

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, 2023

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2023



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

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

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 Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-763-4661 (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 Galveston, TX, US 77550
(Street and Number) (City or Town, State, Country and Zip Code)
409-766-6057 (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact De'Shawna Charnelle Sherman Galveston, TX, US 77550
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board, President & CEO Timothy Allen Walsh
Senior Vice President, Chief Financial Officer & Treasurer Brody Jason Merrill #
Corporate Secretary Sean Anthony Monticello #
Senior Vice President, Chief Life & Annuity Actuary Sara Liane Latham

OTHER

Bereket "Josh" Feyissa #, Executive Vice President & Chief Operating Officer
John Frederick Simon, Executive Vice President, Chief Life & Annuity Administrative Officer
Michael Scott Marquis, Senior Vice President
Cecilia Guerrero Pardo, Senior Vice President
Edward Bruce Pavelka, Senior Vice President
Garrett Kyle Williams #, Senior Vice President

DIRECTORS OR TRUSTEES

Brody Jason Merrill
Cecilia Guerrero Pardo #
John Frederick Simon
Timothy Allen Walsh
Garrett Kyle Williams #

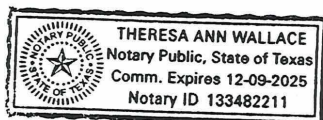
State of Texas
County of Galveston SS

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.

Handwritten signatures of Timothy A. Walsh, Sean Anthony Monticello, and Brody Jason Merrill.
Timothy Allen Walsh, Chairman of the Board, President & CEO
Sean Anthony Monticello, Corporate Secretary
Brody Jason Merrill, Senior Vice President, Chief Financial Officer & Treasurer

Subscribed and sworn to before me this 10 day of May 2024
Theresa Wallace

- a. Is this an original filing? Yes [] No [X]
b. If no,
1. State the amendment number 1
2. Date filed 05/10/2024
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2023 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)	75,329,616		75,329,616	92,233,989
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,888,338		1,888,338	
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 (\$	1,780,068			
, Schedule E - Part 1), cash equivalents				
(\$	40,249,313			
, Schedule E - Part 2) and short-term				
investments (\$	3,990,000			
, Schedule DA)	46,019,381		46,019,381	37,159,469
6. Contract loans (including \$	2,590,185		2,590,185	2,581,103
premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	2,800,000		2,800,000	
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)	128,627,520		128,627,520	131,974,561
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	874,087		874,087	1,055,543
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(83,245)		(83,245)	690,557
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	831,007		831,007	747,035
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,345,637		1,345,637	
16.2 Funds held by or deposited with reinsured companies	396,986		396,986	1,715,852
16.3 Other amounts receivable under reinsurance contracts	6,194,458		6,194,458	3,345,487
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	2,726,968		2,726,968	
18.2 Net deferred tax asset	7,902,241	6,182,049	1,720,192	
19. Guaranty funds receivable or on deposit	250,716		250,716	261,849
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	1,040,942		1,040,942	31,360
24. Health care (\$	4,676,362	4,676,362		
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,487,789	28,223	1,459,566	2,626,719
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	156,271,468	10,886,634	145,384,834	142,448,963
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	156,271,468	10,886,634	145,384,834	142,448,963
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	844,998		844,998	
2502. Taxes other than FIT	614,568		614,568	1,344,023
2503. MGU Fee Income Receivable				1,282,696
2598. Summary of remaining write-ins for Line 25 from overflow page	28,223	28,223		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,487,789	28,223	1,459,566	2,626,719

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 73,434,832 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	73,434,832	73,492,368
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	220,162	2,334,049
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	147,870	229,555
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	651,050	1,316,818
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	853,804	5,545,734
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 \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		237,667
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 \$ 4,198 accident and health \$ 1,184,703 and deposit-type contract funds \$	1,188,901	701,659
11. Commissions and expense allowances payable on reinsurance assumed	5,009,753	2,840,293
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
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)		462,698
15.2 Net deferred tax liability		
16. Unearned investment income	41	34
17. Amounts withheld or retained by reporting entity as agent or trustee	1,257,855	809,181
18. Amounts held for agents' account, including \$ 4,759,773 agents' credit balances	4,759,773	4,764,218
19. Remittances and items not allocated	1,774,377	1,074,602
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)	865,784	623,864
24.02 Reinsurance in unauthorized and certified (\$) companies		809,056
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	882,922	802,983
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	610,991	5,994,377
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	113,260	92,671
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	91,771,375	102,876,548
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	91,771,375	102,876,548
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	844,998	
35. Unassigned funds (surplus)	8,615,961	(4,580,085)
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)	50,613,459	36,572,415
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	53,613,459	39,572,415
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	145,384,834	142,448,963
DETAILS OF WRITE-INS		
2501. Pending escheat items	113,260	92,671
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)	113,260	92,671
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. Admitted IMR Adjustment	844,998	
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)	844,998	

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. 8)	12,879,898	29,488,102
2. Considerations for supplementary contracts with life contingencies		61,231
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,148,982	3,767,452
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(21,654)	(4,425)
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)	39,796,255	28,521,487
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	10,917,740	10,778,037
9. Total (Lines 1 to 8.3)	66,721,221	72,611,884
10. Death benefits	3,635,121	5,229,879
11. Matured endowments (excluding guaranteed annual pure endowments)	21,529	740
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	5,532	100,213
13. Disability benefits and benefits under accident and health contracts	5,665,186	21,264,993
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	1,575,139	1,031,053
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	9,390	81,281
18. Payments on supplementary contracts with life contingencies	7,861	8,208
19. Increase in aggregate reserves for life and accident and health contracts	(2,171,423)	(298,287)
20. Totals (Lines 10 to 19)	8,748,335	27,418,080
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	10,707,447	8,580,303
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	30,328,850	23,944,484
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	5,302,430	7,639,978
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	985,286	1,544,349
25. Increase in loading on deferred and uncollected premiums	(278,971)	171,305
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	3,016	2,445
28. Totals (Lines 20 to 27)	55,796,393	69,300,944
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	10,924,828	3,310,940
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)	10,924,828	3,310,940
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,125,890	808,736
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)	7,798,938	2,502,204
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (620) (excluding taxes of \$ 11,465 transferred to the IMR)	(15,851)	(1,609)
35. Net income (Line 33 plus Line 34)	7,783,087	2,500,595
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	39,572,415	36,968,674
37. Net income (Line 35)	7,783,087	2,500,595
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	6,914,278	
41. Change in nonadmitted assets	(4,930,923)	(748,025)
42. Change in liability for reinsurance in unauthorized and certified companies	809,056	781,118
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(241,920)	70,053
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	2,719,503	
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	987,963	
54. Net change in capital and surplus for the year (Lines 37 through 53)	14,041,044	2,603,741
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	53,613,459	39,572,415
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income	10,875,410	10,710,301
08.302. Miscellaneous Income	42,330	67,736
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)	10,917,740	10,778,037
2701. Fines and Penalties to Regulatory Authorities	3,016	2,445
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)	3,016	2,445
5301. Change in deferred tax on non-admitted items	987,963	
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)	987,963	

ANNUAL STATEMENT FOR THE YEAR 2023 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	13,611,032	29,374,802
2. Net investment income	3,685,112	4,032,321
3. Miscellaneous income	52,032,861	38,097,520
4. Total (Lines 1 through 3)	69,329,005	71,504,643
5. Benefit and loss related payments	17,632,483	28,489,417
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	48,253,255	41,214,646
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 19,418 tax on capital gains (losses)	8,302,327	117,589
10. Total (Lines 5 through 9)	74,188,065	69,821,652
11. Net cash from operations (Line 4 minus Line 10)	(4,859,060)	1,682,991
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	19,658,481	25,468,579
12.2 Stocks	47,348	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	4,450,000	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(16,471)	(208)
12.7 Miscellaneous proceeds		5,994,377
12.8 Total investment proceeds (Lines 12.1 to 12.7)	24,139,358	31,462,748
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,053,810	13,772,209
13.2 Stocks	1,935,687	
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	7,250,000	
13.6 Miscellaneous applications	5,383,386	
13.7 Total investments acquired (Lines 13.1 to 13.6)	17,622,883	13,772,209
14. Net increase/(decrease) in contract loans and premium notes	9,082	(2,841)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	6,507,393	17,693,380
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	(91,075)	(81,032)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	7,302,654	602,996
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	7,211,579	521,964
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)	8,859,912	19,898,335
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	37,159,469	17,261,134
19.2 End of year (Line 18 plus Line 19.1)	46,019,381	37,159,469

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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	12,879,898	3,779,024	10,997	58,405		9,031,472			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	3,148,982	2,469,176	9	128,980		550,817			
4. Amortization of Interest Maintenance Reserve (IMR)	(21,654)	(16,713)		(1,405)		(3,536)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	39,796,255	17				39,796,238	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	10,917,740	3,286	10	18		10,914,426			
9. Totals (Lines 1 to 8.3)	66,721,221	6,234,790	11,016	185,998		60,289,417			
10. Death benefits	3,635,121	3,635,121				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	21,529	21,529				XXX	XXX		
12. Annuity benefits	5,532	XXX	XXX	5,532		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	5,665,186	20,813				5,644,373	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	1,575,139	1,035,634		539,505		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	9,390	2,815		5,018		1,557	XXX		
18. Payments on supplementary contracts with life contingencies	7,861	7,861				XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(2,171,423)	276,333	240	(333,750)		(2,114,246)	XXX		
20. Totals (Lines 10 to 19)	8,748,335	5,000,106	240	216,305		3,531,684	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	10,707,447	642,724	1,619			10,063,104			XXX
22. Commissions and expense allowances on reinsurance assumed	30,328,850					30,328,850	XXX		
23. General insurance expenses and fraternal expenses	5,302,430	806,506	2,828	40,521		4,452,575			
24. Insurance taxes, licenses and fees, excluding federal income taxes	985,286	135,160	382	1,610		848,134			
25. Increase in loading on deferred and uncollected premiums	(278,971)	(278,971)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	3,016	2,261		7		748			
28. Totals (Lines 20 to 27)	55,796,393	6,307,786	5,069	258,443		49,225,095			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	10,924,828	(72,996)	5,947	(72,445)		11,064,322			
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)	10,924,828	(72,996)	5,947	(72,445)		11,064,322			
32. Federal income taxes incurred (excluding tax on capital gains)	3,125,890	448,606	1,114	(9,508)		2,685,678			
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)	7,798,938	(521,602)	4,833	(62,937)		8,378,644			
34. Policies/certificates in force end of year	7,978	3,670	71	88		4,149	XXX		
DETAILS OF WRITE-INS									
08.301. Group Reinsurance Fee Income	10,875,410					10,875,410			
08.302. Miscellaneous Income	42,330	3,286	10	18		39,016			
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)	10,917,740	3,286	10	18		10,914,426			
2701. Fine and Penalties to Regulatory Authorities	3,016	2,261		7		748			
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)	3,016	2,261		7		748			

**ANNUAL STATEMENT FOR THE YEAR 2023 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)	3,779,024		1,285,841	349,233		2,079,719	64,231					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,469,176		228,072	356,728		1,882,532	1,844					
4. Amortization of Interest Maintenance Reserve (IMR)	(16,713)		(2,070)			(14,643)						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	17					17						
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	3,286		804	78		2,397	7					
9. Totals (Lines 1 to 8.3)	6,234,790		1,512,647	706,039		3,950,022	66,082					
10. Death benefits	3,635,121		527,492	210,000		2,897,629						
11. Matured endowments (excluding guaranteed annual pure endowments)	21,529		5,454			16,075						
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	20,813		19,167	143		1,503						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	1,035,634		23,111			1,012,523						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	2,815		(7,591)	355		10,051						
18. Payments on supplementary contracts with life contingencies	7,861		7,861									
19. Increase in aggregate reserves for life and accident and health contracts	276,333		544,702	161,266		(498,120)	68,485					
20. Totals (Lines 10 to 19)	5,000,106		1,120,196	371,764		3,439,661	68,485					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	642,724		636,838	2,718		11	3,157					XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	806,506		203,543	67,848		532,990	2,125					
24. Insurance taxes, licenses and fees, excluding federal income taxes	135,160		44,589	11,970		76,908	1,693					
25. Increase in loading on deferred and uncollected premiums	(278,971)		(289,598)	10,627								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	2,263		23	1,003		1,237						
28. Totals (Lines 20 to 27)	6,307,788		1,715,591	465,930		4,050,807	75,460					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(72,998)		(202,944)	240,109		(100,785)	(9,378)					
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)	(72,998)		(202,944)	240,109		(100,785)	(9,378)					
32. Federal income taxes incurred (excluding tax on capital gains)	448,606		172,610	(54,168)		334,770	(4,606)					
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)	(521,604)		(375,554)	294,277		(435,555)	(4,772)					
34. Policies/certificates in force end of year	3,670		1,528	496		1,589	57					
DETAILS OF WRITE-IN												
08.301. Miscellaneous Income	3,286		804	78		2,397	7					
08.302. Group Reinsurance Fee												
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)	3,286		804	78		2,397	7					
2701. Fine and Penalties to Regulatory Authorities	2,263		23	1,003		1,237						
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)	2,263		23	1,003		1,237						

(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 2023 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)	10,997	10,997							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9	9							
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	10	10							
9. Totals (Lines 1 to 8.3)	11,016	11,016							
10. Death benefits									
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	240	240							
20. Totals (Lines 10 to 19)	240	240							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,619	1,619							XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	2,828	2,828							
24. Insurance taxes, licenses and fees, excluding federal income taxes	382	382							
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)	5,069	5,069							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	5,947	5,947							
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)	5,947	5,947							
32. Federal income taxes incurred (excluding tax on capital gains)	1,114	1,114							
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)	4,833	4,833							
34. Policies/certificates in force end of year	71	71							
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income	10	10							
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)	10	10							
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 2023 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	58,405	58,405					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	128,980	126,868				2,112	
4. Amortization of Interest Maintenance Reserve (IMR)	(1,405)	(1,405)					
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	18	11				7	
9. Totals (Lines 1 to 8.3)	185,998	183,879				2,119	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	5,532	307				5,225	
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	539,505	499,807				39,698	
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	5,018	13				53,408	(48,403)
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	(333,750)	(366,715)				32,965	
20. Totals (Lines 10 to 19)	216,305	133,412				131,296	(48,403)
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	40,521	38,853				1,668	
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,610	1,564				46	
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	7	4				3	
28. Totals (Lines 20 to 27)	258,443	173,833				133,013	(48,403)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(72,445)	10,046				(130,894)	48,403
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)	(72,445)	10,046				(130,894)	48,403
32. Federal income taxes incurred (excluding tax on capital gains)	(9,508)	23,797				(52,942)	19,637
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)	(62,937)	(13,751)				(77,952)	28,766
34. Policies/certificates in force end of year	88	72				7	9
DETAILS OF WRITE-INS							
08.301. Miscellaneous Income	18	11				7	
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)	18	11				7	
2701. Fine and Penalties to Regulatory Authorities	7	4				3	
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)	7	4				3	

(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 2023 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

