DC						
10. Florida	FL	426,877					426,877
11. Georgia	GA	93,342					93,342
12. Hawaii	HI	79,650					79,650
13. Idaho	ID	6,750					6,750
14. Illinois	IL	72,481					72,481
15. Indiana	IN	43,664					43,664
16. Iowa	IA	22,525					22,525
17. Kansas	KS	13,351					13,351
18. Kentucky	KY	92,809					92,809
19. Louisiana	LA	85,945					85,945
20. Maine	ME	3,643					3,643
21. Maryland	MD	64,833					64,833
22. Massachusetts	MA	21,864	121,673				143,537
23. Michigan	MI	34,950	175				35,125
24. Minnesota	MN	228,285					228,285
25. Mississippi	MS	54,815					54,815
26. Missouri	MO	101,122					101,122
27. Montana	MT	1,759					1,759
28. Nebraska	NE	8,171					8,171
29. Nevada	NV	74,942					74,942
30. New Hampshire	NH	840					840
31. New Jersey	NJ	7,083					7,083
32. New Mexico	NM	57,735					57,735
33. New York	NY	10,276					10,276
34. North Carolina	NC	206,379	30				206,409
35. North Dakota	ND	68					68
36. Ohio	OH	86,905					86,905
37. Oklahoma	OK	101,881					101,881
38. Oregon	OR	1,974					1,974
39. Pennsylvania	PA	66,405	87				66,492
40. Rhode Island	RI		112				112
41. South Carolina	SC	40,770					40,770
42. South Dakota	SD	16,585					16,585
43. Tennessee	TN	224,935					224,935
44. Texas	TX	1,138,973					1,138,973
45. Utah	UT	80,182					80,182
46. Vermont	VT	1,496					1,496
47. Virginia	VA	107,382					107,382
48. Washington	WA	15,824					15,824
49. West Virginia	WV	37,923					37,923
50. Wisconsin	WI	54,358					54,358
51. Wyoming	WY	2,720					2,720
52. American Samoa	AS						
53. Guam	GU	4,137					4,137
54. Puerto Rico	PR	240					240
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	28,497					28,497
59. Total		4,297,858	122,077				4,419,935

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



- (1) This percentage represents both the percentage of beneficial interest in the BAM Re Partners Trust and the percentage of voting interest in BAM Re Trustee Ltd., which are the same percentage numbers. The remaining 33.32% beneficial interest in BAM Re Trust and 33.32% voting interest in its trustee, BAM Re Trustee, is held through entities owned by (i) Sachin Shah (6.66%), (ii) Anuj Ranjan (6.66%) (iii) Connor Teskey (6.66%), (iv) Cyrus Madon (6.66%) and (v) Sam Pollock (6.66%).
- (2) Pursuant to Commissioner's Order No. 2022-7321 (HCS No. 1130540), Brookfield Corporation is not a control person within the Registrants' holding company system, however Brookfield Corporation is included in this organizational chart due to certain commitments made by Brookfield Corporation in connection with its disclaimer of affiliation filing.
- (3) As of the date hereof, no filings made with the SEC show a person holding 10% or more of the Brookfield Reinsurance Ltd. Class A Shares.

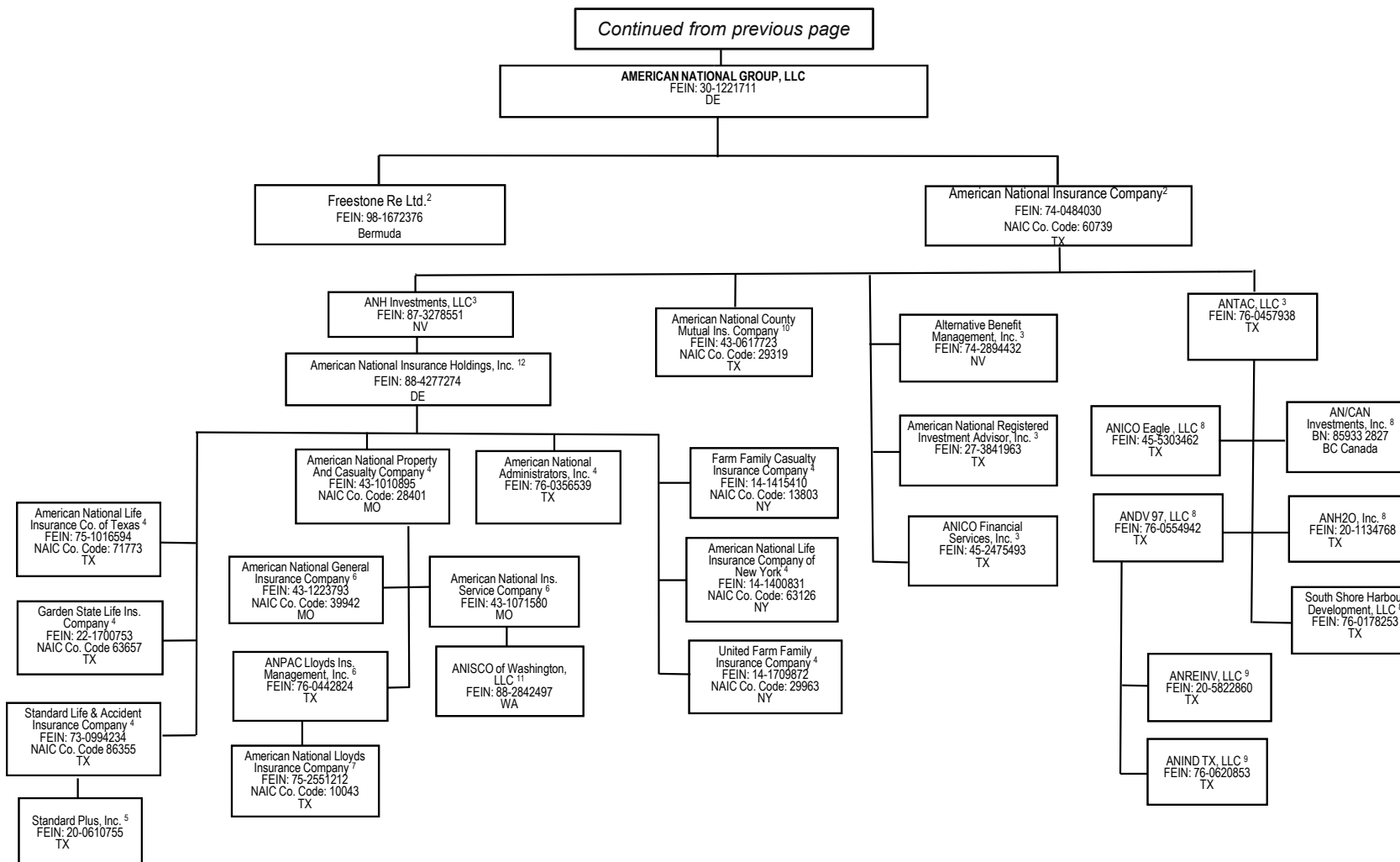
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART (continued)**



(1) In addition to the entities shown in this chart, BAM Re Holdings Ltd. owns direct or indirect interests in certain other entities, primarily in connection with investments.

(2) On June 15, 2022, North End Re (Cayman) SPC (“North End Cayman”) transferred approximately 4.14% of the voting securities of American Equity Investment Life Holding Company (“AEL”) to Freestone Re Ltd. (“Freestone Re”). As a result of this restructuring, North End Cayman and Freestone Re own approximately 14.04% and 4.5%, respectively, of the voting securities of AEL (representing 18.54% in the aggregate).