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(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 2023 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	9,031,472	4,273,485		1,675,481									3,082,506
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	550,817	216,274		252,124									82,419
4. Amortization of Interest Maintenance Reserve (IMR)	(3,536)	(1,012)		(2,319)									(205)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	39,796,238			1,485,136		1,460,943							36,850,159
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	10,914,425	5,039		42,560		278,305							10,588,521
9. Totals (Lines 1 to 8.3)	60,289,416	4,493,786		3,452,982		1,739,248							50,603,400
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	5,644,373	2,536,769		1,768,128									1,339,476
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	1,557			1,557									
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	(2,114,246)	(32,640)		(2,078,514)									(3,092)
20. Totals (Lines 10 to 19)	3,531,684	2,504,129		(308,829)									1,336,384
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	10,063,104	174,552		831,392		1,460,941							7,596,219
22. Commissions and expense allowances on reinsurance assumed	30,328,850	1											30,328,849
23. General insurance expenses	4,452,575	1,587,687		2,334,759		36,983							493,146
24. Insurance taxes, licenses and fees, excluding federal income taxes	848,134	169,777		246,861		73,882							357,614
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	748	86		378									284
28. Totals (Lines 20 to 27)	49,225,095	4,436,232		3,104,561		1,571,806							40,112,496
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	11,064,321	57,554		348,421		167,442							10,490,904
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)	11,064,321	57,554		348,421		167,442							10,490,904
32. Federal income taxes incurred (excluding tax on capital gains)	2,685,678	(657,802)		(826,411)		22,953							4,146,938
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)	8,378,643	715,356		1,174,832		144,489							6,343,966
34. Policies/certificates in force end of year	4,149	369		3,699									81
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income	10,875,410					277,999							10,597,411
08.302. Miscellaneous Income	39,015	5,039		42,560		306							(8,890)
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)	10,914,425	5,039		42,560		278,305							10,588,521
2701. Fine and Penalties to Regulatory Authorities	748	86		378									284
2702. Summary of remaining write-ins for Line 27 from overflow page													
2703. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	748	86		378									284

(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 2023 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	70,005,918		1,377,628	3,805,193		64,520,051	303,046					
2. Tabular net premiums or considerations	4,080,947		771,536	461,168		2,768,406	79,837					
3. Present value of disability claims incurred												
4. Tabular interest	1,467,914		78,907	125,834		1,251,605	11,568					
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)	1		360,690	(360,689)								
8. Totals (Lines 1 to 7)	75,554,780		2,588,761	4,031,506		68,540,062	394,451					
9. Tabular cost	3,126,142		154,073	199,384		2,759,056	13,629					
10. Reserves released by death	815,913		57,771	14,792		743,350						
11. Reserves released by other terminations (net)	1,287,624		71,859	192,250		1,014,223	9,292					
12. Annuity, supplementary contract and disability payments involving life contingencies	39,979		19,167	19,309		1,503						
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	5,269,658		302,870	425,735		4,518,132	22,921					
15. Reserve December 31 of current year	70,285,122		2,285,891	3,605,771		64,021,930	371,530					
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	45,020,772		1,353,740			43,643,638	23,394					
17. Amount Available for Policy Loans Based upon Line 16 CSV	42,480,942		1,379,271			41,078,277	23,394					

(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 2023 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	706	706							
3. Present value of disability claims incurred									
4. Tabular interest	121	121							
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)	3,996	3,996							
9. Tabular cost	871	871							
10. Reserves released by death									
11. Reserves released by other terminations (net)	150	150							
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)	1,021	1,021							
15. Reserve December 31 of current year	2,975	2,975							
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.)

ANNUAL STATEMENT FOR THE YEAR 2023 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	3,483,357	3,355,541				127,816	
2. Tabular net premiums or considerations	58,405	58,405					
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	120,278	114,692				5,585	
5. Tabular less actual reserve released	37,595					37,595	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	3,699,634	3,528,638				170,996	
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	552,898	539,812				13,086	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	552,898	539,812				13,086	
15. Reserve December 31 of current year	3,146,736	2,988,826				157,910	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	3,186,388	3,186,388					
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 2023 OF THE American National Life Insurance Company of Texas
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1	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		
	Total						
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	.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.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) (47,952)	..... 4,187
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 2,817,365	..... 1,688,592
1.3 Bonds of affiliates	(a) .....	..... (817,952)
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 .....	..... 202,014	..... 204,648
6. Cash, cash equivalents and short-term investments	(e) 1,720,232	..... 1,719,049
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	4,691,659	2,798,524
11. Investment expenses .....	.....	(g) (351,526)
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 1,068
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) .....	.....	..... (350,458)
17. Net investment income (Line 10 minus Line 16) .....	.....	3,148,982
DETAILS OF WRITE-INS		
0901. Investment Income .....	.....	.....
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. Aggregate write-ins for deductions from investment income .....	.....	.....
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 \$ 56,433 accrual of discount less \$ 410,731 amortization of premium and less \$ 19,977 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 \$ 1,338,297 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)	54,595	.....	54,595	.....	.....
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	(16,471)	.....	(16,471)	.....	.....
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	38,124	.....	38,124	.....	.....
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 2023 OF THE American National Life Insurance Company of Texas
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	702,574					702,574		
2. Deferred and accrued								
3. Deferred, accrued and uncollected:								
3.1 Direct								
3.2 Reinsurance assumed	26,433,756					26,433,756		
3.3 Reinsurance ceded	25,731,182					25,731,182		
3.4 Net (Line 1 + Line 2)	702,574					702,574		
4. Advance								
5. Line 3.4 - Line 4	702,574					702,574		
6. Collected during year:								
6.1 Direct	39,589,478	382,395				39,207,083		
6.2 Reinsurance assumed	144,714,904					144,714,904		
6.3 Reinsurance ceded	179,687,698					179,687,698		
6.4 Net	4,616,684	382,395				4,234,289		
7. Line 5 + Line 6.4	5,319,258	382,395				4,936,863		
8. Prior year (uncollected + deferred and accrued - advance)	2,563,795	470,783				2,093,012		
9. First year premiums and considerations:								
9.1 Direct	35,330,884	(88,389)				35,419,273		
9.2 Reinsurance assumed	157,092,586					157,092,586		
9.3 Reinsurance ceded	189,668,008					189,668,008		
9.4 Net (Line 7 - Line 8)	2,755,462	(88,389)				2,843,851		
SINGLE								
10. Single premiums and considerations:								
10.1 Direct								
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net								
RENEWAL								
11. Uncollected	(205,383)	(136,322)				(69,061)		
12. Deferred and accrued	859,131	859,131						
13. Deferred, accrued and uncollected:								
13.1 Direct	1,106,039	1,081,757				24,282		
13.2 Reinsurance assumed								
13.3 Reinsurance ceded	452,289	358,947				93,342		
13.4 Net (Line 11 + Line 12)	653,750	722,810				(69,060)		
14. Advance								
15. Line 13.4 - Line 14	653,750	722,810				(69,060)		
16. Collected during year:								
16.1 Direct	22,190,971	3,930,637	10,997	58,405		18,190,932		
16.2 Reinsurance assumed								
16.3 Reinsurance ceded	12,514,808	320,957				12,193,851		
16.4 Net	9,676,163	3,609,680	10,997	58,405		5,997,081		
17. Line 15 + Line 16.4	10,329,913	4,332,490	10,997	58,405		5,928,021		
18. Prior year (uncollected + deferred and accrued - advance)	205,477	465,077				(259,600)		
19. Renewal premiums and considerations:								
19.1 Direct	22,495,127	4,198,174	10,997	58,405		18,227,551		
19.2 Reinsurance assumed								
19.3 Reinsurance ceded	12,370,691	330,761				12,039,930		
19.4 Net (Line 17 - Line 18)	10,124,436	3,867,413	10,997	58,405		6,187,621		
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	57,826,011	4,109,785	10,997	58,405		53,646,824		
20.2 Reinsurance assumed	157,092,586					157,092,586		
20.3 Reinsurance ceded	202,038,699	330,761				201,707,938		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,879,898	3,779,024	10,997	58,405		9,031,472		

ANNUAL STATEMENT FOR THE YEAR 2023 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)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
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	38,311,102					38,311,102		
23.2 Reinsurance assumed	30,328,850					30,328,850		
23.3 Net ceded less assumed	7,982,252					7,982,252		
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed								
24.3 Net ceded less assumed								
25. Renewal:								
25.1 Reinsurance ceded	1,485,153	17				1,485,136		
25.2 Reinsurance assumed								
25.3 Net ceded less assumed	1,485,153	17				1,485,136		
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	39,796,255	17				39,796,238		
26.2 Reinsurance assumed (Page 6, Line 22)	30,328,850					30,328,850		
26.3 Net ceded less assumed	9,467,405	17				9,467,388		
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	9,583,583	533,230				9,050,353		
28. Single								
29. Renewal	1,123,864	109,492		1,619		1,012,753		
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	10,707,447	642,722		1,619		10,063,106		

ANNUAL STATEMENT FOR THE YEAR 2023 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			
		2 Cost Containment	3 All Other				
1. Rent	60		1,583		3		1,646
2. Salaries and wages	387,572	464,662	2,681,585		41,929		3,575,748
3.11 Contributions for benefit plans for employees	54,010		511,526		1,678		567,214
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans			2,315				2,315
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	10,934		52,171		1,299		64,404
3.32 Other agent welfare							
4.1 Legal fees and expenses	16,914		58,208		110		75,232
4.2 Medical examination fees	10,127		23				10,150
4.3 Inspection report fees	11,959						11,959
4.4 Fees of public accountants and consulting actuaries	101,420		52,566		2,316		156,302
4.5 Expense of investigation and settlement of policy claims	2,739		165,265				168,004
5.1 Traveling expenses	4,207	257	33,189		103		37,756
5.2 Advertising	4		30				34
5.3 Postage, express, telegraph and telephone	31,077	5,467	74,309		5		110,858
5.4 Printing and stationery	18,419	3,135	23,215		13		44,782
5.5 Cost or depreciation of furniture and equipment	866	13	3,105		140		4,124
5.6 Rental of equipment	25,626	2	163,954				189,582
5.7 Cost or depreciation of EDP equipment and software	57,835		370,211		3		428,049
6.1 Books and periodicals	551	437	2,316		71		3,375
6.2 Bureau and association fees	3,793		12,159		3		15,955
6.3 Insurance, except on real estate	22		309				331
6.4 Miscellaneous losses	108		4,821				4,929
6.5 Collection and bank service charges	43,656		45,470				89,126
6.6 Sundry general expenses	3,223	2	8,832		1		12,058
6.7 Group service and administration fees		165,422	(871,229)				(705,807)
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ 0 recovered)	586		1,307				1,893
7.3 Agency conferences other than local meetings	29		518				547
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					12		12
9.2 Investment expenses not included elsewhere					(482,799)		(482,799)
9.3 Aggregate write-ins for expenses	64,118		415,420		83,587		563,125
10. General expenses incurred	849,855	639,397	3,813,178		(351,526)	(b)	(a) 4,950,904
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)	849,855	639,397	3,813,178		(351,526)		4,950,904
DETAILS OF WRITE-INS							
09.301. Special Service Fees	64,118		415,420		83,587		563,125
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)	64,118		415,420		83,587		563,125

(a) Includes management fees of \$ (5,529,171) 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	16,505	128,261		6		144,772
3. State taxes on premiums	79,127	429,337		(1)		508,463
4. Other state taxes, including \$ 0 for employee benefits						
5. U.S. Social Security taxes	11,429	72,479		14		83,922
6. All other taxes	19,246	169,067		1,043		189,356
7. Taxes, licenses and fees incurred	10,845	48,990		6		59,841
8. Taxes, licenses and fees incurred	137,152	848,134		1,068		986,354
9. Taxes, licenses and fees unpaid Dec. 31, prior year	61,596	683,484		(359)		744,721
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	198,748	1,531,618		709		1,731,075

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 2023 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% 2001CSO 3.50% CRVM ANB CNF (13-18)	296,758		296,758		
0100002. 1958CET 3.00% CRVM ANB CNF (82-83)	6,980		6,980		
0100003. 1958CET 3.00% NLP ALB CRF (04-04)	1,506		1,506		
0100004. 1958CET 3.00% NLP ANB CRF (79-80)	3,649		3,649		
0100005. 1958CET 3.50% CRVM ALB CNF (81-82)	9,166		9,166		
0100006. 1958CET 3.50% CRVM ALB CRF (80-81)	5,648		5,648		
0100007. 1958CET 3.50% NLP ALB CRF (73-76)	13,724		13,724		
0100008. 1958CET 4.00% NLP ALB CRF (05-05)	244		244		
0100009. 1958CET 4.50% CRVM ALB CNF (81-86)	5,176		5,176		
0100010. 1958CSO 3.00% CRVM ALB CNF (78-84)	31,806		31,806		
0100011. 1958CSO 3.00% CRVM ANB CNF (82-93)	63,347		63,347		
0100012. 1958CSO 3.00% NLP ALB CNF (79-18)	3,448		3,448		
0100013. 1958CSO 3.00% NLP ALB CRF (79-03)	55,223		55,223		
0100014. 1958CSO 3.00% NLP ANB CNF (83-83)	8,282		8,282		
0100015. 1958CSO 3.00% NLP ANB CRF (78-80)	70,346		70,346		
0100016. 1958CSO 3.50% CRVM ALB CNF (73-86)	31,345		31,345		
0100017. 1958CSO 3.50% CRVM ALB CRF (80-82)	65,639		65,639		
0100018. 1958CSO 3.50% NLP ALB CNF (82-84)	1,234		1,234		
0100019. 1958CSO 3.50% NLP ALB CRF (73-75)	31,697		31,697		
0100020. 1958CSO 4.00% CRVM ANB CRF (76-83)	58,898		58,898		
0100021. 1958CSO 4.00% NLP ALB CNF (80-83)	8,237		8,237		
0100022. 1958CSO 4.50% CRVM ALB CNF (81-82)	58,640		58,640		
0100023. 1958CSO 4.50% CRVM ALB CRF (82-86)	61,061		61,061		
0100024. 1958CSO 4.50% NLP ALB CNF (83-83)	2,582		2,582		
0100025. 1980CSO 4.00% CRVM ALB CNF (06-10)	3,305		330		2,975
0100026. 1980CSO 4.50% CRVM ALB CNF (93-02)	28,155		28,155		
0100027. 1980CSO 5.00% CRVM ALB CNF (93-94)	4,005		4,005		
0100028. 1980CSO 5.50% CRVM ALB CNF (90-92)	4,516		4,516		
0100029. 200% 2001CSO 3.50% CRVM ALB CNF (14-19)	49,741		49,741		
0100030. 200% 2001CSO 4.00% CRVM ALB CNF (12-12)	4,305		4,305		
0100031. 2001CSO 3.50% CRVM ALB CNF (13-19)	121,421		121,421		
0100032. 2001CSO 3.50% CRVM ANB CNF (13-19)	3,401,102		3,401,102		
0100033. 2001CSO 4.00% CRVM ALB CNF (12-18)	12,134		12,134		
0100034. 1958CET 4.00% CRVM ALB CNF (80-80)	1,937		1,937		
0100035. 150% 1980CSO 4.5% CRVM ALB CNF (95-99)	336,428		336,428		
0100036. 150% 1980CSO 5% CRVM ALB CNF (93-94)	423,997		423,997		
0100037. 150% 1980CSO 5.5% CRVM ALB CNF (89-92)	1,545,319		1,545,319		
0100038. 150% 2001CSO 3.5% CRVM ANB CNF (17-19)	32,980		32,980		
0100039. 1980CSO 4.5% CRVM ALB CNF (95-01)	5,721,254		5,721,254		
0100040. 1980CSO 5% CRVM ALB CNF (93-94)	6,026,868		6,026,868		
0100041. 1980CSO 5.5% CRVM ALB CNF (88-92)	29,668,043		29,668,043		
0100042. 2001CSO 3.5% CRVM ANB CNF (17-19)	301,963		301,963		
0100043. 200% 2017CSO 3.00% VM-20 ANB NPR (21-22)	46,763		46,763		
0100044. 2001CSO 3.50% VM-20 ANB NPR (20-21)	474,127		474,127		
0100045. 200% 2001CSO 3.50% VM-20 ANB NPR (20-21)	57,873		57,873		
0100046. 2017CSO 3.00% VM-20 ANB NPR (21-22)	429,898		429,898		
0100047. UNEARNED PREMIUM	456,736		456,736		
0100048. IPC RESERVE ON CURTATE BUSINESS	758		758		
0199997. Totals (Gross)	50,048,264		50,045,289		2,975
0199998. Reinsurance ceded	212,674		212,674		
0199999. Life Insurance: Totals (Net)	49,835,590		49,832,615		2,975
0200001. Account Value	2,988,826	XXX	2,988,826	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE	29,826	XXX	29,826	XXX	
0200003. IAR 2012 - 2.75% IMMEDIATE	24,487	XXX	24,487	XXX	
0200004. IAR 2012 - 3.75% IMMEDIATE	36,057	XXX	36,057	XXX	
0299997. Totals (Gross)	3,079,196	XXX	3,079,196	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	3,079,196	XXX	3,079,196	XXX	
0300001. A-2000 - 5.00% IMMEDIATE	64,853		64,853		
0300002. A-2000 - 8.00% IMMEDIATE	2,687		2,687		
0399997. Totals (Gross)	67,540		67,540		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	67,540		67,540		
0400001. 59 ADB 58CSO 3.50%	1,832		1,832		
0499997. Totals (Gross)	1,832		1,832		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	1,832		1,832		
0500001. 52 DISA 58CSO 3.50%	289		289		
0599997. Totals (Gross)	289		289		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	289		289		
0600001. 52 DISA 3.00%	388,663		388,663		
0699997. Totals (Gross)	388,663		388,663		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	388,663		388,663		
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	60,856		60,856		
0700002. FOR NON DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS AT THE DEATH OF THE INSURED	867		867		
0700003. ADDITIONAL ACTUARIAL RESERVES - ASSET/LIABILITY ANALYSIS	20,000,000		20,000,000		
0799997. Totals (Gross)	20,061,723		20,061,723		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	20,061,723		20,061,723		
9999999. Totals (Net) - Page 3, Line 1	73,434,833		73,431,858		2,975

(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)			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

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	853,269	215,574		633,107									4,588
2. Additional contract reserves (b)	1,102,973			1,102,973									
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)	1,956,242	215,574		1,736,080									4,588
8. Reinsurance ceded	1,736,080			1,736,080									
9. Totals (Net)	220,162	215,574											4,588
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)	220,162	215,574											4,588
18. TABULAR FUND INTEREST	18,372			18,372									
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 2023

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	229,555			229,555		
2. Deposits received during the year						
3. Investment earnings credited to the account	(28,277)			(28,277)		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	53,408			53,408		
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)	147,870			147,870		
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)	147,870			147,870		

(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 2023 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	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
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)				
	2.2 Other								
	2.21 Direct	2,872,078	830,345				2,041,733		
	2.22 Reinsurance assumed								
	2.23 Reinsurance ceded	1,487,929	300,000				1,187,929		
	2.24 Net	1,384,149	(b) 530,345	(b)	(b)		(b) 853,804		
3. Incurred but unreported:									
	3.1 Direct	11,524,008	120,705				11,403,303		
	3.2 Reinsurance assumed	62,849,078					62,849,078		
	3.3 Reinsurance ceded	74,252,381					74,252,381		
	3.4 Net	120,705	(b) 120,705	(b)	(b)		(b)		
4. TOTALS	4.1 Direct	14,396,086	951,050				13,445,036		
	4.2 Reinsurance assumed	62,849,078					62,849,078		
	4.3 Reinsurance ceded	75,740,310	300,000				75,440,310		
	4.4 Net	1,504,854	(a) 651,050	(a)			853,804		

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

(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 Individual Life \$388,952 Group Life \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 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	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	42,498,003	4,443,229		13,393		38,041,381		
1.2 Reinsurance assumed	89,428,587					89,428,587		
1.3 Reinsurance ceded	117,233,664	100,000				117,133,664		
1.4 Net	(c) 14,692,926	4,343,229		13,393		10,336,304		
2. Liability December 31, current year from Part 1:								
2.1 Direct	14,396,086	951,050				13,445,036		
2.2 Reinsurance assumed	62,849,078					62,849,078		
2.3 Reinsurance ceded	75,740,310	300,000				75,440,310		
2.4 Net	1,504,854	651,050				853,804		
3. Amounts recoverable from reinsurers December 31, current year								
4. Liability December 31, prior year:								
4.1 Direct	15,766,458	1,316,818				14,449,640		
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	1,316,818				5,545,734		
5. Amounts recoverable from reinsurers December 31, prior year								
6. Incurred Benefits								
6.1 Direct	41,127,631	4,077,461		13,393		37,036,777		
6.2 Reinsurance assumed	92,591,503					92,591,503		
6.3 Reinsurance ceded	124,383,906	400,000				123,983,906		
6.4 Net	9,335,228	3,677,461		13,393		5,644,374		

(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 \$ 21,529 in Line 1.1, \$ 21,529 in Line 1.4.
 \$ 21,529 in Line 6.1, and \$ 21,529 in Line 6.4.

(c) Includes \$ 20,812 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 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	6,182,049		(6,182,049)
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	4,676,362	5,017,353	340,991
25. Aggregate write-ins for other than invested assets	28,223	938,358	910,135
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	10,886,634	5,955,711	(4,930,923)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	10,886,634	5,955,711	(4,930,923)
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. Debit Suspense	28,223	28,576	353
2502. Disallowed IMR		909,782	909,782
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	28,223	938,358	910,135

ANNUAL STATEMENT AS OF DECEMBER 31, 2023 OF THE American National Insurance Company of Texas
NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The TDI recognizes only statutory accounting practices ("SAP") 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 ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Texas. The state has implemented and adopted certain exceptions to the prescribed accounting practices found in the NAIC SAP and the Insurance Commissioner of the State of Texas has the right to permit other specific practices that deviate from prescribed practices.

As of the date of this report, the Company has not implemented any such exceptions, has not requested permission for a permitted practice, nor been directed by the State of Texas to implement any accounting practice unique to the Company.

The following table presents a reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of Texas:

	F/S SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 7,783,087	\$ 2,500,595
(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	\$ 7,783,087	\$ 2,500,595
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 53,613,459	\$ 39,572,415
(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	\$ 53,613,459	\$ 39,572,415

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 yield to worst interest method, except for bonds with an NAIC designation of 6, which are recorded at the lower of cost or estimated fair value.
- (3) Unaffiliated common stocks are carried at estimated fair value.
- (4) The Company had no investments in preferred stock.
- (5) The Company had no investments in mortgage loans on real estate.
- (6) Loan-backed securities are stated at amortized cost using the retrospective method including anticipated prepayments at the date of purchase, except for those with a NAIC designation 6, which are stated at lower of amortized cost or estimated 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 are 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 carry pharmaceutical rebate receivables.

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.

ANNUAL STATEMENT AS OF DECEMBER 31, 2023 OF THE American National Insurance Company of Texas
NOTES TO FINANCIAL STATEMENTS

NOTE 2 Accounting Changes and Corrections of Errors

A. Accounting Changes

In August 2023, Statutory Accounting Principles Working Group approved statutory accounting guidance that allows the admittance of net negative (disallowed) interest maintenance reserve ("IMR") as a short-term solution for certain life insurance companies due to rising interest rates. The guidance sunsets in 2025 and is effective for 3Q2023 statutory reporting. See note 21C for additional detail.

B. Correction of Errors

The Company had no corrections of errors during the reporting periods.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable - There were no business combinations accounted for under the statutory purchases method.

B. Statutory Merger

Not applicable - There were no business combinations that took the form of a statutory merger.

C. Assumption Reinsurance

Not applicable - The Company completed no assumption reinsurance agreements.

D. Impairment Loss

Not applicable - The Company did not recognize an impairment loss on the transactions described above.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

Not applicable - The Company did not recognize any goodwill.

NOTE 4 Discontinued Operations

Not applicable - The Company did not have any discontinued operations during the reporting periods.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable - The Company has no investments in mortgage loans.

B. Debt Restructuring

Not applicable - The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

Not applicable - The Company has no investments in reverse mortgages.

D. Loan-Backed Securities

(1) Prepayment assumptions for mortgage-backed/asset-backed securities were obtained from independent third party pricing services or internal estimates.

(2) At December 31, 2023, the Company did not have any securities within the scope of SSAP No 43R 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 period of time sufficient to recover the amortized cost basis.

(3) At December 31, 2023, the Company did not hold any loan-backed and structured securities with a recognized credit-related OTTI.

(4) Loan-backed and structured securities in unrealized loss positions are as follows:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ (6,346)
2. 12 Months or Longer	—
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	697,089
2. 12 Months or Longer	—

(5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an other-than-temporary impairment should be recognized. As of December 31, 2023, the Company believes it has the intent and ability to hold securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary impairment at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable - The Company has no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable - The Company has no repurchase agreements transactions.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable - The Company has no reverse repurchase agreements transactions.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable - The Company has no repurchase agreements transactions.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable - The Company has no reverse repurchase agreements transactions.

J. Real Estate

Not applicable - The Company had no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

Not applicable - The Company had no investments in low-income housing tax credits.

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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 Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account 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	4,829,865	—	—	—	4,829,865	4,757,752	72,113
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 (Sum of a through n)	\$ 4,829,865	\$ —	\$ —	\$ —	\$ 4,829,865	\$ 4,757,752	\$ 72,113

(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 & Nonadmitted) 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	—	4,829,865	3.091 %	3.322 %
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 (Sum of a through n)	\$ —	\$ 4,829,865	3.091 %	3.322 %

(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

Not applicable - The Company has no working capital finance investments.

ANNUAL STATEMENT AS OF DECEMBER 31, 2023 OF THE American National Insurance Company of Texas
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N. Offsetting and Netting of Assets and Liabilities

Not applicable - The Company has no offsetting and netting of assets and liabilities.

O. 5GI Securities

Not applicable - The Company does not have any 5GI Securities.

P. Short Sales

Not applicable - The Company has no short sales.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	1	—
2. Aggregate Amount of Investment Income	\$ 6,758	\$ —

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

Not applicable - The Company did not participate in any cash pools.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable - 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.

Interest income due and accrued

Gross	\$ 874,087
Nonadmitted	—
Admitted	\$ 874,087

Aggregate deferred interest

\$ —

Cumulative amounts of PIK interest included in the current principal balance

—

B. Not applicable - There was no investment income excluded from surplus during the reporting period.

NOTE 8 Derivative Instruments

Not applicable - 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)

	12/31/2023			Prior Year			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
(a) Gross Deferred Tax Assets	\$ 7,986,042	\$ 136,290	\$ 8,122,332	\$ 8,236,597	\$ 136,290	\$ 8,372,887	\$ (250,555)	\$ —	\$ (250,555)
(b) Statutory Valuation Allowance Adjustment	—	—	—	7,770,036	136,290	7,906,326	(7,770,036)	(136,290)	(7,906,326)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	7,986,042	136,290	8,122,332	466,561	—	466,561	7,519,481	136,290	7,655,771
(d) Deferred Tax Assets Nonadmitted	6,079,832	102,217	6,182,049	—	—	—	6,079,832	102,217	6,182,049
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,906,210	34,073	1,940,283	466,561	—	466,561	1,439,649	34,073	1,473,722
(f) Deferred Tax Liabilities	220,091	—	220,091	466,561	—	466,561	(246,470)	—	(246,470)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	\$ 1,686,119	\$ 34,073	\$ 1,720,192	\$ —	\$ —	\$ —	\$ 1,686,119	\$ 34,073	\$ 1,720,192

ANNUAL STATEMENT AS OF DECEMBER 31, 2023 OF THE American National Insurance Company of Texas
NOTES TO FINANCIAL STATEMENTS

(2) Admission Calculation Components SSAP No. 101

	12/31/2023			Prior Year			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
(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)	1,686,119	34,073	1,720,192	—	—	—	1,686,119	34,073	1,720,192
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	1,686,119	34,073	1,720,192	—	—	—	1,686,119	34,073	1,720,192
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	7,773,490	XXX	XXX	5,935,862	XXX	XXX	1,837,628
(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.	220,091	—	220,091	466,561	—	466,561	(246,470)	—	(246,470)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 1,906,210	\$ 34,073	\$ 1,940,283	\$ 466,561	\$ —	\$ 466,561	\$ 1,439,649	\$ 34,073	\$ 1,473,722

(3)

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,830%	1,181%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation in 2(b)2 Above.	\$51,823,267	\$39,572,415

(4) Impact of Tax Planning Strategies:

	12/31/2023		Prior Year		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
(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)	\$ 7,986,042	\$ 136,290	\$ 466,561	\$ —	\$ 7,519,481	\$ 136,290
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1e	\$ 1,906,210	\$ 34,073	\$ 466,561	\$ —	\$ 1,439,649	\$ 34,073
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	— %	— %	— %	— %	— %	— %

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes

B. As of December 31, 2023, the Company had no unrecognized deferred tax liabilities.

ANNUAL STATEMENT AS OF DECEMBER 31, 2023 OF THE American National Insurance Company of Texas
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C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) Prior Year	(3) (Col. 1-2) Total Change
(1) Current Income Tax			
(a) Federal	\$ 3,125,827	\$ 808,736	\$ 2,317,091
(b) Foreign	63	—	63
(c) Subtotal	3,125,890	808,736	2,317,154
(d) Federal income tax on net capital gains	10,845	1,401	9,444
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	3,136,735	810,137	2,326,598
(2) Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	4,519,936	4,540,178	(20,242)
(4) Investments	9	7	2
(5) Deferred acquisition costs	2,475,607	2,442,950	32,657
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	987,963	1,250,699	(262,736)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	2,527	2,763	(236)
(99) Subtotal	7,986,042	8,236,597	(250,555)
(b) Statutory valuation allowance adjustment	—	7,770,036	(7,770,036)
(c) Nonadmitted	6,079,832	—	6,079,832
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	1,906,210	466,561	1,439,649
(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	102,217	—	102,217
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	34,073	—	34,073
(i) Admitted deferred tax assets (2d + 2h)	1,940,283	466,561	1,473,722
(3) Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	66,693	75,951	(9,258)
(2) Fixed Assets	—	—	—
(3) Deferred and uncollected premium	131,381	301,894	(170,513)
(4) Policyholder reserves	—	—	—
(5) Other (including items <5% of total ordinary tax liabilities)	22,017	88,716	(66,699)
(99) Subtotal	220,091	466,561	(246,470)
(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)	220,091	466,561	(246,470)
(4) Net deferred tax assets/liabilities (2i - 3c)	\$ 1,720,192	\$ —	\$ 1,720,192