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART (continued)¹**



52.2

(1) In addition to the entities shown in this chart, American National Insurance Company owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments. In addition, American National Insurance Company owns several "shell" companies, which are currently inactive.
 (2) 100% owned by American National Group, LLC.
 (3) 100% owned by American National Insurance Company.
 (4) 100% owned by American National Insurance Holdings, Inc.
 (5) 100% owned by Standard Life and Accident Insurance Company.

(6) 100% owned by American National Property And Casualty Company.
 (7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.
 (8) 100% owned by ANTAC, LLC.
 (9) 100% owned by ANDV 97, LLC.
 (10) Not a subsidiary company but managed by American National Insurance Company.
 (11) 100% owned by American National Insurance Service Company.
 (12) 100% owned by ANH Investments, LLC

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

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	Domiciliary Location	Relationship 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 Required? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	RE	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	YES	1
.0408	Brookfield Reinsurance Ltd. Group	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Attorney In-Fact	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	30-1221711	0	0		American National Group, LLC	DE	UIP	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-4277274	0	0		American National Insurance Holdings, Inc.	DE	UDP	ANH Investments, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3278551	0	0		ANH Investments, LLC	NV	UIP	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-2842497	0	0		ANISCO of Washington, LLC	WA	NIA	American National Insurance Service Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1134768	0	0		AN20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Freestone Re Ltd.	BMJ	IA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-0610755	0	0		Standard Plus, Inc.	TX	NIA	Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAMR US Holdings (Bermuda) I Ltd.	BMJ	UIP	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Holdings Ltd.	BMJ	UIP	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	1837429	NYSE, TSX	Brookfield Reinsurance Ltd.	BMJ	UIP	BAM Re Partners Trust	Other	0.000	Bruce Flatt and Brian Kingston	NO	2
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Partners Trust	BMJ	UIP	BAM Re Trustee Ltd.	Management	0.000	Bruce Flatt and Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Trustee Ltd.	BMJ	UIP	Partners FC Ltd.	Ownership	47.680	Bruce Flatt	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

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	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Trustee Ltd.	.BMJ	UIP	Partners BK Ltd.	Ownership	19.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners FC Ltd.	.BMJ	UIP	Partners FC II Ltd.	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners FC II Ltd.	.BMJ	UIP	Bruce Flatt	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners BK Ltd.	.BMJ	UIP	Brian Kingston	Ownership	100.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1566597	0			Brookfield Reinsurance Investments LP	.DE	NIA	BAM Reinsurance LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	86-3528887	0			BAM Reinsurance LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR Holdings Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Ri (UK) Limited	.GBR	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Canada Services Inc.	.CAN	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Services (Barbados) Inc.	.BBB	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR Freestone Holdings kft.	.HUN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Holdings Inc.	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			North End Re (Cayman) SPC	.CYM	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			North End Re Ltd.	.BMJ	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	38-4088410	0			Brookfield Annuity US Inc.	.DE	NIA	Brookfield Annuity Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0			Brookfield Annuity Company	.CAN	IA	Brookfield Annuity Holdings Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.2658	American Equity Investment Group	00000	42-1447959	3981379	1039828	NYSE	American Equity Investment Life Holding Company	.IA	NIA	North End Re (Cayman) SPC	Ownership	14.040	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Capital Management Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Holdings (DIFC) Ltd.	.ARE	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re UK Holdings Ltd.	.GBR	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-0894383	0			BAMR US Holdings LLC	.DE	NIA	BAMR US Holdings (Bermuda) I Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			PF Fund Limited Partnership	.CAN	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Holdings UK Ltd.	.GBR	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Company UK Ltd.	.GBR	IA	Brookfield Annuity Holdings UK Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Capital Solutions LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Volta Holdings LP	.CYM	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3288802	0			121 Village Corner Development, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	36-4814921	0			121 Village Lots 2/3, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			1363015 Alberta Ltd.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4431276	0			ANCAP Jasper, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4730727	0			ANCAP Jasper II, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Argerich 2022-1, LLC	.DE	OTH	Argerich Holdco 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Argerich Holdco 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Funding 2022-1, LLC	.DE	OTH	BST Holding 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Holding 2022-1, LLC	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Holdings 2022-1E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Holdings 2022-2E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Holdings 2022-3E Ltd	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Funding 2022-1E Ltd	.CYM	OTH	BST Holdings 2022-1E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Funding 2022-2E Ltd	.CYM	OTH	BST Holdings 2022-2E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BST Funding 2022-3E Ltd	.CYM	OTH	BST Holdings 2022-3E Ltd	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Canadian Cottage Company Ltd.	.CAN	NIA	Chipman Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Bach F1 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BACH F1 Interco 2022-1, LLC	.DE	OTH	Bach F1 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Boccherini F2 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Boccherini F2 Interco 2022-1, LLC	.DE	OTH	Boccherini F2 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brahms PP Interco 2022-1, LLC	.DE	OTH	Brahms PP 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brahms PP 2022-1, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

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	Brookfield Reinsurance Ltd. Group	00000		0			Chipman Holdings, Inc.	.CAN	NIA	AN/CAN Investments, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Chipman Industrial Park No. 1 Inc.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0621069	0			Eagle IND., L.P.	.TX	NIA	ANIND TX, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2990147	0			Eagle Burlison Park LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	83-2964071	0			Eagle Tri County LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1198091	0			Galveston Island Water Park, L.P.	.TX	NIA	ANH20, Inc.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-4937509	0			Germann Road Land Development, LLC	.CO	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8243164	0			MRPL Retail Partners, Ltd. (Shops at Bella Terra)	.TX	NIA	ANICO Eagle, LLC	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3426560	0			TC Blvd. Partners, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3432650	0			TC Blvd. Partners II, LLC	.TX	NIA	ANICO Eagle, LLC	Ownership	95.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0444990	0			Town and Country Partnership	.TX	NIA	ANDV 97, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	80-0947060	0			Town Center Partners, Ltd.	.TX	NIA	TC Blvd. Partners, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3971831	0			TX Galileo LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3904685	0			TX Hooke LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3957208	0			TX Kepler LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3921297	0			TX Leibniz LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3871687	0			TX Newton LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3889808	0			TX Wren LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8668116	0			121 Village, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BEP BID II Euro AIV L.P.	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR BID II US AIV LP	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR BID II AIV LP	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Boole L.P.	.CYM	OTH	American National Insurance Company	Ownership	54.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Archimedes L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Cantor L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Note Issuer 1 Ltd.	.CYM	OTH	North End Re (Cayman) SPC	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Note Issuer 2 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Note Issuer 3 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	76.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Asset Holdco 1 Ltd.	.CYM	OTH	NER Note Issuer 1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Asset Holdco 2 Ltd.	.CYM	OTH	NER Note Issuer 2 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			NER Asset Holdco 3 Ltd.	.CYM	OTH	NER Note Issuer 3 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1684989	0			Bylsma 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685005	0			Casals 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685038	0			Dupre 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Bylsma 2022-1, LLC	.DE	OTH	Bylsma 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Casals 2022-1, LLC	.DE	OTH	Casals 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Dupre 2022-1, LLC	.DE	OTH	Dupre 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1138054	0			BGL PT Land, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BGL PT, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691929	0			Atreides Leto Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691732	0			Atreides Paul Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1695168	0			Atreides Paul 2022-1 Ltd.	.CYM	OTH	Atreides Paul Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1694739	0			Atreides Leto 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1693420	0			Atreides 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	80.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BGL Pinehurst Land, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BLI Pinehurst Mezz, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BGL Pinehurst, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	13