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NOTES TO FINANCIAL STATEMENTS

D. Additional Items

(1) The change in deferred taxes reported in surplus 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) Prior Year	(3) (Col. 1-2) Total Change
Total adjusted deferred assets	\$ 8,122,332	\$ 466,561	\$ 7,655,771
Total deferred tax liabilities	220,091	466,561	(246,470)
Net deferred tax asset (liability)	\$ 7,902,241	\$ —	7,902,241
Tax effect on change in unaffiliated unrealized gains (losses)			—
Tax effect on change in previously untaxed nonadmitted assets			(987,963)
Tax effect on change in statutory pension obligation			—
Change in deferred income tax in surplus			\$ 6,914,278

(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	\$ 10,924,828	
Capital Gains (Losses)	38,123	
Reported Statutory Income (Loss)	10,962,951	
Federal Statutory Rate	21 %	
Expected Income Tax at Statutory Rate	2,302,220	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	4,547	—
Non-Deductible Expenses	213	—
Valuation Allowance	(6,655,627)	—
Reinsurance Transactions	571,096	5.2
Other	8	— %
Total Income Tax Reported	\$ (3,777,543)	(34.5)%
Current Income Taxes Incurred	3,136,735	28.6
Change In Deferred Income Taxes	(6,914,278)	(63.2)
Total Income Tax Reported	\$ (3,777,543)	(34.6)%

E. Operating Loss Carryforward

- (1) As of December 31, 2023, the Company had no operating loss or general business credit carryforwards.
- (2) As of December 31, 2023, the Company had no federal income taxes available for recoupment.
- (3) As of December 31, 2023, 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	Non Life Companies (continued)
American National Insurance Company	American National Insurance Holdings, Inc.
American National Life Insurance Company of Texas	American National Administrators, Inc.
American National Life Insurance Company of New York	American National Registered Investment Advisor, Inc.
Garden State Life Insurance Company	ANICO Financial Services, Inc.
Standard Life & Accident Insurance Company	Standard Plus, Inc.
	ANPAC Lloyds Insurance Management, Inc.
Non Life Companies	Freestone Re Ltd
American National Property And Casualty Company	American National Group Services, LLC
American National General Insurance Company	Arches Merger Sub Inc.
Farm Family Casualty Insurance Company	Arches Acquisition Holdco I Inc.
United Farm Family Insurance Company	Arches Acquisition Holdco II Inc.
ANH2O, Inc.	BNRE Triangle Acquisition Inc.
BAMR US Holdings, LLC	BNRE Triangle Merger Sub Inc.
American National Insurance Service Company	Argo Group International Holdings, Inc.
Alternative Benefit Management, Inc.	Argo Re Ltd.

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(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 in accordance with the method set forth in Code Section 1552 and Treasury Regulation 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 the Company's 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 is recovered by decreasing subsequent year's federal income tax payments to its parent.

G. Tax Loss Contingencies

As of December 31, 2023, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2023, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2023, the Company's 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, 2023, the company is not an applicable reporting entity and the accompanying statutory financial statements do not include an estimated impact from the CAMT.

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 2023 and 2022.

C. Transactions with related party who are not reported on Schedule Y

(1) Detail of Material Related Party Transactions

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
001	02/17/23	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	Other	Yes	03/15/40	\$ 339,407
002	02/17/23	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	Other	Yes	03/15/40	\$ 364,028

(2) Detail of Material Related Party Transactions Involving Services

The Company had no material related party transactions involving services.

(3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities

a. Description of Transaction

Ref #	Name of Related Party	Overview Description	Have Terms Changed from Preceding Period (Yes/No)
001	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	No
002	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	No

b. Assets Received

Ref #	Name of Related Party	Description of Assets Received	Statement Value of Assets Received
001	BLP Commercial Mortgage Trust 2023-IND	Bonds	\$ 339,407
002	BLP Commercial Mortgage Trust 2023-IND	Bonds	\$ 364,028
Total			\$ 703,435

c. Assets Transferred

The Company had no material related party transactions involving transfer of assets and liabilities.

D. The Company reported \$882,922 and \$802,983 as amounts due to American National Insurance Company (ANICO), at December 31, 2023 and 2022, respectively. There was \$1,040,942 and \$31,360 due from ANICO at December 31, 2023 and 2022, respectively. 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 agreed to provide administrative services (investments, policy administration, actuarial, and accounting) to certain affiliates for which it receives a service fee. The Company received a service fee payment from affiliates of approximately \$10,172,000 in 2023 and \$9,370,000 in 2022.

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

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

Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance") became the ultimate parent as a result of the 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 has 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.

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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, 2023, 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

The Company has no employees. Employees of the Company's affiliates provide services to the Company under intercompany service agreements.

A-D. Defined Benefit Plan

Not applicable - The Company has no defined benefit plans.

E. Defined Contribution Plan

Not applicable - The Company has no defined contribution plans.

F. Multiemployer Plans

Not applicable - The Company does not participate in any multiemployer plans.

G. Consolidated/Holding Company Plans

Not applicable - The Company does not participate in any consolidated/holding company plans.

H. Postemployment Benefits and Compensated Absences

Not applicable - The Company has no obligations for post-retirement benefits or compensated absences.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable - The Company has no postretirement benefit plans.

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

A. The Company has \$300,000 shares authorized, \$300,000 shares 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 to 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 2023 and 2022.

E. For the year ended December 31, 2023, dividends to shareholders were limited to \$3,957,242.

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: \$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 \$222,617 and \$223,920 at December 31, 2023 and 2022. The Company expects to pay guaranty fund assessments in the period in which they are received and related premium tax credits would begin in and be recognized over the period allowed by each state.

(a) Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	261,849
(b) Decreases current year: Utilization and write-off tax offsets		26,693
(c) Increases current year: Assessments capitalized during the year		15,560
(d) Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	250,716

The Company has recorded the above offsetting asset for future premium tax credits relating to insolvent life insurance and annuity companies.

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

There were no claims related to extra contractual obligation and bad faith losses stemming from lawsuits during the reporting period.

E. Joint and Several Liabilities

The Company reported no joint and several liabilities during the reporting period.

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F. All Other Contingencies

The Company, consistent with the insurance industry in general, is a defendant in various lawsuits, which may from time to time concern alleged breaches of contracts, various employment matters, 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 provide 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 American National's condensed consolidated 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. These lawsuits are in various stages of development, and 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 condensed consolidated financial position, liquidity, or results of operations. With respect to the existing litigation, management currently believes that the possibility of a material judgment adverse to American National is remote. Accruals for losses are established whenever they are probable and reasonably estimable. If no one estimate within the range of possible losses is more probable than any other, an accrual is recorded based on the lowest amount of the range.

NOTE 15 Leases

A. Lessee Operating Lease

The Company had no lessee lease agreements.

B. Lessor Leases

1. The Company had no lessor or leveraged lease agreements.
2. The Company was not involved in any sales-leaseback transactions.

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

Not applicable – 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

Not applicable – The Company had no sales, transfers, or servicing of financial assets and extinguishment of liabilities during the reporting period.

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

Not applicable – 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 \$23,322,697 and \$27,567,522 for 2023 and 2022, 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	\$ 4,532,990
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	U,C,CA,B,P	4,807,286
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	U,C,CA,B,P	4,457,503
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	U,C,CA,B,P	7,692,807
Total	XXX	XXX	XXX	XXX	\$ 21,490,586

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

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock - Affiliated	\$ —	\$ —	\$ 1,888,338	\$ —	\$ 1,888,338
Total assets at fair value/NAV	\$ —	\$ —	\$ 1,888,338	\$ —	\$ 1,888,338

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Ending Balance as of Prior Year End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance as of Current Quarter End
a. Assets										
Common stock - Affiliated	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,935,687	\$ —	\$ (47,349)	\$ —	\$ 1,888,338
Total Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,935,687	\$ —	\$ (47,349)	\$ —	\$ 1,888,338

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

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(4) During the current reporting period, the fair value of the Company's investments in Level 3 totaled \$1,888,338. The market values held as equity and fixed income securities are obtained from various pricing services. There has been no change in the valuation techniques and related inputs.

(5) The fair value information for derivative assets are included in the above tables.

B. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. A fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. American National has evaluated the types of securities in its investment portfolio to determine an appropriate hierarchy level based upon trading activity and the observability of market inputs. The classification of assets or liabilities 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 American National'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.

Bonds - The Company utilizes a pricing service to estimate fair value measurements. The fair value for fixed maturity securities that are disclosed as Level 1 measurements are based on unadjusted quoted market prices for identical assets that are readily available in an active market. The estimates of fair value for most fixed maturity securities, 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 pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturity securities 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.

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, pricing source 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 from 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.

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.

Common Stock - For public common stocks, prices are received from a nationally recognized pricing service that are based on observable market transactions, and these securities are classified as Level 1 measurements.

Short-term investments - Short-term investments are primarily commercial paper rated A2 or P2 or better by Standard & Poor's and Moody's, respectively. Commercial paper is carried at amortized cost which approximates fair value. These investments are classified as Level 2 measurements.

For other financial instruments discussed below, the Company believes that their carrying value approximates fair value. This assumption is supported by the qualitative information discussed below. These financial instruments are classified as Level 3 measurements.

Policy Loans - 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. These investments are classified as Level 3 measurements.

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. The table below reflects the fair values and admitted values of all admitted assets that are financial instruments. The fair values are also categorized into the three-level fair value hierarchy as described above in the Note 20A.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 68,889,583	\$ 75,329,616	\$ 4,784,883	\$ 64,104,700	\$ —	\$ —	\$ —
Common Stock - Affiliated	1,888,352	1,888,352	—	—	1,888,352	—	—
Policy Loans	2,590,185	2,590,185	—	—	2,590,185	—	—
Cash, cash equivalents and short-term investments	46,019,381	46,019,381	39,221,084	2,808,297	3,990,000	—	—
Other invested assets	2,800,000	2,800,000	—	—	2,800,000	—	—

D. Not Practicable to Estimate Fair Value

Not applicable - 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

Not applicable - The Company had no investments measured using net asset value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

. The Company had no unusual or infrequent items during 2023.

B. Troubled Debt Restructuring Debtors

The Company had no troubled debt restructuring during 2023.

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C. Other Disclosures

Assets in the amount of \$4,829,865 and \$4,757,752 at December 31, 2023 and 2022, respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$4,676,360 and \$5,017,353 at December 31, 2023 and 2022. 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.

The Company had no unamortized balances in IMR for allocated gains/losses to IMR from derivatives that were reported at fair value prior to the termination of the derivative. The Company's general account net negative (disallowed) IMR was \$844,998. The Company's general account negative IMR admitted was \$844,998, 1.7% of the adjusted capital and surplus of \$50,754,028.

The Company's fixed income investments generating IMR losses complied with the reporting entity's documented investment or liability management policies. The Company had no IMR losses for fixed income related derivatives in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination. The Company had no deviation from the entity's documented investment or liability management policies due to a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities. The Company had no asset sales generating admitted negative IMR compelled by liquidity pressures.

D. Business Interruption Insurance Recoveries

The Company had 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.

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, 2024 for these statutory financial statements which are to be issued March 1, 2024.

Type I - Recognized Subsequent Events:

There were no recognized subsequent events for the period ended December 31, 2023.

Type II - Nonrecognized Subsequent Events:

There were no nonrecognized subsequent events for the period ended December 31, 2023.

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - General 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?

\$1,299,730

(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?

The Company entered into a coinsurance with Swiss Re Life and Health of America ("Swiss Re"), effective April 1, 2023, ceding approximately \$1,275,889 of reserves related to medicare supplement insurance.

The Company entered into a coinsurance with Core Specialty, effective December 1, 2023.

B. Uncollectible Reinsurance

Not applicable - The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses

Not applicable - The Company had no commutation of reinsurance reflected in the financial statements.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable - The Company had no certified reinsurer rating downgrade or status subject to revocation.

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E. Affiliated Captive Reinsurance Contracts for Variable Annuities

Not applicable - The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

Not applicable - The Company had no reinsurance agreements with captive reinsurers.

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

Not applicable - The Company had no reinsurance agreements with captive reinsurers.

H. Reinsurance Credit

(1-3) Not applicable - The Company has no reinsurance contracts that include a provision which limits the reinsurer's assumption of significant risks or contain features which result in delays in payment.

(4) Not applicable - The Company has not reflected reinsurance accounting credit for any contracts not subject to A-791 and not yearly renewable term which meet the risk transfer requirements of SSAP No. 61R, Life, Deposit-Type and Accident and Health Reinsurance.

(5-6) Not applicable - The Company has not ceded any risk for any contracts not subject to A-791 and not yearly renewable term under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by this financial statement. We have not accounted for a contract as reinsurance under statutory accounting principles (SAP), as a deposit under generally accepted accounting principle (GAAP) or as reinsurance under GAAP and as a deposit under SAP.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable - 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, 2023 were \$5,545,734. As of December 31, 2023, \$4,027,699 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$76,356 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$1,441,679 of unfavorable prior-year development from December 31, 2022 to December 31, 2023. 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.

NOTE 26 Intercompany Pooling Arrangements

Not applicable - The Company has no intercompany pooling arrangements.

NOTE 27 Structured Settlements

Not applicable - The Company has entered into no structured settlement agreements in which the Company is liable should the issuers of the annuities fail to perform.

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
12/31/2023	\$ —	\$ 276,688	\$ 276,688	\$ —	\$ —
09/30/2023	—	—	—	—	—
06/30/2023	—	50,583	50,583	—	—
03/31/2023	—	33,808	33,808	—	—
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	—	—

B. Risk-Sharing Receivables

Not applicable - 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

Not applicable - The company had no liabilities related to premium deficiency reserves. The company did not consider anticipated investment income when calculating its premium deficiency reserves.

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, 2023 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$4,555,697.

(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.

Not applicable - The Company has no reserves life contracts and annuity contracts.

(6) The details for other changes: NONE.