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

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	Domiciliary Location	Relationship 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 Required? (Yes/No)	*
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	BLI Pinehurst, LLC .....	..DE.....	.....OTH.....	BLI Pinehurst Mezz, LLC	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....13
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	..BMJ.....	.....NIA.....	BAM Re Holdings Ltd.	Ownership.....	49.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....1
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0	0 .....	.....	Blue Investment SPE Ltd. ....	..BMJ.....	.....NIA.....	Brookfield Bermuda Real Estate Holdings Ltd.	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	....1

Asterisk	Explanation
1	Bruce Flatt and Brian Kingston are also ultimate controlling persons
2	BAM Re Partners Trust owns 100% of the Class B Limited Voting Shares of Brookfield Reinsurance Ltd.
3	Investment Special Purpose Vehicle

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
60739	74-0484030	American National Insurance Company	(444,475,000)	(177,481,000)	(1,606,968,000)	16,318,000	253,630,000	1,053,317,000		404,659,000	(501,000,000)	(10,497,568,000)
00000	87-3278551	ANH Investments, LLC	(239,500,000)			(13,940,000)	(11,352,000)			(400,000,000)	(664,792,000)	
71773	75-1016594	American National Life Insurance Company of Texas					(9,370,000)				(9,370,000)	204,000
86355	73-0994234	Standard Life and Accident Insurance Company					(25,220,000)				(25,220,000)	896,000
63657	22-1700753	Garden State Life Insurance Company					(4,737,000)				(4,737,000)	112,000
00000	74-0457938	ANTAC, LLC	173,635,000	(1,970,000)			(46,250,000)				125,415,000	
00000	74-2894432	Alternative Benefit Management Inc.				(2,000)	(18,654,000)				(18,656,000)	
00000	76-0554942	ANDV97, LLC	(3,755,000)								(3,755,000)	
00000	45-5303462	ANICO Eagle, LLC	(169,600,000)	1,495,000			(5,000)				(168,110,000)	
28401	43-1010895	American National Property and Casualty Company	1,800,000				(57,399,000)	(61,775,000)			(117,374,000)	94,265,000
39942	43-1223793	American National General Insurance Company					(16,397,000)	(806,000)			(17,203,000)	2,963,000
00000	43-1071580	American National Insurance Service Company	(1,800,000)				(792,000)				(2,592,000)	
10043	75-2551212	American National Lloyds Insurance Company					(15,504,000)	(3,196,000)			(18,700,000)	39,815,000
63126	14-1400831	American National Life Insurance Company of New York				(31,000)	(21,817,000)	(1,752,000)			(23,600,000)	750,000
00000	98-1672376	Freestone Reinsurance, LTD					(4,573,000)	(972,915,000)			(977,488,000)	10,328,653,000
00000	45-2475493	ANICO Financial Services, Inc.					51,000				51,000	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,450,000)				(12,950,000)	
00000	76-0620853	ANIND TX, LLC	(280,000)				(136,000)				(416,000)	
00000	85-9332827	ANCAN Investments Inc.		75,000			(1,000)				74,000	
00000	76-0178253	South Shore Harbour Development, LLC					(397,000)				(397,000)	
29319	43-0617723	American National County Mutual Insurance Company					(8,431,000)	(12,774,000)			(21,205,000)	29,910,000
13803	14-1415410	Farm Family Casualty Insurance Company					(43,796,000)		*		(43,796,000)	(49,312,000)
29963	14-1709872	United Farm Family Insurance Company				(12,000)	(21,134,000)		*	(4,659,000)	(25,805,000)	49,312,000
00000	20-0610755	Standard Plus, Inc.					(55,000)				(55,000)	
00000	20-1134768	ANH20, Inc.										
00000	20-5822860	ANREINV		400,000							400,000	
00000	30-1221711	American National Group, Inc.	685,000,000				64,823,000				749,823,000	
00000	27-3841963	American National Registered Investment Advisor	(525,000)				(34,000)				(559,000)	
00000		Archimedes, LP			61,686,000						61,686,000	
00000		Argerich Holdco 2022-1, LLC		1,820,000	51,380,000			(99,000)			53,101,000	
00000		Bach F1 2022-1, LLC			33,342,000						33,342,000	
00000		Boccherini F2 2022-1, LLC			46,485,000						46,485,000	
00000		Boole, LP			68,006,000						68,006,000	
00000		Brahms PP 2022-1, LLC			23,248,000						23,248,000	
00000		BST Holding 2022-1, LLC			82,298,000						82,298,000	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000		BST Holdings 2022-1E, Ltd			19,431,000						19,431,000	
00000		BST Holdings 2022-2E, Ltd			9,252,000						9,252,000	
00000		BST Holdings 2022-3E, Ltd			9,691,000						9,691,000	
00000	98-1684989	Bylsma 2022-1, Ltd			186,398,000						186,398,000	
00000		Cantor, LP			65,966,000						65,966,000	
00000	98-1685005	Casals 2022-1, Ltd			185,529,000						185,529,000	
00000	98-1685038	Dupre 2022-1, Ltd			213,883,000	(2,333,000)					211,550,000	
00000		NER Note Issuer 2, Ltd			49,689,000						49,689,000	
00000		NER Note Issuer 3, Ltd			50,280,000						50,280,000	
00000	88-3971831	TX Galileo, LLC		27,243,000	68,651,000						95,894,000	
00000	88-3904685	TX Hooke, LLC		33,867,000	88,524,000						122,391,000	
00000	88-3957208	TX Kepler, LLC		28,520,000	70,153,000						98,673,000	
00000	88-3921297	TX Leibniz, LLC		30,288,000	81,219,000						111,507,000	
00000	88-3871687	TX Newton, LLC		27,850,000	71,254,000						99,104,000	
00000	88-3889808	TX Wren, LLC		27,893,000	70,603,000						98,496,000	
9999999		Control Totals							XXX			

Farm Family Casualty Insurance Company and United Farm Family Insurance Company are parties to a Pooling Agreement. Farm Family Casualty Insurance Company retains 98% of the pooled business and United Farm Family Insurance Company retains 2% of the pooled business.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	SEE EXPLANATION
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. 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.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? YES
- 35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? YES

APRIL FILING

- 36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? YES
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? YES
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? YES
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO

AUGUST FILING

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

1. Subsidiaries do not have any employees.

- 10.
- 12.
- 13.
- 16.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 24.
- 25.
- 26.
- 27.
- 28.
- 30.
- 31.
- 32.
- 33.
- 37.
- 38.
- 42.
- 44.
- 47.
- 48.

Bar Codes:

10. SIS Stockholder Information Supplement [Document Identifier 420]



12. Trusted Surplus Statement [Document Identifier 490]



13. Participating Opinion for Exhibit 5 [Document Identifier 371]



16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



30. Medicare Part D Coverage Supplement [Document Identifier 365]



31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



33. Relief from the Requirements for Audit Committees [Document Identifier 226]



37. Long-Term Care Experience Reporting Forms [Document Identifier 306]



38. Credit Insurance Experience Exhibit [Document Identifier 230]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



44. Variable Annuities Supplement [Document Identifier 286]



47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Debit Suspense	28,576	28,576		
2597. Summary of remaining write-ins for Line 25 from overflow page	28,576	28,576		

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	4,905,839	3.717	4,905,841		4,905,841	3.717
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	481	0.000	481		481	0.000
1.06 Industrial and miscellaneous	87,327,669	66.170	87,327,668		87,327,668	66.170
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	92,233,989	69.888	92,233,990		92,233,990	69.888
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	3,093,106	2.344	3,093,106		3,093,106	2.344
6.02 Cash equivalents (Schedule E, Part 2)	8,087,381	6.128	8,087,381		8,087,381	6.128
6.03 Short-term investments (Schedule DA)	25,978,981	19.685	25,978,982		25,978,982	19.685
6.04 Total cash, cash equivalents and short-term investments	37,159,468	28.157	37,159,469		37,159,469	28.157
7. Contract loans	2,581,103	1.956	2,581,103		2,581,103	1.956
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	131,974,560	100.000	131,974,562		131,974,562	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
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 BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	104,866,524
2.	Cost of bonds and stocks acquired, Part 3, Column 7	13,772,209
3.	Accrual of discount	95,881
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	6,603
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	25,481,910
7.	Deduct amortization of premium	389,649
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	649,000
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	649,000
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	13,331
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	92,233,989
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	92,233,989

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	4,905,839	4,524,078	5,020,535	4,825,000
	2. Canada				
	3. Other Countries				
	4. Totals	4,905,839	4,524,078	5,020,535	4,825,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	481	480	486	481
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	75,548,141	67,754,286	76,223,218	74,651,000
	9. Canada	2,003,106	1,901,479	1,978,540	2,000,000
	10. Other Countries	9,776,422	8,438,967	9,881,135	9,500,000
	11. Totals	87,327,669	78,094,732	88,082,893	86,151,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	92,233,989	82,619,290	93,103,914	90,976,481
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	92,233,989	82,619,290	93,103,914	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	28,042,650	2,842,171				XXX	30,884,821	26.1	4,808,069	4.2	30,884,821	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	28,042,650	2,842,171				XXX	30,884,821	26.1	4,808,069	4.2	30,884,821	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX			1,000,328	0.9		
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX			1,000,328	0.9		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	481					XXX	481	0.0	6,407	0.0	481	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	481					XXX	481	0.0	6,407	0.0	481	

S105

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	8,090,871	13,702,713	23,595,293			XXX	45,388,877	38.4	58,226,131	51.1	31,486,908	13,901,969
6.2 NAIC 2	7,566,086	15,568,546	8,721,590	2,495,541	6,493,413	XXX	40,845,176	34.6	49,825,232	43.8	36,022,844	4,822,332
6.3 NAIC 3			1,093,617			XXX	1,093,617	0.9			1,093,617	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	15,656,957	29,271,259	33,410,500	2,495,541	6,493,413	XXX	87,327,670	73.9	108,051,363	94.9	68,603,369	18,724,301
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

9015

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 36,134,002	16,544,884	23,595,293				76,274,179	64.5	XXX	XXX	62,372,210	13,901,969
12.2 NAIC 2	(d) 7,566,086	15,568,546	8,721,590	2,495,541	6,493,413		40,845,176	34.6	XXX	XXX	36,022,844	4,822,332
12.3 NAIC 3	(d)		1,093,617				1,093,617	0.9	XXX	XXX	1,093,617	
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)								XXX	XXX		
12.7 Totals	43,700,088	32,113,430	33,410,500	2,495,541	6,493,413		(b) 118,212,972	100.0	XXX	XXX	99,488,671	18,724,301
12.8 Line 12.7 as a % of Col. 7	37.0	27.2	28.3	2.1	5.5		100.0	XXX	XXX	XXX	84.2	15.8
13. Total Bonds Prior Year												
13.1 NAIC 1	22,940,371	19,126,241	18,021,340	3,952,983			XXX	XXX	64,040,935	56.2	51,322,770	12,718,165
13.2 NAIC 2	8,523,416	20,769,699	18,499,776	1,032,341	1,000,000		XXX	XXX	49,825,232	43.8	38,701,779	11,123,453
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX	(c)	(c)		
13.7 Totals	31,463,787	39,895,940	36,521,116	4,985,324	1,000,000		XXX	XXX	(b) 113,866,167	100.0	90,024,549	23,841,618
13.8 Line 13.7 as a % of Col. 9	27.6	35.0	32.1	4.4	0.9		XXX	XXX	100.0	XXX	79.1	20.9
14. Total Publicly Traded Bonds												
14.1 NAIC 1	35,128,200	11,880,580	15,363,431				62,372,211	52.8	51,322,770	45.1	62,372,211	XXX
14.2 NAIC 2	7,566,086	10,746,213	8,721,590	2,495,541	6,493,413		36,022,843	30.5	38,701,779	34.0	36,022,843	XXX
14.3 NAIC 3			1,093,617				1,093,617	0.9			1,093,617	XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	42,694,286	22,626,793	25,178,638	2,495,541	6,493,413		99,488,671	84.2	90,024,549	79.1	99,488,671	XXX
14.8 Line 14.7 as a % of Col. 7	42.9	22.7	25.3	2.5	6.5		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	36.1	19.1	21.3	2.1	5.5		84.2	XXX	XXX	XXX	84.2	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,005,802	4,664,304	8,231,862				13,901,968	11.8	12,718,165	11.2	XXX	13,901,968
15.2 NAIC 2		4,822,333					4,822,333	4.1	11,123,453	9.8	XXX	4,822,333
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals	1,005,802	9,486,637	8,231,862				18,724,301	15.8	23,841,618	20.9	XXX	18,724,301
15.8 Line 15.7 as a % of Col. 7	5.4	50.7	44.0				100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.9	8.0	7.0				15.8	XXX	XXX	XXX	XXX	15.8

(a) Includes \$ 18,724,301 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 25,978,981 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	28,042,650	2,842,171				XXX	30,884,821	26.1	4,808,069	4.2	30,884,821	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	28,042,650	2,842,171				XXX	30,884,821	26.1	4,808,069	4.2	30,884,821	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX			1,000,328	0.9		
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals						XXX			1,000,328	0.9		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities	481					XXX	481	0.0	6,407	0.0	481	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	481					XXX	481	0.0	6,407	0.0	481	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	15,656,957	29,271,259	33,410,500	2,495,541	6,493,413	XXX	87,327,670	73.9	108,051,364	94.9	68,603,368	18,724,302
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	15,656,957	29,271,259	33,410,500	2,495,541	6,493,413	XXX	87,327,670	73.9	108,051,364	94.9	68,603,368	18,724,302
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities ...						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

8018

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX		XXX	XXX			
12. Total Bonds Current Year												
12.01 Issuer Obligations	43,699,607	32,113,430	33,410,500	2,495,541	6,493,413	XXX	118,212,491	100.0	XXX	XXX	99,488,189	18,724,302
12.02 Residential Mortgage-Backed Securities	481					XXX	481	0.0	XXX	XXX	481	
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	43,700,088	32,113,430	33,410,500	2,495,541	6,493,413		118,212,972	100.0	XXX	XXX	99,488,670	18,724,302
12.10 Line 12.09 as a % of Col. 7	37.0	27.2	28.3	2.1	5.5		100.0	XXX	XXX	XXX	84.2	15.8
13. Total Bonds Prior Year												
13.01 Issuer Obligations	31,463,787	39,889,533	36,521,117	4,985,324	1,000,000	XXX	XXX	XXX	113,859,761	100.0	90,018,143	23,841,618
13.02 Residential Mortgage-Backed Securities		6,407				XXX	XXX	XXX	6,407	0.0	6,407	
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09 Totals	31,463,787	39,895,940	36,521,117	4,985,324	1,000,000		XXX	XXX	113,866,168	100.0	90,024,550	23,841,618
13.10 Line 13.09 as a % of Col. 9	27.6	35.0	32.1	4.4	0.9		XXX	XXX	100.0	XXX	79.1	20.9
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	42,693,805	22,626,794	25,178,638	2,495,541	6,493,413	XXX	99,488,191	84.2	90,018,143	79.1	99,488,191	XXX
14.02 Residential Mortgage-Backed Securities	481					XXX	481	0.0	6,407	0.0	481	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	42,694,286	22,626,794	25,178,638	2,495,541	6,493,413		99,488,672	84.2	90,024,550	79.1	99,488,672	XXX
14.10 Line 14.09 as a % of Col. 7	42.9	22.7	25.3	2.5	6.5		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	36.1	19.1	21.3	2.1	5.5		84.2	XXX	XXX	XXX	84.2	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,005,802	9,486,636	8,231,862			XXX	18,724,300	15.8	23,841,618	20.9	XXX	18,724,300
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals	1,005,802	9,486,636	8,231,862				18,724,300	15.8	23,841,618	20.9	XXX	18,724,300
15.10 Line 15.09 as a % of Col. 7	5.4	50.7	44.0				100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.9	8.0	7.0				15.8	XXX	XXX	XXX	XXX	15.8