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

A. Individual Annuities:	Amount	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:						
a. With market value adjustment	—	157,910	—	—	157,910	5 %
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)	—	157,910	—	—	157,910	5 %
e. At book value without adjustment (minimal or no charge or adjustment)	—	2,988,826	—	—	2,988,826	95 %
(2) Not subject to discretionary withdrawal	—	—	—	—	—	— %
(3) Total (gross: direct + assumed)	—	3,146,736	—	—	3,146,736	100 %
(4) Reinsurance ceded	—	—	—	—	—	— %
(5) Total (net) (3) - (4)	—	\$ 3,146,736	\$ —	\$ —	\$ 3,146,736	100 %
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	—	\$ —	\$ —	\$ —	\$ —	— %

B. The Company had no group annuities.

C. Deposit-Type Contracts:	Amount	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:						
a. With market value adjustment	\$ —	\$ 147,870	\$ —	\$ —	\$ 147,870	100 %
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)	—	147,870	—	—	147,870	100 %
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—	— %
(2) Not subject to discretionary withdrawal	—	—	—	—	—	— %
(3) Total (gross: direct + assumed)	—	147,870	—	—	147,870	100 %
(4) Reinsurance ceded	—	—	—	—	—	— %
(5) Total (net) (3) - (4)	—	147,870	—	—	147,870	100 %
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	—	—	—	—	—	—

D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	3,079,196
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	67,540
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	147,870
4. Subtotal (1+2+3)	3,294,606
5. Separate Accounts Annual Statement: Exhibit 3, Line 0299999, Column 2	—
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulation	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal (5+6+7+8+9+10)	—
12. Combined Total (4+11)	\$ 3,294,606

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NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Amount	Account Value	Cash Value	Reserve
A. General Account				
(1) Subject to discretionary withdrawal, surrender values or policy loans				
a. Term Policies with Cash Value	—	—	—	—
b. Universal Life	—	43,656,630	43,643,638	44,131,719
c. Universal Life with Secondary Guarantees	—	60,129	23,394	336,382
d. Indexed Universal Life	—	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—	—
f. Indexed Life	—	—	—	—
g. Other Permanent Cash Value Life Insurance	—	1,296,645	1,296,645	1,888,178
h. Variable Life	—	—	—	—
k. Variable Universal Life	—	—	—	—
j. Miscellaneous Reserves	—	—	—	—

(2) Not subject to discretionary withdrawal or no cash values:				
a. Term Policies without Cash Value	—	—	—	3,692,002
b. Accidental Death Benefits	—	—	—	1,832
c. Disability - Active Lives	—	—	—	289
d. Disability - Disabled Lives	—	—	—	388,663
e. Miscellaneous Reserves	—	—	—	20,061,723
(3) Total gross: direct + assumed	—	45,013,404	44,963,677	70,500,788
(4) Reinsurance Ceded	—	—	—	212,674
(5) Total (net) (3) - (4)	—	45,013,404	44,963,677	70,288,114

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.

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 49,835,590
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	1,832
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	289
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	388,663
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	20,061,723
(6) Subtotal (1+2+3+4+5)	70,288,097

Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ —
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal (7+8+9)	—
(11) Combined Total (6+10)	70,288,097

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2023, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary new business	—	—
(3) Ordinary renewal	722,810	694,686
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals (1+2+3+4+5+6)	\$ 722,810	\$ 694,686

NOTE 35 Separate Accounts

Not Applicable - 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, 2023 and December 31, 2022 was \$76,347 and \$127,200, respectively.

The Company incurred \$1,316,698 and paid \$2,410,860 of claim adjustment expenses in the current year, of which \$1,094,162 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	Brookfield Reinsurance Ltd., a 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 [X]
- 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\$9,044
- 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:\$1,040,942
- 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 \$ 4,829,865
- 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
Bank of New York Mellon	One Wall Street, New York, NY

ANNUAL STATEMENT FOR THE YEAR 2023 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 [X] No []

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Moody National Bank	Bank of New York	04/06/2023	New agreement

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
American National Insurance Company	A.....

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
	American National Insurance Company	98450090906CB7AD0P60		DS.....

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	112,770,631	106,330,594	(6,440,037)
31.2 Preferred stocks			
31.3 Totals	112,770,631	106,330,594	(6,440,037)

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 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 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 Name	2 Amount Paid

41.1 Amount of payments for legal expenses, if any? \$ 499

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 Name	2 Amount Paid
Greer, Herz & Adams	499

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 Name	2 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\$ 14, 133, 026
- 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.\$ 10, 899, 661

- 1.6 Individual policies:
 - Most current three years:
 - 1.61 Total premium earned\$ (3)
 - 1.62 Total incurred claims\$ 3
 - 1.63 Number of covered lives
 - All years prior to most current three years
 - 1.64 Total premium earned\$ 9, 965, 348
 - 1.65 Total incurred claims\$ 7, 683, 859
 - 1.66 Number of covered lives 2, 698

- 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\$ 4, 167, 678
 - 1.75 Total incurred claims\$ 3, 215, 799
 - 1.76 Number of covered lives 1, 001

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	34, 669, 156	40, 358, 165
2.2 Premium Denominator	12, 879, 898	29, 488, 102
2.3 Premium Ratio (2.1/2.2)	2. 692	1. 369
2.4 Reserve Numerator	1, 706, 715	6, 798, 386
2.5 Reserve Denominator	55, 098, 125	62, 580, 963
2.6 Reserve Ratio (2.4/2.5)	0. 031	0. 109

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

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 \$
- 7.2 Total Incurred Claims \$ 3,476,570
- 7.3 Number of Covered Lives 3,670

*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 \$ 5,529,171
- 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 \$
- 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?

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

NONE

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 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	306,767	320,920	320,254	326,930	342,220
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	166,534	178,279	186,824	196,786	206,767
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	659	744	811	922	1,089
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	473,960	499,943	507,889	524,638	550,076
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)	5	17,850	9,012	2,851	1,527
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					1,183
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)	5	17,850	9,012	2,861	2,710
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	3,779,024				
15. Group life (Line 20.4, Col. 3)	10,997				
16. Individual annuities (Line 20.4, Col. 4)	58,405	122,077	441,045	304,336	88,800
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)	9,031,472	26,246,196	44,267,433	57,889,421	49,216,990
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	12,879,898	26,368,273	44,708,478	58,193,757	49,305,790
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	145,384,834	142,448,963	137,152,041	132,834,035	131,621,296
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	91,771,375	102,876,548	100,183,367	97,692,304	96,225,631
23. Aggregate life reserves (Page 3, Line 1)	73,434,832	73,492,368	72,881,073	73,033,264	72,470,509
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	220,162	2,334,049	3,243,631	2,893,687	2,627,209
25. Deposit-type contract funds (Page 3, Line 3)	147,870	229,555	229,306	159,850	174,119
26. Asset valuation reserve (Page 3, Line 24.01)	865,784	623,864	693,917	861,364	875,794
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)	50,613,459	36,572,415	33,968,674	32,141,731	32,395,665
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(4,859,060)	1,682,991	446,880	(558,852)	3,976,340
Risk-Based Capital Analysis					
30. Total adjusted capital	54,479,243	40,196,279	37,662,591	36,003,095	36,271,459
31. Authorized control level risk - based capital	2,883,205	3,402,829	3,238,302	3,146,177	1,693,746
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)	58.6	69.9	84.1	95.2	94.0
33. Stocks (Lines 2.1 and 2.2)	1.5				
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)	35.8	28.2	13.8	2.3	2.9
37. Contract loans (Line 6)	2.0	2.0	2.1	2.5	3.1
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	2.2				
40. Receivables for securities (Line 9)					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
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),	1,888,338				
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	1,888,338				
51. Total Investment in Parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	10,886,634	5,955,711	5,207,686	5,042,679	7,297,784
53. Total admitted assets (Page 2, Line 28, Col. 3)	145,384,834	142,448,963	137,152,041	132,834,035	131,621,296
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,148,982	3,767,452	4,308,550	4,476,664	4,848,302
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(15,851)	(1,609)	(102,937)	(58,772)	(29,756)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	3,133,131	3,765,843	4,205,613	4,417,892	4,818,546
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)	5,258,134	6,380,664	7,388,576	9,305,993	5,253,283
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	5,644,373	21,246,213	36,650,301	44,010,080	40,047,740
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	276,333	532,302	(49,200)	412,785	269,929
61. Increase in A & H reserves (Line 19, Col. 6)	(2,114,246)	(909,581)	349,944	266,480	346,564
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	50.8	39.5	29.7	28.8	28.5
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	4.4	4.2	4.0	3.8	5.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	44.2	79.5	84.4	77.5	83.2
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	5.4	1.2	0.9	1.0	1.2
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	44.7	39.3	33.3	31.3	30.4
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
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)			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)	5,010,047		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)	5,545,734		XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	(375,554)	164,905			
74. Individual term life (Page 6.1, Col. 4)	294,277	(1,136,467)			
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)	(435,555)	(2,125,203)			
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	(4,772)	(127,098)			
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)					
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)	4,833	9			
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)		(6,421)			
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	(13,751)	26,765			
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(77,952)	31,152			
96. Individual other annuities (Page 6.3, Col. 7)	28,766	(35,310)			
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)	715,356	207,114			
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)	1,174,832	(6,356,290)			
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)	144,489	325,561			
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)	6,343,966	11,533,484			
115. Aggregate of all other lines of business (Page 6, Col. 8)					
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	7,798,938	2,502,203			

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 2023 OF THE American National Life Insurance Company of Texas
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 71773

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	1,464,226							847,472	5,454	23,111	19,167	895,204
3. Term	427,604							100,000			143	100,143
4. Indexed												
5. Universal	2,336,150							3,453,416	16,075	1,012,522	1,503	4,483,515
6. Universal with secondary guarantees	64,239											
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life	4,292,219							4,400,889	21,529	1,035,633	20,812	5,478,862
Group Life												
12. Whole	10,997											
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life	10,997											
Individual Annuities												
20. Fixed	58,405							307		499,808		500,114
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout								5,225		39,698		44,923
25. Other	(f)											
26. Total Individual Annuities	58,405							5,532		539,505		545,037
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d) 1,088,187							XXX	XXX	XXX	590,351	590,351
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d) 13,732,099							XXX	XXX	XXX	11,189,858	11,189,858
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d) 4,532,990							XXX	XXX	XXX	2,466,306	2,466,306
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d) 38,044,741							XXX	XXX	XXX	23,794,867	23,794,867
46. Total Accident and Health	57,398,017							XXX	XXX	XXX	38,041,381	38,041,381
47. Total	61,759,637 (c)							4,406,420	21,529	1,575,139	38,062,193	44,065,281

24.GT

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0408

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2023

NAIC Company Code 71773

Line of Business	13 Incurred During Current Year	13 Claims Settled During Current Year								22 Unpaid December 31, Current Year	22 Issued During Year		22 Other Changes to In Force (Net)		22 In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
		14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount
Individual Life																
1. Industrial																
2. Whole	325,064	860,627		103,299				82	963,926	180,394						
3. Term	110,000	100,000						1	100,000							
4. Indexed																
5. Universal	1,049,902	3,469,491						28	3,469,491	524,951						
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other																
11. Total Individual Life	1,484,966	4,430,118	111	103,299				111	4,533,417	705,345	1	5,000	(446)	(25,903,157)	3,670	473,299,215
Group Life																
12. Whole																
13. Term																
14. Universal																
15. Variable																
16. Variable universal																
17. Credit																
18. Other																
19. Total Group Life													(5)	(85,000)	71	660,000
Individual Annuities																
20. Fixed																
21. Indexed																
22. Variable with guarantees																
23. Variable without guarantees																
24. Life contingent payout																
25. Other																
26. Total Individual Annuities																
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout																
32. Other																
33. Total Group Annuities																
Accident and Health																
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(92)	(587,416)	369	4,132,740
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1,296)	(2,793,249)	3,699	12,467,698
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,489	22,361,638	(29,873)	(25,038,102)	21,570	22,404,279
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,489	22,361,638	(31,261)	(28,418,767)	25,638	39,004,717
47. TOTAL		1,484,966	4,430,118	111	103,299			111	4,533,417	705,345	21,490	22,366,638	(31,712)	(54,406,924)	29,379	512,963,931

(a) 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 \$ _____

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____, 512 and number of persons insured under indemnity only products _____, 6

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

ANNUAL STATEMENT FOR THE YEAR 2023 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	Policies	Certificates	Amount of Insurance	
1. In force end of prior year			4,115	499,199			2	76	744	499,943
2. Issued during year			1	5						5
3. Reinsurance assumed										
4. Revived during year			15	1,941						1,941
5. Increased during year (net)			106	2,084					3	2,087
6. Subtotals, Lines 2 to 5			122	4,030					3	4,033
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)			4,237	503,229			2	76	747	503,976
Deductions during year:										
10. Death			98	4,978			XXX			4,978
11. Maturity			12	193			XXX			193
12. Disability							XXX			
13. Expiry			56	1,035						1,035
14. Surrender			93	8,854						8,854
15. Lapse			200	12,529				5	45	12,574
16. Conversion			2	550			XXX	XXX	XXX	550
17. Decreased (net)			106	1,789					43	1,832
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			567	29,928				5	88	30,016
21. In force end of year (b) (Line 9 minus Line 20)			3,670	473,301			2	71	659	473,960
22. Reinsurance ceded end of year	XXX		XXX	112,965	XXX		XXX	XXX		112,965
23. Line 21 minus Line 22	XXX		XXX	360,336	XXX	(a)	XXX	XXX	659	360,995
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 2023 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			217	1,357
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	21
28. Term policies - other			465	138,456
29. Other term insurance - decreasing	XXX		XXX	85
30. Other term insurance	XXX		XXX	27,020
31. Totals (Lines 27 to 30)			468	165,582
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	91	950
34. Totals, whole life and endowment	1	5	3,111	306,767
35. Totals (Lines 31 to 34)	1	5	3,670	473,299

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	5		473,299	
38. Credit Life (Group and Individual)				
39. Group			660	
40. Totals (Lines 36 to 39)	5		473,959	

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 underlined 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	3,665
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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	952				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	4	(a) 952		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2023 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)		1		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		1		
9. In force end of year (line 5 minus line 8)	3	1		
10. Amount on deposit		(a) 2,846		(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	13	80		
2. Issued during year	1			
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	14	80		
Deductions during year:				
6. Decreased (net)	2	8		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	2	8		
9. In force end of year (line 5 minus line 8)	12	72		
Income now payable:				
10. Amount of income payable	(a) 64,944	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 2,873,809	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 96,702	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	43,318	146,424,622			4,008	12,620,939
2. Issued during year	21,255	21,780,719				
3. Reinsurance assumed	47,462	174,337,977				
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	112,035	XXX		XXX	4,008	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	41,982	XXX		XXX	1,195	XXX
8. Reinsurance ceded	68,717	XXX		XXX		XXX
9. Totals (Lines 6 to 8)	110,699	XXX		XXX	1,195	XXX
10. In force end of year (line 5 minus line 9)	1,336	(a) 7,126,634		(a)	2,813	(a) 10,087,522

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 2023 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	(909,782)
2. Current year's realized pre-tax capital gains/(losses) of \$54,594 transferred into the reserve net of taxes of \$ 11,465	43,130
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)	(866,652)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(21,654)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(844,998)