6015

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired	39,044,283	39,044,283			
3. Accrual of discount	46,637	46,637			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	13,111,939	13,111,939			
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)	25,978,981	25,978,981			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	25,978,981	25,978,981			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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 BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	15,319,479	8,999,642	6,319,837	
2. Cost of cash equivalents acquired	540,738,082	235,470,150	305,267,932	
3. Accrual of discount	188,266	188,266		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	(209)	(209)		
6. Deduct consideration received on disposals	548,158,237	244,657,849	303,500,388	
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)	8,087,381		8,087,381	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	8,087,381		8,087,381	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3133EG-AM-7	FEDERAL FARM CR BKS				1. A FE	210,026	96.2140	192,429	200,000	203,419		(2,471)			1.800	0.550	MN	2,250	1,800	04/23/2020	05/16/2024
912828-V2-3	UNITED STATES TREAS				1. B FE	2,162,477	97.5540	1,975,483	2,025,000	2,063,669		(38,649)			2.250	0.330	JD	22,907	16,719	06/05/2020	12/31/2023
912828-V9-8	UNITED STATES TREAS				1. B FE	1,058,180	93.1910	931,914	1,000,000	1,045,808		(10,800)			2.250	1.110	FA	8,499	22,500	11/05/2021	02/15/2027
912828-X8-8	UNITED STATES TREAS				1. B FE	97,813	93.3750	93,375	100,000	98,070		257			2.375	2.840	MN	1,496		05/16/2022	05/15/2027
912828-Z7-8	UNITED STATES TREAS				1. B FE	50,023	90.4100	45,205	50,000	50,019		(4)			1.500	1.490	JJ	314	750	01/13/2022	01/31/2027
91282C-BH-3	UNITED STATES TREAS				1. B FE	393,500	89.0580	356,234	400,000	395,909		1,308			0.375	0.710	JJ	628	1,538	02/25/2021	01/31/2026
91282C-BW-0	UNITED STATES TREAS				1. B FE	49,688	89.5000	44,750	50,000	49,790		62			0.750	0.870	AO	252	38	04/28/2021	04/30/2026
91282C-CP-4	UNITED STATES TREAS				1. B FE	998,828	88.4680	884,688	1,000,000	999,155		232			0.625	0.640	JJ	2,615	6,250	08/03/2021	07/31/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					5,020,535	XXX	4,524,078	4,825,000	4,905,839		(50,065)			XXX	XXX	XXX	38,961	49,595	XXX	XXX
0109999999	Total - U.S. Government Bonds					5,020,535	XXX	4,524,078	4,825,000	4,905,839		(50,065)			XXX	XXX	XXX	38,961	49,595	XXX	XXX
0309999999	Total - All Other Government Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
31393N-QT-9	FHLMC REMIC SERIES				1. B FE	486	99.8340	480	481	481					5.500	5.400	MON	2	24	04/03/2003	02/15/2023
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					486	XXX	480	481	481					XXX	XXX	XXX	2	24	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					486	XXX	480	481	481					XXX	XXX	XXX	2	24	XXX	XXX
00440E-AS-6	ACE INA HLDG INC			1	1. F FE	1,000,980	96.6290	966,295	1,000,000	1,000,253		(109)			3.150	3.130	MS	9,275	31,500	05/13/2015	03/15/2025
03076C-AF-3	AMERIPRISE FINL INC			1	1. G FE	2,126,610	99.3080	1,986,160	2,000,000	2,013,339		(16,465)			4.000	3.130	AO	16,889	80,000	05/19/2015	10/15/2023
036752-AN-3	ANTHEM INC			1	2. B FE	1,025,366	83.1580	887,301	1,067,000	1,029,537		4,171			2.250	2.780	MN	3,068	24,008	01/28/2022	05/15/2030
03765H-AA-9	APOLLO MGMT HLDGS LP			1	1. G FE	1,036,230	97.0460	970,466	1,000,000	1,006,301		(4,273)			4.000	3.530	MN	3,444	40,000	02/06/2015	05/30/2024
04010L-AU-7	ARES CAP CORP			1	2. C FE	2,038,761	99.7830	2,050,547	2,055,000	2,054,638		3,298			3.500	3.660	FA	28,171	71,925	11/03/2017	02/10/2023
04685A-2R-1	ATHENE GLOBAL FUNDIN			1	1. E FE	1,008,400	77.5290	775,295	1,000,000	1,007,196		(818)			2.550	2.440	MN	2,975	25,500	06/30/2021	11/19/2030
05369A-AA-9	AVIATION CAP GROUP L			1	2. C FE	1,656,189	87.4950	1,461,174	1,670,000	1,662,723		1,356			3.500	3.590	MN	9,742	58,450	11/07/2017	11/01/2027
05565E-AY-1	BMW US CAP LLC			1	1. F FE	983,700	94.4180	944,186	1,000,000	990,550		1,580			3.750	3.950	AO	8,229	37,500	05/11/2018	04/12/2028
05724B-AA-7	BAKER HUGHES HLDGS L			1	1. G FE	2,392,000	95.5660	1,911,339	2,000,000	2,310,304		(40,194)			4.486	2.110	MN	14,953	89,720	12/09/2020	05/01/2030
06654D-AD-9	BANNER HEALTH			1	1. D FE	2,990,370	79.1820	2,375,469	3,000,000	2,992,241		889			1.897	1.930	JJ	28,455	56,910	10/30/2020	01/01/2031
09261B-AD-2	BLACKSTONE HLDGS FIN			1	1. E FE	2,951,580	73.7270	2,211,824	3,000,000	2,957,204		4,221			2.000	2.170	JJ	25,167	59,167	08/27/2021	01/30/2032
124857-AJ-2	VIACOMCBS INC			1	2. B FE	1,461,701	74.4660	1,489,335	2,000,000	1,465,011		1,311	649,000		4.850	7.470	JJ	48,500	48,500	02/25/2022	07/01/2042
14020A-AS-3	CAPITAL IMPACT PARTN			1	1. F FE	1,000,000	93.2950	932,953	1,000,000	1,000,000					3.950	3.950	MJSD	1,756	39,500	06/18/2018	06/15/2028
174610-AK-1	CITIZENS FINL GROUP			2	2. B FE	1,001,440	97.3070	973,071	1,000,000	1,000,625		(197)			4.300	4.270	JD	3,344	43,000	04/19/2018	12/03/2025
20030N-DA-6	COMCAST CORP NEW			1	1. G FE	1,992,420	86.8410	1,736,837	2,000,000	1,993,200		780			2.650	2.700	FA	22,083	26,500	02/04/2022	02/01/2030
237194-AM-7	DARDEN RESTAURANTS I			1	2. B FE	3,184,290	77.2390	2,317,186	3,000,000	3,180,633		(3,657)			4.550	4.150	FA	51,567	68,250	02/11/2022	02/15/2048
256677-AD-7	DOLLAR GEN CORP NEW			1	2. B FE	1,006,420	97.7830	977,834	1,000,000	1,001,989		(698)			4.150	4.070	MN	6,917	41,250	05/16/2015	11/01/2025
26875P-AK-7	EOG RES INC			1	1. G FE	2,001,020	99.6070	1,992,141	2,000,000	2,000,024		(117)			2.625	2.610	MS	15,458	52,500	01/04/2013	03/15/2023
26884U-AC-3	EPR PPTYS			1	2. C FE	1,027,920	89.9210	899,217	1,000,000	1,012,452		(3,016)			4.750	4.380	JD	2,111	47,500	04/21/2017	12/15/2026
269246-BQ-6	E TRADE FINANCIAL CO			1	1. G FE	1,896,000	94.3090	1,886,192	2,000,000	1,928,474		11,646			3.800	4.540	FA	26,811	76,000	02/11/2019	08/24/2027
269246-BS-2	E TRADE FINANCIAL CO			1	1. G FE	1,084,390	97.4120	974,128	1,000,000	1,055,817		(9,632)			4.500	3.320	JD	1,375	45,000	12/04/2019	06/20/2028
278265-AE-3	EATON VANCE CORP			1	1. G FE	997,320	93.2890	932,898	1,000,000	998,743		269			3.500	3.530	AO	8,284	35,000	04/10/2017	04/06/2027
29379V-BE-2	ENTERPRISE PRODS OPE			1	2. A FE	975,250	97.2960	972,968	1,000,000	993,678		2,798			3.750	4.060	FA	14,167	37,500	07/10/2015	02/15/2025
31428X-AW-6	FEDEX CORP			1	2. B FE	1,161,570	89.1720	891,721	1,000,000	1,157,501		(4,069)			5.100	3.980	JJ	23,517	25,500	02/16/2022	01/15/2044
33829T-AA-4	FIVE CORNERS FDG TR			1	1. G FE	1,054,210	99.1330	991,334	1,000,000	1,005,802		(6,432)			4.419	3.730	MN	5,647	44,190	05/09/2014	11/15/2023
37045V-AH-3	GENERAL MTRS CO			1	2. C FE	1,038,640	86.4790	864,793	1,000,000	1,030,529		(1,812)			5.000	4.660	AO	12,500	50,000	01/24/2018	04/01/2035
37331N-AH-4	GEORGIA-PACIFIC LLC			1	1. G FE	1,025,350	96.8850	968,858	1,000,000	1,005,615		(2,776)			3.600	3.290	MS	12,000	36,000	01/16/2015	03/01/2025