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. 2023	(36,692)	15,038		(21,654)
2. 2024	(38,297)	13,129		(25,168)
3. 2025	(40,194)	6,427		(33,767)
4. 2026	(42,252)	4,674		(37,578)
5. 2027	(42,266)	2,871		(39,395)
6. 2028	(44,510)	991		(43,519)
7. 2029	(45,737)			(45,737)
8. 2030	(46,651)			(46,651)
9. 2031	(48,247)			(48,247)
10. 2032	(49,892)			(49,892)
11. 2033	(51,178)			(51,178)
12. 2034	(52,784)			(52,784)
13. 2035	(54,386)			(54,386)
14. 2036	(56,289)			(56,289)
15. 2037	(58,191)			(58,191)
16. 2038	(54,297)			(54,297)
17. 2039	(47,412)			(47,412)
18. 2040	(39,276)			(39,276)
19. 2041	(28,986)			(28,986)
20. 2042	(16,286)			(16,286)
21. 2043	(8,732)			(8,732)
22. 2044	(5,420)			(5,420)
23. 2045	(1,807)			(1,807)
24. 2046				
25. 2047				
26. 2048				
27. 2049				
28. 2050				
29. 2051				
30. 2052				
31. 2053 and Later				
32. Total (Lines 1 to 31)	(909,782)	43,130		(866,652)

ANNUAL STATEMENT FOR THE YEAR 2023 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	623,864		623,864				623,864
2. Realized capital gains/(losses) net of taxes - General Account							
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	128,045		128,045				128,045
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	751,909		751,909				751,909
9. Maximum reserve	666,244		666,244	367,282	630,420	997,702	1,663,946
10. Reserve objective	381,578		381,578	367,282	630,420	997,702	1,379,280
11. 20% of (Line 10 - Line 8)	(74,066)		(74,066)	73,456	126,084	199,540	125,474
12. Balance before transfers (Lines 8 + 11)	677,843		677,843	73,456	126,084	199,540	877,383
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(11,599)		(11,599)				(11,599)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	666,244		666,244	73,456	126,084	199,540	865,784

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	13,928,635	XXX	XXX	13,928,635	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	200,935	XXX	XXX	200,935	0.0004	80	0.0011	221	0.0023	462
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D	2,128,443	XXX	XXX	2,128,443	0.0007	1,490	0.0022	4,683	0.0044	9,365
2.5	1	NAIC Designation Category 1.E	4,020,392	XXX	XXX	4,020,392	0.0009	3,618	0.0027	10,855	0.0055	22,112
2.6	1	NAIC Designation Category 1.F	4,040,785	XXX	XXX	4,040,785	0.0011	4,445	0.0034	13,739	0.0068	27,477
2.7	1	NAIC Designation Category 1.G	19,016,230	XXX	XXX	19,016,230	0.0014	26,623	0.0042	79,868	0.0085	161,638
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	29,406,785	XXX	XXX	29,406,785	XXX	36,256	XXX	109,365	XXX	221,055
3.1	2	NAIC Designation Category 2.A	11,513,840	XXX	XXX	11,513,840	0.0021	24,179	0.0063	72,537	0.0105	120,895
3.2	2	NAIC Designation Category 2.B	14,885,672	XXX	XXX	14,885,672	0.0025	37,214	0.0076	113,131	0.0127	189,048
3.3	2	NAIC Designation Category 2.C	4,515,263	XXX	XXX	4,515,263	0.0036	16,255	0.0108	48,765	0.0180	81,275
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	30,914,775	XXX	XXX	30,914,775	XXX	77,648	XXX	234,433	XXX	391,218
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	1,079,421	XXX	XXX	1,079,421	0.0131	14,140	0.0350	37,780	0.0500	53,971
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,079,421	XXX	XXX	1,079,421	XXX	14,140	XXX	37,780	XXX	53,971
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)	75,329,616	XXX	XXX	75,329,616	XXX	128,045	XXX	381,578	XXX	666,244
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	40,249,313	XXX	XXX	40,249,313	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		XXX	XXX		0.0004		0.0011		0.0023	
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)		XXX	XXX		XXX		XXX		XXX	
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)	40,249,313	XXX	XXX	40,249,313	XXX		XXX		XXX	
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)	115,578,929	XXX	XXX	115,578,929	XXX	128,045	XXX	381,578	XXX	666,244

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	1,888,338	XXX	XXX	1,888,338	0.0000		0.1945	367,282	0.1945	367,282
17.		Total Common Stock (Sum of Lines 1 through 16)	1,888,338			1,888,338	XXX		XXX	367,282	XXX	367,282
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	3,990,000	XXX		3,990,000	0.0000		0.1580	630,420	0.1580	630,420
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	3,990,000	XXX		3,990,000	XXX		XXX	630,420	XXX	630,420
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	3,990,000			3,990,000	XXX		XXX	630,420	XXX	630,420

(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 2023 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
XE001862	A003439	CA	2023	50,000	3,142		MISREPRESENTATION
XE000716	A003364	FL	2022	15,000	1,007		MISREPRESENTATION
XE001187	A003397	FL	2023	5,000	368		MISREPRESENTATION
XE001786	A003409	FL	2023	10,000	1,279		MISREPRESENTATION
XE002062	A003398	FL	2023	3,000	243		MISREPRESENTATION
XE002075	A003415	FL	2023	8,000	455		MISREPRESENTATION
X0302839	A003434	KY	2023	5,000	700		MISREPRESENTATION
X0302756	A003352	MI	2022	5,000	33		MISREPRESENTATION
XE001685	A003392	NC	2023	10,000	474		MISREPRESENTATION
0199999. Death Claims - Ordinary				111,000	7,701		XXX
0599999. Death Claims - Disposed Of				111,000	7,701		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				111,000	7,701		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				111,000	7,701		XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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	11,248,512	XXX	4,413,573	XXX		XXX	1,428,456	XXX		XXX		XXX		XXX
2. Premiums earned	11,763,277	XXX	4,442,876	XXX		XXX	2,786,701	XXX		XXX		XXX		XXX
3. Incurred claims	5,644,374	48.0	2,536,769	57.1			1,768,128	63.4						
4. Cost containment expenses	639,397	5.4	176,861	4.0			315,856	11.3						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	6,283,771	53.4	2,713,630	61.1			2,083,984	74.8						
6. Increase in contract reserves	(1,081,398)	(9.2)					(1,081,398)	(38.8)						
7. Commissions (a)	595,716	5.1	174,552	3.9			(653,745)	(23.5)						
8. Other general insurance expenses	3,813,178	32.4	1,410,826	31.8			2,018,903	72.4			36,983			
9. Taxes, licenses and fees	848,134	7.2	169,777	3.8			246,861	8.9			73,882			
10. Total other expenses incurred	5,257,028	44.7	1,755,155	39.5			1,612,019	57.8			110,865			
11. Aggregate write-ins for deductions	748	0.0	86	0.0			378	0.0						
12. Gain from underwriting before dividends or refunds	1,303,128	11.1	(25,995)	(0.6)			171,718	6.2			(110,865)			
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	1,303,128	11.1	(25,995)	(0.6)			171,718	6.2			(110,865)			
DETAILS OF WRITE-INS														
1101. Aggregate write-ins for deductions	748	0.0	86	0.0			378	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)	748	0.0	86	0.0			378	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	5,406,483	XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX	4,533,700	XXX
3. Incurred claims											1,339,477	29.5
4. Cost containment expenses											146,680	3.2
5. Incurred claims and cost containment expenses (Lines 3 and 4)											1,486,157	32.8
6. Increase in contract reserves												
7. Commissions (a)											1,074,909	23.7
8. Other general insurance expenses											346,466	7.6
9. Taxes, licenses and fees											357,614	7.9
10. Total other expenses incurred											1,778,989	39.2
11. Aggregate write-ins for deductions											284	0.0
12. Gain from underwriting before dividends or refunds											1,268,270	28.0
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds											1,268,270	28.0
DETAILS OF WRITE-INS												
1101. Aggregate write-ins for deductions											284	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)											284	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2023 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	219,804	215,574											4,230
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year	219,804	215,574											4,230
5. Total premium reserves, prior year	1,487,749	257,004		1,223,402									7,343
6. Increase in total premium reserves	(1,267,945)	(41,430)		(1,223,402)									(3,113)
B. Contract Reserves:													
1. Additional reserves (a)													
2. Reserve for future contingent benefits													
3. Total contract reserves, current year													
4. Total contract reserves, prior year	1,081,398			1,081,398									
5. Increase in contract reserves	(1,081,398)			(1,081,398)									
C. Claim Reserves and Liabilities:													
1. Total current year	853,804	837,874		5,829									10,101
2. Total prior year	5,545,734	1,094,646		1,483,959									2,967,129
3. Increase	(4,691,930)	(256,772)		(1,478,130)									(2,957,028)

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	4,999,734	550,835		1,613,036									2,835,863
1.2 On claims incurred during current year	5,336,570	2,242,706		1,633,222									1,460,642
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	10,313	8,966		930									417
2.2 On claims incurred during current year	843,491	828,908		4,899									9,684
3. Test:													
3.1 Lines 1.1 and 2.1	5,010,047	559,801		1,613,966									2,836,280
3.2 Claim reserves and liabilities, December 31, prior year	5,545,734	1,094,646		1,483,959									2,967,129
3.3 Line 3.1 minus Line 3.2	(535,687)	(534,845)		130,007									(130,849)

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	157,092,586												157,092,586
2. Premiums earned	157,092,586												157,092,586
3. Incurred claims	92,591,503												92,591,503
4. Commissions	30,328,850												30,328,850
B. Reinsurance Ceded:													
1. Premiums written	200,316,742			12,287,194		4,380,988							183,648,560
2. Premiums earned	199,683,635			11,654,087		4,380,988							183,648,560
3. Incurred claims	123,983,905			9,131,529		2,049,464							112,802,912
4. Commissions	39,796,238			1,485,136		1,460,943							36,850,159

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 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	2,536,769		10,899,657		2,049,464							21,550,886	37,036,776
2. Beginning claim reserves and liabilities	1,094,646		1,483,959		1,040,112							10,830,923	14,449,640
3. Ending claim reserves and liabilities	837,874		1,193,758		623,271							10,790,133	13,445,036
4. Claims paid	2,793,541		11,189,858		2,466,305							21,591,676	38,041,380
B. Assumed Reinsurance:													
1. Incurred claims												92,591,503	92,591,503
2. Beginning claim reserves and liabilities												59,686,162	59,686,162
3. Ending claim reserves and liabilities												62,849,078	62,849,078
4. Claims paid												89,428,587	89,428,587
C. Ceded Reinsurance:													
1. Incurred claims			9,131,529		2,049,464							112,802,912	123,983,905
2. Beginning claim reserves and liabilities					1,040,112							67,549,956	68,590,068
3. Ending claim reserves and liabilities			1,187,929		623,271							73,629,110	75,440,310
4. Claims paid			7,943,600		2,466,305							106,723,758	117,133,663
D. Net:													
1. Incurred claims	2,536,769		1,768,128									1,339,477	5,644,374
2. Beginning claim reserves and liabilities	1,094,646		1,483,959									2,967,129	5,545,734
3. Ending claim reserves and liabilities	837,874		5,829									10,101	853,804
4. Claims paid	2,793,541		3,246,258									4,296,505	10,336,304
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	2,713,630		2,083,984									1,486,157	6,283,771
2. Beginning reserves and liabilities	1,094,646		1,483,959									2,967,129	5,545,734
3. Ending reserves and liabilities	837,874		5,829									10,101	853,804
4. Paid claims and cost containment expenses	2,970,402		3,562,114									4,443,185	10,975,701

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 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	8,550,829			3,648,052		
00000	82-5351990	01/01/2019	AST Risk, LLC	PA	SSL/G	SLEL	5,239,782			4,976,752		
00000	81-4754831	05/01/2017	Dallas Risk Management, LLC	TX	SSL/G	SLEL	5,170,393			3,452,825		
00000	26-0386635	01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	691,810			694,436		
00000	20-5824915	08/01/2007	USBenefits Insurance Services, LLC	CA	SSL/G	SLEL	16,646,235			9,487,679		
00000	27-0371422	08/01/2014	Roundstone Management, Ltd.	OH	SSL/G	SLEL	120,747,474			40,589,334		
00000	82-2597779	11/01/2017	UnityRe, LLC	MA	SSL/G	SLEL	46,063					
0899999. U.S. Non-Affiliates							157,092,586			62,849,078		
1099999. Total - Non-Affiliates							157,092,586			62,849,078		
1199999. Total U.S. (Sum of 0399999 and 0899999)							157,092,586			62,849,078		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							157,092,586			62,849,078		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses	
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX		300,000	
0299999. Life and Annuity - U.S. Affiliates - Other						300,000	
0399999. Total Life and Annuity - U.S. Affiliates						300,000	
0699999. Total Life and Annuity - Non-U.S. Affiliates							
0799999. Total Life and Annuity - Affiliates						300,000	
1099999. Total Life and Annuity - Non-Affiliates							
1199999. Total Life and Annuity						300,000	
1499999. Total Accident and Health - U.S. Affiliates							
1799999. Total Accident and Health - Non-U.S. Affiliates							
1899999. Total Accident and Health - Affiliates							
82627	06-0839705	04/01/2023	Swiss Re Life & Health America	MO	1,345,637	1,187,929	
21113	13-5459190	01/01/2006	United States Fire Insurance Company	DE		903,135	
88340	59-2859797	01/01/2019	Hannover Life Reassurance Company of America	FL		220,864	
37273	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL		8,778,246	
61700	47-0397286	01/01/2022	Renaissance Life & Health Insurance Company of America	IN		1,174	
23647	41-0121640	01/01/2023	Ironshore Indemnity Inc.	IL		2,608,558	
93572	43-1235868	11/01/2019	RGA Reinsurance Company	MO		15,569,013	
19453	13-5616275	01/01/2020	Transatlantic Reinsurance Company	NY		656,883	
20370	51-0434766	07/01/2023	AXIS Reinsurance Company	NY		313,601	
93440	06-1041332	01/01/2019	HM Life Insurance Company	PA		1,123,999	
10219	23-1641984	12/01/2022	QBE Reinsurance Corporation	PA		852,839	
1999999. Accident and Health - U.S. Non-Affiliates						1,345,637	32,216,241
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.	BMU		29,133,849	
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd. - AN0002	BMU		13,439,326	
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA		479,369	
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA		119,842	
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA		45,840	
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA		4,671	
00000	AA-0056766	01/01/2021	Transitional Reinsurance Company, Ltd.	TCA		1,174	
2099999. Accident and Health - Non-U.S. Non-Affiliates							43,224,071
2199999. Total Accident and Health - Non-Affiliates						1,345,637	75,440,312
2299999. Total Accident and Health						1,345,637	75,440,312
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						1,345,637	32,516,241
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							43,224,071
9999999 Totals - Life, Annuity and Accident and Health						1,345,637	75,740,312

ANNUAL STATEMENT FOR THE YEAR 2023 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	413	376	4,788				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	59,155,770	119,604	111,617	257,768				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		7	6	166				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	53,327,001	92,639	91,544	68,031				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	32,697	11	11	8				
0299999. General Account - Authorized U.S. Affiliates - Other							112,965,468	212,674	203,554	330,761				
0399999. Total General Account - Authorized U.S. Affiliates							112,965,468	212,674	203,554	330,761				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							112,965,468	212,674	203,554	330,761				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							112,965,468	212,674	203,554	330,761				
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							112,965,468	212,674	203,554	330,761				
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)							112,965,468	212,674	203,554	330,761				
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							112,965,468	212,674	203,554	330,761				

ANNUAL STATEMENT FOR THE YEAR 2023 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													
82627	06-0839705	04/01/2023	Swiss Re Life & Health America	MO	QA/G	MS	3,500,897	329,641	374,901				
82627	06-0839705	04/01/2023	Swiss Re Life & Health America	MO	QA/I	MS	8,539,033	303,466	728,072				
37273	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL	QA/G	SLEL	13,125,588						
20370	51-0434766	07/01/2023	AXIS Reinsurance Company	NY	QA/G	SLEL	715,964						
11835	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE	QA/G	SLEL	43,936						
21113	13-5459190	01/01/2006	United States Fire Insurance Company	DE	QA/G	SLEL	1,070,538						
93440	06-1041332	01/01/2019	HM Life Insurance Company	PA	QA/G	SLEL	1,166,512						
23647	41-0121640	01/01/2023	Ironshore Indemnity Inc.	MA	QA/G	SLEL	3,652,143						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	QA/G	SLEL	(44,842)						
93572	43-1235868	11/01/2019	RGA Reinsurance Company	MO	QA/G	SLEL	30,586,560						
61700	47-0397286	01/01/2022	Renaissance Life & Health Insurance Company of America	IN	QA/G	SLEL	(21,899)						
10219	23-1641984	12/01/2022	QBE Reinsurance Corporation	PA	QA/G	SLEL	1,246,654						
19453	13-5616275	01/01/2020	Transatlantic Reinsurance Company	NY	QA/G	SLEL	675,475						
0899999. General Account - Authorized U.S. Non-Affiliates							64,256,559	633,107	1,102,973				
1099999. Total General Account - Authorized Non-Affiliates							64,256,559	633,107	1,102,973				
1199999. Total General Account Authorized							64,256,559	633,107	1,102,973				
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	80,042						
1999999. General Account - Unauthorized U.S. Non-Affiliates							80,042						
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA	QA/G	SLEL	880,215						
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA	QA/G	SLEL	337,503						
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA	QA/G	SLEL	30,466						
00000	98-1284040	10/01/2016	ELMC PIC, Ltd.	CYM	QA/G	SLEL	(4,552)						
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.	BMJ	QA/G	SLEL	94,026,182						
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd. - AN0002	BMJ	QA/G	SLEL	38,602,562						
00000	AA-0056766	01/01/2021	Transitional Reinsurance Company, Ltd.	TCA	QA/G	SLEL	(21,899)						
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA	QA/G	SLEL	3,520,860						
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							137,371,337						
2199999. Total General Account - Unauthorized Non-Affiliates							137,451,379						
2299999. Total General Account Unauthorized							137,451,379						
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							201,707,938	633,107	1,102,973				
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													

ANNUAL STATEMENT FOR THE YEAR 2023 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		
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)							64,336,601	633,107	1,102,973				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							137,371,337						
9999999 - Totals							201,707,938	633,107	1,102,973				

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 6

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

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	202,039	144,206	152,165	109,368	88,831
2. Commissions and reinsurance expense allowances	39,796	28,521	30,913	22,839	19,112
3. Contract claims	124,384	97,910	89,665	68,401	67,091
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	5,217	16	12	(1)	21
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	26,183	16,721	28,668	9,572	7,051
9. Aggregate reserves for life and accident and health contracts	1,949	204	188	176	177
10. Liability for deposit-type contracts					
11. Contract claims unpaid	75,740	68,590	63,262	43,297	33,968
12. Amounts recoverable on reinsurance	1,346				
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	6,194	3,345	5,589	1,916	1,514
16. Unauthorized reinsurance offset		809	1,590	2,042	1,164
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
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
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)	128,627,520		128,627,520
2. Reinsurance (Line 16)	7,937,081	(7,937,081)	
3. Premiums and considerations (Line 15)	747,762	26,183,471	26,931,233
4. Net credit for ceded reinsurance	XXX	59,442,674	59,442,674
5. All other admitted assets (balance)	8,072,471		8,072,471
6. Total assets excluding Separate Accounts (Line 26)	145,384,834	77,689,064	223,073,898
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	145,384,834	77,689,064	223,073,898
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	73,654,994	1,948,754	75,603,748
10. Liability for deposit-type contracts (Line 3)	147,870		147,870
11. Claim reserves (Line 4)	1,504,854	75,740,310	77,245,164
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)			
14. Other contract liabilities (Line 9)			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
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)	16,463,657		16,463,657
20. Total liabilities excluding Separate Accounts (Line 26)	91,771,375	77,689,064	169,460,439
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	91,771,375	77,689,064	169,460,439
23. Capital & surplus (Line 38)	53,613,459	XXX	53,613,459
24. Total liabilities, capital & surplus (Line 39)	145,384,834	77,689,064	223,073,898
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,948,754		
26. Claim reserves	75,740,310		
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	7,937,081		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	85,626,145		
34. Premiums and considerations	26,183,471		
35. Reinsurance in unauthorized companies			
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	26,183,471		
41. Total net credit for ceded reinsurance	59,442,674		

ANNUAL STATEMENT FOR THE YEAR 2023 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	114,251		16,802	131,053	
2. Alaska	AK	L	7,102		12,589	19,691	
3. Arizona	AZ	L	26,889		3,536,868	3,563,757	
4. Arkansas	AR	L	63,864		139,383	203,247	
5. California	CA	L	186,528		2,640,402	2,826,930	
6. Colorado	CO	L	47,517		283,467	330,984	
7. Connecticut	CT	L	24,324		14,238	38,562	
8. Delaware	DE	L	2,646		430,165	432,811	
9. District of Columbia	DC	L					
10. Florida	FL	L	470,147		236,454	706,601	
11. Georgia	GA	L	90,261		159,735	249,996	
12. Hawaii	HI	L	72,917		70,520	143,437	
13. Idaho	ID	L	3,626		178,707	182,333	
14. Illinois	IL	L	80,313		325,348	405,661	
15. Indiana	IN	L	45,141		878,551	923,692	
16. Iowa	IA	L	21,000		531,648	552,648	
17. Kansas	KS	L	13,012		445,186	458,198	
18. Kentucky	KY	L	86,404		126,581	212,985	
19. Louisiana	LA	L	80,990		193,948	274,938	
20. Maine	ME	N	3,368	200	733	4,301	
21. Maryland	MD	L	69,749		449,875	519,624	
22. Massachusetts	MA	L	19,079	57,958	40,482	117,519	
23. Michigan	MI	L	42,833	29	600,392	643,254	
24. Minnesota	MN	L	264,178		21,528	285,706	
25. Mississippi	MS	L	53,328		362,710	416,038	
26. Missouri	MO	L	104,615		4,327,081	4,431,696	
27. Montana	MT	L	2,520		26,744	29,264	
28. Nebraska	NE	L	8,184		288,589	296,773	
29. Nevada	NV	L	57,467		1,365,755	1,423,222	
30. New Hampshire	NH	L	840			840	
31. New Jersey	NJ	N	10,213		14,936	25,149	
32. New Mexico	NM	L	57,540		55,882	113,422	
33. New York	NY	N	8,930		8,795	17,725	
34. North Carolina	NC	L	214,338	40	393,588	607,966	
35. North Dakota	ND	L	68		621	689	
36. Ohio	OH	L	82,481		1,325,984	1,408,465	
37. Oklahoma	OK	L	102,690		643,718	746,408	
38. Oregon	OR	L	4,711		1,662,651	1,667,362	
39. Pennsylvania	PA	L	74,079	66	280,030	354,175	
40. Rhode Island	RI	L		112	5,391	5,503	
41. South Carolina	SC	L	37,723		318,730	356,453	
42. South Dakota	SD	L	22,294		19,776	42,070	
43. Tennessee	TN	L	227,832		287,105	514,937	
44. Texas	TX	L	1,075,446		33,154,198	34,229,644	
45. Utah	UT	L	73,909		498,822	572,731	
46. Vermont	VT	N	1,496		8,536	10,032	
47. Virginia	VA	L	92,225		78,048	170,273	
48. Washington	WA	L	15,085		174,859	189,944	
49. West Virginia	WV	L	40,508		463,143	503,651	
50. Wisconsin	WI	L	63,772		113,390	177,162	
51. Wyoming	WY	L	3,936		185,331	189,267	
52. American Samoa	AS	N					
53. Guam	GU	L	4,261			4,261	
54. Puerto Rico	PR	N	(60)			(60)	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX	26,647			26,647	
59. Subtotal	XXX		4,303,217	58,405	57,398,015	61,759,637	
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	20,813				20,813	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	4,324,030	58,405	57,398,015		61,780,450	
96. Plus reinsurance assumed	XXX			144,714,904		144,714,904	
97. Totals (All Business)	XXX	4,324,030	58,405	202,112,919		206,495,354	
98. Less reinsurance ceded	XXX	320,957		190,864,407		191,185,364	
99. Totals (All Business) less Reinsurance Ceded	XXX	4,003,073	58,405	(c) 11,248,512		15,309,990	
DETAILS OF WRITE-INS							
58001. MEX Mexico	XXX	22,000				22,000	
58002. USA Overseas Military	XXX	4,647				4,647	
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	26,647				26,647	
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.

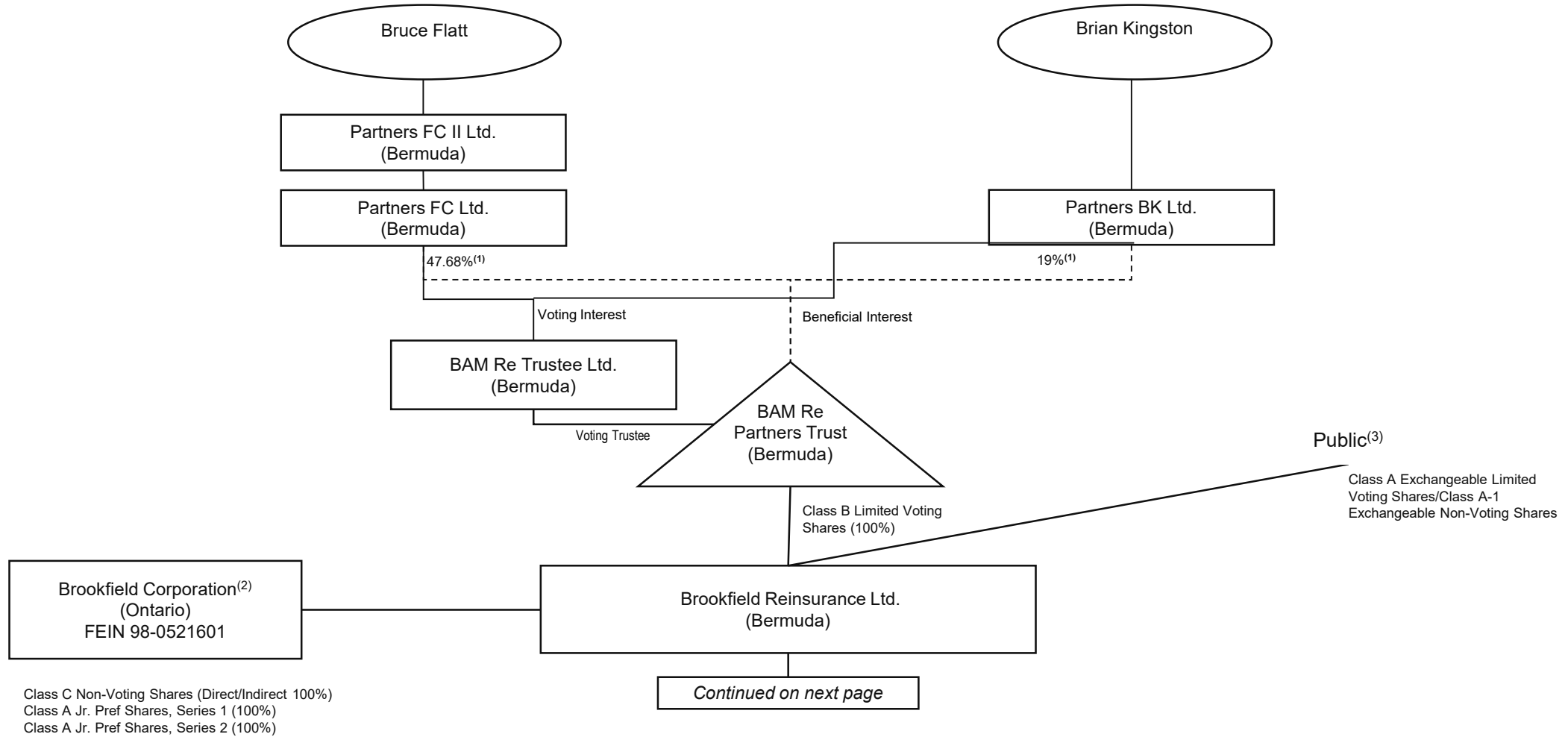
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

Allocated by States and Territories

States, Etc.		Direct Business Only					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	
1. Alabama	AL	114,251					114,251
2. Alaska	AK	7,102					7,102
3. Arizona	AZ	26,889					26,889
4. Arkansas	AR	63,864					63,864
5. California	CA	186,528					186,528
6. Colorado	CO	47,517					47,517
7. Connecticut	CT	24,324					24,324
8. Delaware	DE	2,646					2,646
9. District of Columbia	DC						
10. Florida	FL	470,147					470,147
11. Georgia	GA	90,261					90,261
12. Hawaii	HI	72,917					72,917
13. Idaho	ID	3,626					3,626
14. Illinois	IL	80,313					80,313
15. Indiana	IN	45,141					45,141
16. Iowa	IA	21,000					21,000
17. Kansas	KS	13,012					13,012
18. Kentucky	KY	86,404					86,404
19. Louisiana	LA	80,990					80,990
20. Maine	ME	3,368	200				3,568
21. Maryland	MD	69,749					69,749
22. Massachusetts	MA	19,079	57,958				77,037
23. Michigan	MI	42,833	29				42,862
24. Minnesota	MN	264,178					264,178
25. Mississippi	MS	53,328					53,328
26. Missouri	MO	104,615					104,615
27. Montana	MT	2,520					2,520
28. Nebraska	NE	8,184					8,184
29. Nevada	NV	57,467					57,467
30. New Hampshire	NH	840					840
31. New Jersey	NJ	10,213					10,213
32. New Mexico	NM	57,540					57,540
33. New York	NY	8,930					8,930
34. North Carolina	NC	214,338	40				214,378
35. North Dakota	ND	68					68
36. Ohio	OH	82,481					82,481
37. Oklahoma	OK	102,690					102,690
38. Oregon	OR	4,711					4,711
39. Pennsylvania	PA	74,079	66				74,145
40. Rhode Island	RI		112				112
41. South Carolina	SC	37,723					37,723
42. South Dakota	SD	22,294					22,294
43. Tennessee	TN	227,832					227,832
44. Texas	TX	1,075,446					1,075,446
45. Utah	UT	73,909					73,909
46. Vermont	VT	1,496					1,496
47. Virginia	VA	92,225					92,225
48. Washington	WA	15,085					15,085
49. West Virginia	WV	40,508					40,508
50. Wisconsin	WI	63,772					63,772
51. Wyoming	WY	3,936					3,936
52. American Samoa	AS						
53. Guam	GU	4,261					4,261
54. Puerto Rico	PR	(60)					(60)
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	26,647					26,647
59. Total		4,303,217	58,405				4,361,622