E10

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
37558-BF-9	GILEAD SCIENCES INC			1	2.A FE	976,690	96.5200	965,209	1,000,000	989,656		3,007		3,650	4.000	MS		12,167	36,500	05/18/2018	03/01/2026
37959E-AA-0	GLOBE LIFE INC			1	2.A FE	1,003,440	79.4230	794,238	1,000,000	1,002,726		(327)		2,150	2.110	FA		8,122	21,500	10/22/2020	08/15/2030
40434L-AJ-4	HP INC				2.B FE	3,002,030	78.1650	2,344,967	3,000,000	3,001,882		(96)		2,650	2.640	JD		3,092	79,500	01/20/2022	06/17/2031
44891A-BD-8	HYUNDAI CAP AMER INC			1	2.A FE	2,001,450	91.9710	1,839,430	2,000,000	2,000,853		(205)		3,500	3.480	MN		11,472	70,000	11/07/2019	11/02/2026
48252A-AA-9	KKR GROUP FIN CO VI			1,2	1.F FE	1,075,800	90.1580	901,583	1,000,000	1,054,297		(7,508)		3,750	2.820	JJ		18,750	37,500	01/16/2020	07/01/2029
53079Q-AC-1	LIBERTY MUT INS CO				2.A FE	1,277,880	106.0400	1,060,404	1,000,000	1,158,757		(38,661)		7,875	3.370	AO		16,625	78,750	10/17/2019	10/15/2026
534187-BD-0	LINCOLN NATL CORP IN			1	2.A FE	1,060,970	99.2090	992,099	1,000,000	1,005,360		(7,842)		4,000	3.180	MS		13,333	40,000	02/09/2015	09/01/2023
540424-AQ-1	LOEWS CORP			1	1.G FE	985,411	99.1170	1,068,484	1,078,000	1,073,639		11,449		2,625	3.730	MN		3,616	28,298	02/12/2014	05/15/2023
548661-AH-0	LOWES COS INC				2.A FE	1,937,880	107.0210	1,685,595	1,575,000	1,782,481		(35,824)		6,875	4.000	FA		40,906	108,281	05/01/2018	02/15/2028
58217G-BY-4	METROPOLITAN LIFE GL				1.D FE	1,183,543	93.5760	991,906	1,060,000	1,150,983		(22,266)		3,450	1.220	JD		1,321	36,570	07/09/2021	12/18/2026
637417-AK-2	NATIONAL RETAIL PPTY			1	2.A FE	734,970	90.8340	681,255	750,000	742,111		1,478		3,500	3.740	AO		5,542	26,250	10/25/2017	10/15/2027
680223-AK-0	OLD REP INTL CORP			1	2.B FE	1,002,810	94.7870	947,870	1,000,000	1,001,312		(330)		3,875	3.830	FA		13,455	38,750	12/20/2017	08/26/2026
68389X-AS-4	ORACLE CORP			1	2.B FE	984,030	99.2270	992,277	1,000,000	998,970		1,857		3,625	3.820	JJ		16,715	36,250	08/19/2013	07/15/2023
68389X-AU-9	ORACLE CORP			1	2.B FE	997,730	97.5070	975,074	1,000,000	999,604		250		3,400	3.420	JJ		16,339	34,000	06/30/2014	07/08/2024
718546-AW-4	PHILLIPS 66				2.A FE	953,380	80.2500	802,503	1,000,000	961,069		4,333		2,150	2.690	JD		956	21,500	03/15/2021	12/15/2030
741503-AZ-9	PRICELINE GRP INC			1	1.G FE	953,160	95.7730	957,733	1,000,000	976,986		6,124		3,600	4.330	JD		3,000	36,000	11/02/2018	06/01/2026
743674-BD-4	PROTECTIVE LIFE CORP			1	1.G FE	2,302,600	93.5810	1,871,639	2,000,000	2,222,615		(37,761)		4,300	2.140	MS		21,739	86,000	11/05/2020	09/30/2028
756109-AQ-7	REALTY INCOME CORP				1.G FE	999,560	98.2050	982,057	1,000,000	999,925		46		3,875	3.880	JJ		17,868	38,750	06/18/2014	07/15/2024
759351-AL-3	REINSURANCE GROUP AM			1	2.A FE	1,560,210	99.5180	1,492,780	1,500,000	1,505,172		(7,088)		4,700	4.190	MS		20,758	70,500	11/04/2013	09/15/2023
759351-AN-9	REINSURANCE GRP OF A			1	2.A FE	962,145	91.7210	825,490	900,000	943,896		(6,152)		3,900	3.050	MN		4,485	35,100	12/05/2019	05/15/2029
778296-AA-1	ROSS STORES INC			1	2.A FE	1,026,700	97.0680	970,685	1,000,000	1,040,748		(94)		3,375	3.040	MS		9,938	33,750	03/20/2015	09/15/2024
858155-AE-4	STEELCASE INC			1	3.C FE	1,134,180	87.1140	871,140	1,000,000	1,093,617		(13,725)		5,125	3.390	JJ		23,205	51,250	12/05/2019	01/18/2029
86787E-AN-7	SUNTRUST BK ATL SR M			2	1.F FE	954,950	99.2970	992,977	1,000,000	998,066		5,692		2,750	3.340	MN		4,583	27,500	06/10/2014	05/01/2023
86944B-AG-8	SUTTER HEALTH			1	1.F FE	2,020,640	81.1210	1,622,440	2,000,000	2,016,156		(2,076)		2,294	2.170	FA		17,332	45,880	10/27/2020	08/15/2030
91324P-BZ-4	UNITEDHEALTH GROUP I			1	1.F FE	1,005,070	99.7630	997,634	1,000,000	1,000,000		(528)		2,750	2.690	FA		10,389	27,500	01/23/2013	02/15/2023
92343V-EN-0	VERIZON COMMUNICATIO			1	2.A FE	961,362	96.9620	965,742	996,000	992,520		1,553		3,376	3.540	FA		12,703	33,625	01/19/2018	02/15/2025
92346M-AC-5	VERIZON COMMUNICATIO			2	2.A FE	1,000,000	83.1590	831,595	1,000,000	1,000,000				4,900	4.900	MN		6,261	49,000	05/22/2017	05/15/2047
948741-AK-9	WEINGARTEN RLTY INVS			1	2.A FE	1,046,500	98.7950	987,958	1,000,000	1,006,359		(7,747)		4,450	3.630	JJ		20,519	44,500	05/10/2017	01/15/2024
96501R-AE-6	MANULIFE FINL CORP			A	2.A FE	1,015,910	91.1790	911,791	1,000,000	1,007,519		(1,642)		4,061	3.860	FA		14,326	40,610	05/19/2017	02/24/2032
89352H-AK-5	TRANSCANADA PIPELINE			A	2.A FE	962,630	98.9680	989,688	1,000,000	995,587		4,775		3,750	4.320	AO		7,813	37,500	01/25/2016	10/16/2023
09659W-2C-7	BNP PARIBAS			D	1.G FE	1,502,595	92.0530	1,380,800	1,500,000	1,501,405		(260)		3,500	3.470	MN		6,563	52,500	12/14/2017	11/16/2027
22533A-CN-5	CREDIT AGRICOLE CIB			D	1.D FE	1,000,000	70.2330	702,337	1,000,000	1,000,000				1,920	1.920	AO		4,000	19,200	10/14/2020	10/16/2032
404280-AW-9	HSBC HLDGS PLC				1.G FE	2,160,420	96.8650	1,937,314	2,000,000	2,083,613		(24,100)		4,300	3.910	MS		26,994	86,000	10/10/2019	03/08/2026
404280-BK-4	HSBC HLDGS PLC			D	1,2	1.G FE	1,067,200	92.2820	922,830	1,040,414		(8,900)		4,041	3.000	MS		12,123	40,410	11/20/2019	03/13/2028
50247V-AB-5	LYB INTERNATIONAL FI			D	2.B FE	1,159,380	88.3500	883,502	1,000,000	1,155,279		(4,101)		5,250	4.120	JJ		24,208	26,250	02/15/2022	07/15/2043
60687Y-BT-5	MIZUHO FINANCIAL GRO			D	1.G FE	1,001,040	76.4660	764,668	1,000,000	1,000,928		(94)		2,260	2.240	JJ		10,798	22,600	09/10/2021	07/09/2032
86562M-AY-6	SUMITOMO MITSUI FINL			D	1.G FE	1,990,500	92.3750	1,847,516	2,000,000	1,994,785		927		3,544	3.600	JJ		32,290	70,880	01/19/2018	01/17/2028
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					88,082,893	XXX	78,094,732	86,151,000	87,327,669		(250,822)	649,000	XXX	XXX	XXX		900,691	2,960,074	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					88,082,893	XXX	78,094,732	86,151,000	87,327,669		(250,822)	649,000	XXX	XXX	XXX		900,691	2,960,074	XXX	XXX
1309999999	Total - Hybrid Securities						XXX							XXX	XXX	XXX				XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX							XXX	XXX	XXX				XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX							XXX	XXX	XXX				XXX	XXX
2419999999	Total - Issuer Obligations					93,103,428	XXX	82,618,810	90,976,000	92,233,508		(300,887)	649,000	XXX	XXX	XXX		939,652	3,009,669	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
2429999999	Total - Residential Mortgage-Backed Securities					486	XXX	480	481	481					XXX	XXX	XXX		2	24	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX				XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX				XXX	XXX
2509999999	Total Bonds					93,103,914	XXX	82,619,290	90,976,481	92,233,989		(300,887)	649,000		XXX	XXX	XXX		939,654	3,009,693	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	203,419	4,702,901		5,143,224	3,964,400	8,059,322	28,221,929
1B	19,092,492	15,992,343	5,760,342				
1C			1,093,617				
1D							
1E							
1F							

E10.2

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
912828-X8-8	UNITED STATES TREAS		05/16/2022	SOUTHWEST SECURITIES		97,813	100,000	13
912828-Z7-8	UNITED STATES TREAS		01/13/2022	SOUTHWEST SECURITIES		50,023	50,000	340
0109999999	Subtotal - Bonds - U.S. Governments					147,836	150,000	353
036752-AN-3	ANTHEM INC		01/28/2022	CITIGROUP GLOBAL MARKETS INC		1,025,366	1,067,000	5,068
124857-AJ-2	VIACOMCBS INC		02/25/2022	SOUTHWEST SECURITIES		2,112,700	2,000,000	16,167
20030N-DA-6	COMCAST CORP NEW		02/04/2022	FTN FINANCIAL		1,992,420	2,000,000	1,031
237194-AM-7	DARDEN RESTAURANTS I		02/11/2022	SOUTHWEST SECURITIES		3,170,959	3,000,000	
31428X-AW-6	FEDEX CORP		02/16/2022	SOUTHWEST SECURITIES		1,161,570	1,000,000	4,571
40434L-AJ-4	HP INC		01/20/2022	CONVERSION TAX FREE EXCHANGE		3,001,978	3,000,000	7,288
50247V-AB-5	LYB INTERNATION FI		02/15/2022	OPPENHEIMER & CO., INC.		1,159,380	1,000,000	4,667
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					13,624,373	13,067,000	38,792
2509999997	Total - Bonds - Part 3					13,772,209	13,217,000	39,145
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					13,772,209	13,217,000	39,145
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					13,772,209	XXX	39,145

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	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 Contractual Maturity Date
574192-5C-0	MARYLAND ST		03/01/2022	MATURITY		1,000,000	1,000,000	1,017,870	1,000,328		(328)		(328)		1,000,000				21,500	03/01/2022
0109999999. Subtotal - Bonds - U.S. Governments						1,000,000	1,000,000	1,017,870	1,000,328		(328)		(328)		1,000,000				21,500	XXX
31393N-QT-9	FHLMC REMIC SERIES		12/01/2022	VARIOUS		5,926	5,926	5,985	5,926						5,926				171	02/15/2023
0909999999. Subtotal - Bonds - U.S. Special Revenues						5,926	5,926	5,985	5,926						5,926				171	XXX
00206R-BN-1	AT&T INC		05/11/2022	CALL at 100.512		1,005,121	1,000,000	970,530	996,860		1,227		1,227		998,087		1,913	1,913	16,787	12/01/2022
00287Y-AC-3	ABBVIE INC		11/06/2022	MATURITY		1,000,000	1,000,000	1,012,750	1,001,242		(1,242)		(1,242)		1,000,000				29,000	11/06/2022
052769-AB-2	AUTODESK INC		12/15/2022	MATURITY		1,539,000	1,539,000	1,559,099	1,540,923		(1,923)		(1,923)		1,539,000				55,404	12/15/2022
05531G-AA-9	BB&T CORP SUB MEDIUM		02/22/2022	CALL at 100.000		1,000,000	1,000,000	1,074,930	1,001,328		(1,328)		(1,328)		1,000,000				16,458	03/22/2022
110122-CN-6	BRISTOL-MYERS SQUIBB		09/15/2022	VARIOUS		750,000	750,000	749,618	749,887		113		113		750,000				24,375	09/15/2022
125720-AE-5	CME GROUP INC		03/31/2022	CALL at 100.821		1,008,210	1,000,000	1,015,090	1,001,247		(439)		(439)		1,000,809		(809)	(809)	24,543	09/15/2022
25746U-BP-3	DOMINION ENERGY INC		09/15/2022	MATURITY		1,000,000	1,000,000	999,910	999,993		7		7		1,000,000				27,500	09/15/2022
294429-AJ-4	EQUIFAX INC		10/14/2022	CALL at 100.000		1,000,000	1,000,000	972,190	996,419		2,941		2,941		999,359		641	641	27,408	12/15/2022
354613-AJ-0	FRANKLIN RES INC		09/15/2022	MATURITY		2,000,000	2,000,000	2,008,070	2,000,659		(659)		(659)		2,000,000				56,000	09/15/2022
369550-AU-2	GENERAL DYNAMICS COR		11/15/2022	MATURITY		1,000,000	1,000,000	968,995	996,917		3,083		3,083		1,000,000				22,500	11/15/2022
40434L-AG-0	HP INC		01/20/2022	CONVERSION		2,988,653	3,000,000	3,002,030	3,001,993		(10)		(10)		3,001,983				7,288	06/17/2031
406216-BD-2	HALLIBURTON CO		09/25/2022	VARIOUS		1,000,000	1,000,000	982,170	996,649		1,529		1,529		998,178		1,822	1,822	40,250	08/01/2023
458140-AM-2	INTEL CORP		12/15/2022	MATURITY		2,000,000	2,000,000	1,981,660	1,997,966		2,034		2,034		2,000,000				54,000	12/15/2022
59217G-AQ-2	METROPOLITAN LIFE GL		04/11/2022	MATURITY		1,000,000	1,000,000	1,008,410	1,000,278		(278)		(278)		1,000,000				19,375	04/11/2022
64110D-AD-6	NETAPP INC		09/15/2022	CALL at 100.000		1,000,000	1,000,000	946,890	992,274		5,685		5,685		997,959		1,833	1,833	24,375	12/15/2022
718546-AC-8	PHILLIPS 66		04/01/2022	MATURITY		500,000	500,000	509,810	500,295		(295)		(295)		500,000				10,750	04/01/2022
737415-AL-3	POST APT HOMES L P		09/01/2022	CALL at 100.000		500,000	500,000	481,100	497,345		1,924		1,924		499,270		938	938	12,656	12/01/2022
808513-AG-0	SCHWAB CHARLES CORP		09/01/2022	MATURITY		2,000,000	2,000,000	2,079,280	2,006,259		(6,259)		(6,259)		2,000,000				64,500	09/01/2022
91159J-AA-4	U S BANCORP MTN SUB		09/15/2022	MATURITY		1,185,000	1,185,000	1,191,008	1,185,332		(332)		(332)		1,185,000				32,044	09/15/2022
948741-AH-6	WEINGARTEN RLTY INVS		09/07/2022	CALL at 100.000		1,000,000	1,000,000	979,270	998,065		1,669		1,669		999,735		265	265	49,875	10/15/2022
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						24,475,984	24,474,000	24,492,810	24,461,931		7,447		7,447		24,469,380		6,603	6,603	615,088	XXX
2509999997. Total - Bonds - Part 4						25,481,910	25,479,926	25,516,665	25,468,185		7,119		7,119		25,475,306		6,603	6,603	636,759	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						25,481,910	25,479,926	25,516,665	25,468,185		7,119		7,119		25,475,306		6,603	6,603	636,759	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
5989999997. Total - Common Stocks - Part 4							XXX													XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks							XXX													XXX
5999999999. Total - Preferred and Common Stocks							XXX													XXX
6009999999 - Totals						25,481,910	XXX	25,516,665	25,468,185		7,119		7,119		25,475,306		6,603	6,603	636,759	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREAS .....			..12/28/2022		01/05/2023	9,996,529					10,000,000				0.000	3.126	N/A		
UNITED STATES TREAS .....			..12/30/2022		01/17/2023	5,991,833					6,000,000				0.000	3.505	N/A		
UNITED STATES TREAS .....			..12/28/2022	BOK FINANCIAL SECURIT	01/12/2023	9,990,619		2,558			10,000,000	9,988,061			0.000	3.074	N/A		
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						25,978,981		2,558			26,000,000	9,988,061			XXX	XXX	XXX		
0109999999. Total - U.S. Government Bonds						25,978,981		2,558			26,000,000	9,988,061			XXX	XXX	XXX		
0309999999. Total - All Other Government Bonds															XXX	XXX	XXX		
0509999999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
0709999999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
0909999999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
1309999999. Total - Hybrid Securities															XXX	XXX	XXX		
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
1909999999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
2419999999. Total - Issuer Obligations						25,978,981		2,558			26,000,000	9,988,061			XXX	XXX	XXX		
2429999999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
2439999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
2449999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
2459999999. Total - SVO Identified Funds															XXX	XXX	XXX		
2469999999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
2479999999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
2509999999. Total Bonds						25,978,981		2,558			26,000,000	9,988,061			XXX	XXX	XXX		
7109999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
7709999999 - Totals						25,978,981		2,558			XXX	9,988,061			XXX	XXX	XXX		

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1B	1C	1D	1E	1F	1G
1A	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1B	2A ..\$	2B ..\$	2C ..\$				
1C	3A ..\$	3B ..\$	3C ..\$				
1D	4A ..\$	4B ..\$	4C ..\$				
1E	5A ..\$	5B ..\$	5C ..\$				
1F	6 ..\$						25,978,981

E17

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

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

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 B - Section 2 - Futures Contracts Terminated

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 as of December 31 of
Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Life Insurance Company of Texas

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B... GA Admin Code Ch 120-2-18-.06/SP-Ltd			35,668	34,144
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO	B... MO Code 375.89.3/SP-Ltd			661,481	630,884
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B... NM Annot Stat 59A-5-18/SP-Ltd			213,610	202,185
33. New York	NY					
34. North Carolina	NC	B... NC Gen Stat Ch 58-5-50/SP-Ltd			405,868	365,184
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX	B... TX Ins Code Art 1.10 par 17a/SP-All	3,339,215	3,055,547		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B... VA Code Sec 38.2-1047/SP-Ltd			101,910	97,555
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX				
59. Subtotal	XXX	XXX	3,339,215	3,055,547	1,418,537	1,329,952
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				