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART (as of 12/31/2023)**



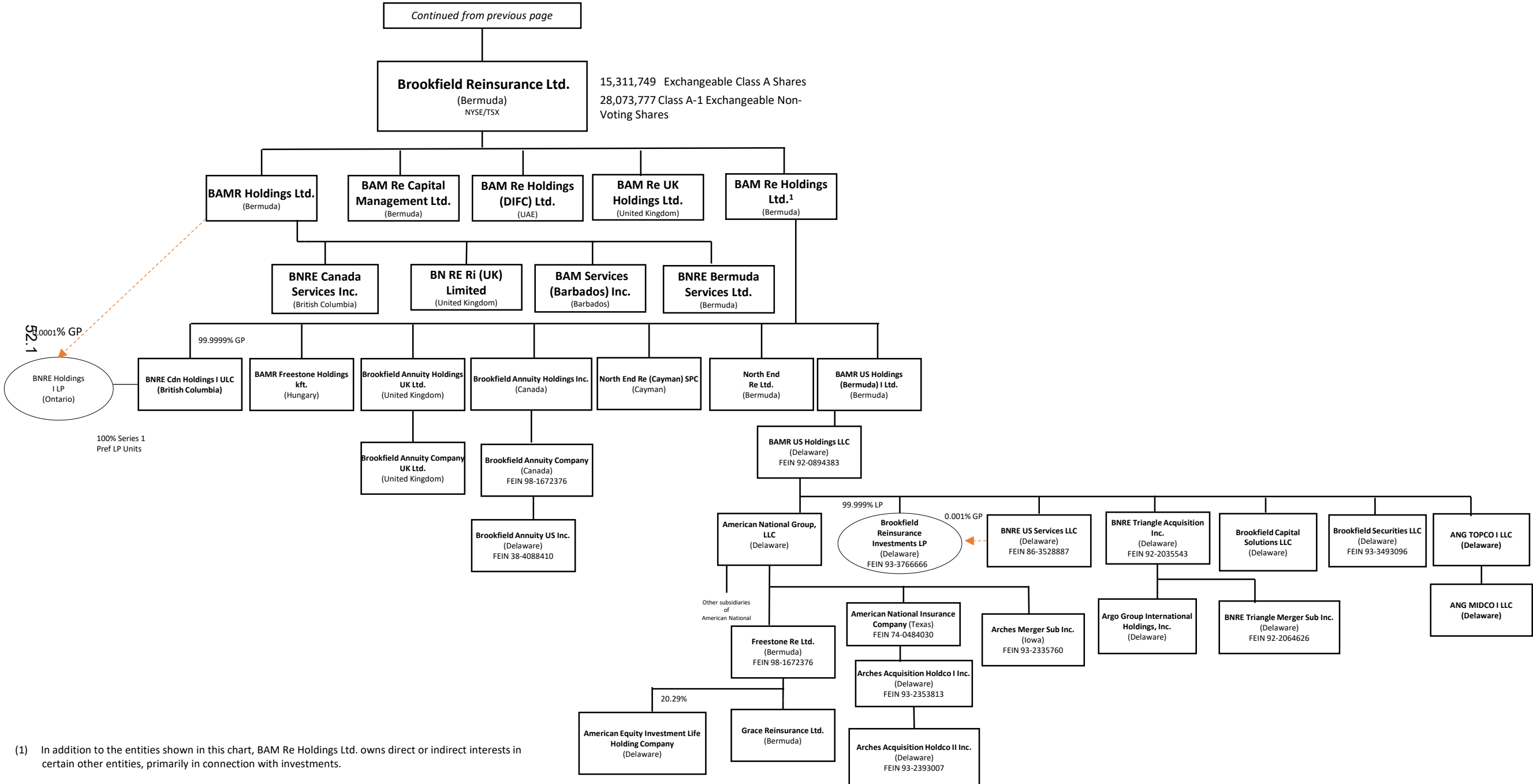
52

(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 Partners 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.

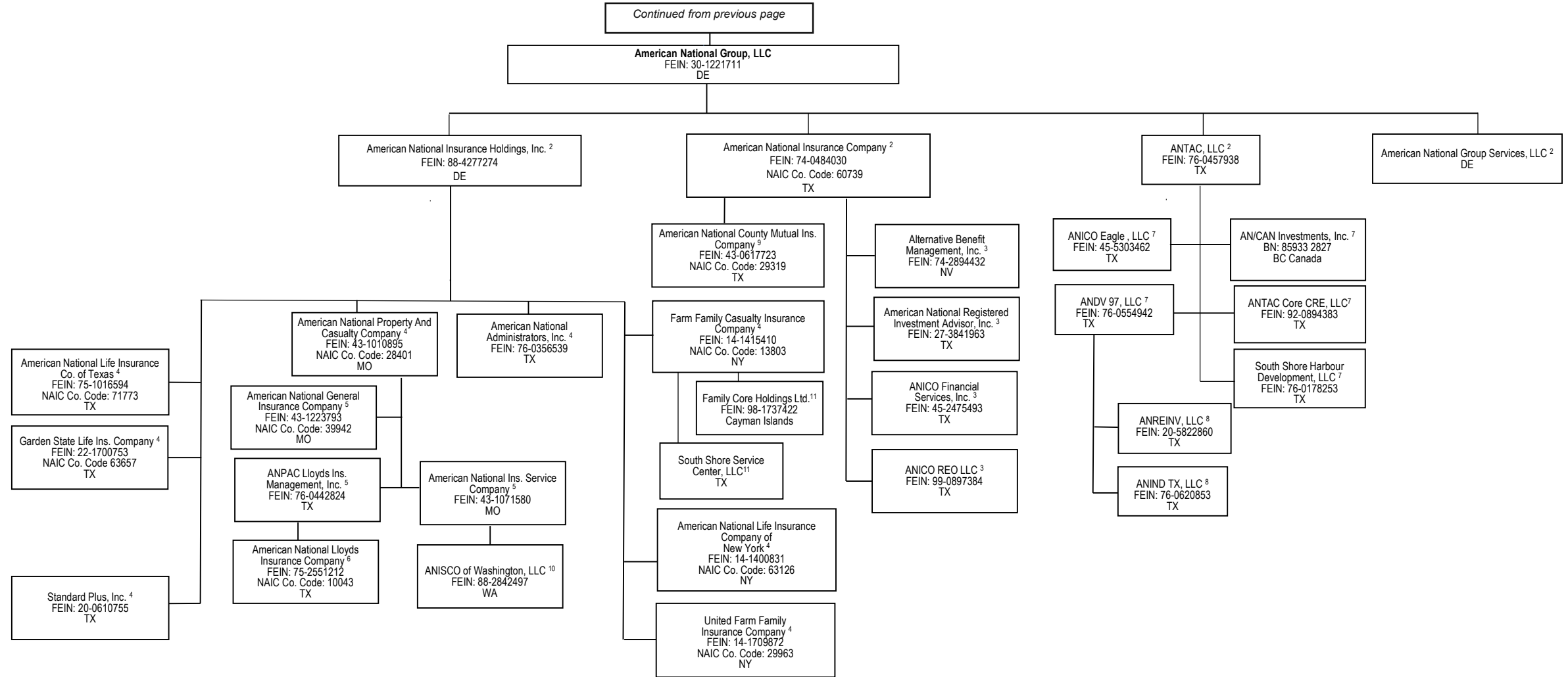
(3) To the Company's knowledge based on filings made with the SEC as of the date hereof, Bruce Flatt is the only person holding 10% or more of the voting power of the Brookfield Reinsurance Ltd. Class A Shares

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.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
Abbreviated Organizational Chart (continued)¹

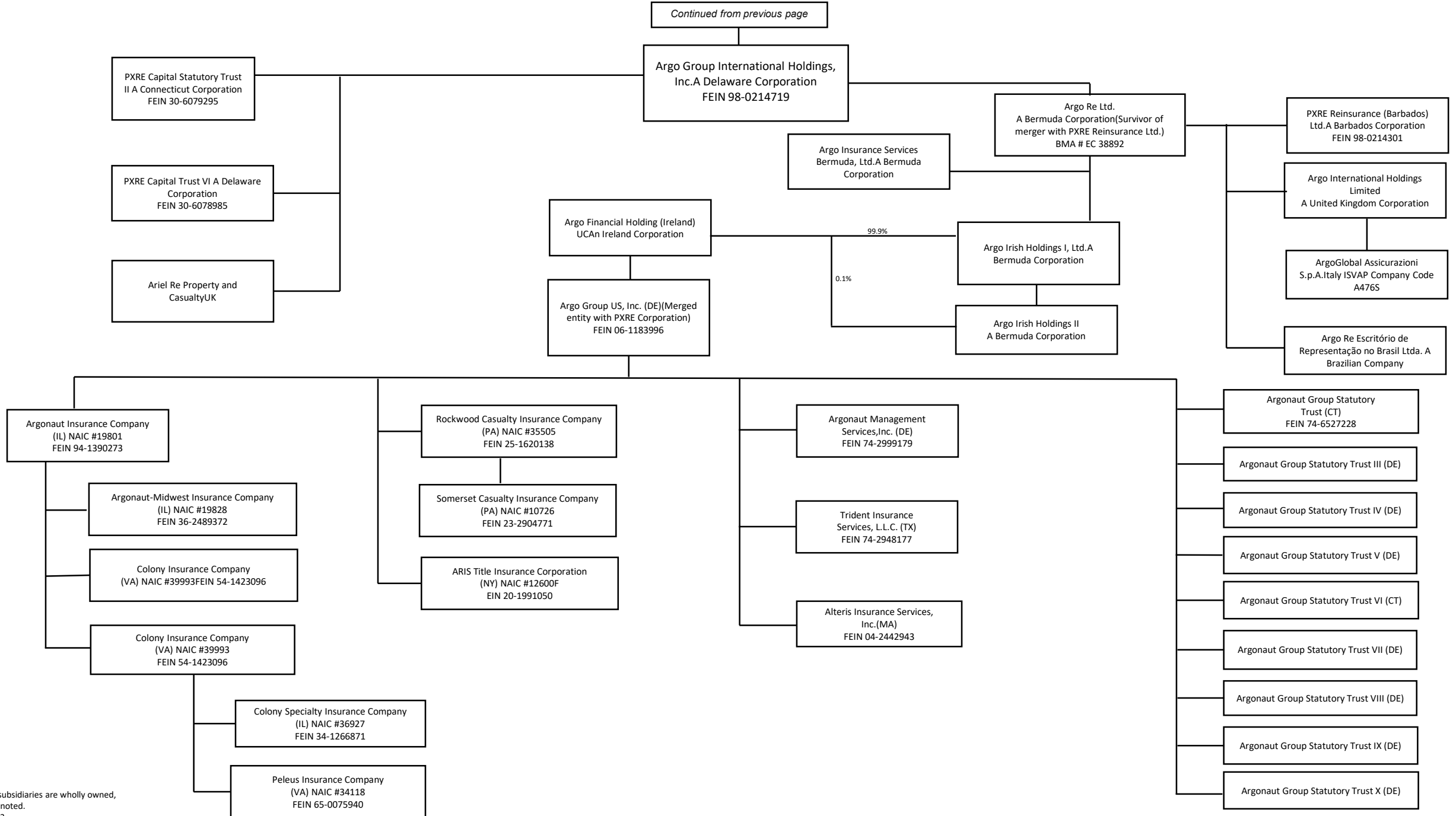


52.2

(1) In addition to the entities shown in this chart, American National Group, LLC owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments.
 (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 American National Property And Casualty Company.

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
Abbreviated Organizational Chart (continued)



52.3

Note: All subsidiaries are wholly owned, except as noted.
12.31.2023

ANNUAL STATEMENT FOR THE YEAR 2023 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	IA	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	63657	22-1700753		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		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		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		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		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		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		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		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		American National Insurance Holdings, Inc.	DE	UDP	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0457938		0		ANTAC, LLC	TX	NIA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	27-3841963		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		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		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		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		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		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		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		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		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0554942		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		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	85-9332827		0		ANVCAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376		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		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		Standard Plus, Inc.	TX	NIA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-5303462		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	85-9332827		0		BAM Re Holdings Ltd.	BMJ	UIP	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1134768	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	98-1672376		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	76-0178253		0		BAM Re Trustee Ltd.	BMJ	UIP	Partners FC Ltd.	Ownership	47.680	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	20-0610755		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	

ANNUAL STATEMENT FOR THE YEAR 2023 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	93-3766666		0		Brookfield Reinsurance Investments LP	.DE	.NIA	BNRE US Services LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	86-3528887		0		BNRE US Services 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.	.BMU	.NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BN RE Ri (UK) Limited	.GBR	.NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BNRE Canada Services Inc.	.CAN	.NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BNRE Services (Barbados) Inc.	.BRB	.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.	.BMU	.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	Freestone Re Ltd.	Ownership	20.290	Shareholders	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BAM Re Capital Management Ltd.	.BMU	.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		BAMR 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		Brookfield Annuity Holdings UK Ltd.	.GBR	.NIA	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	1
.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 Intero 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 Intero 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 Intero 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
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Chipman Holdings, Inc.	.CAN	.OTH	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 Burleson 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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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	20-4937509		0		Germann Road Land Development, LLC MRPL Retail Partners, Ltd. (Shops at Bella Terra)	CO	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8243164		0			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	ANDY 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	98-1748101		0		Boole L.P.	CYM	OTH	American National Insurance Company	Ownership	54.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1748081		0		Archimedes L.P.	CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1748248		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			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
.0408	Brookfield Reinsurance Ltd. Group	00000			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		BAM Re Bermuda Real Estate JV Member Ltd.	BMJ	OTH	BAM Re Holdings Ltd.	Ownership	49.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Blue Investment SPE Ltd. Brookfield Bermuda Real Estate Holdings Ltd.	BMJ	NIA	Brookfield Bermuda Real Estate Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Chipman Development Corporation	BMJ	NIA	Brookfield Bermuda Real Estate JV LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Chipman Development Corporation	CAN	NIA	AN/CAN Investments, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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		Brookfield Bermuda Real Estate JV LLC	.BMJ	NIA	BAM Re Bermuda Real Estate JV Member Ltd.	Ownership	49.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BNRE Bermuda Services Ltd.	.BMJ	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-2035543		0		BNRE Triangle Acquisition Inc.	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-2064626		0		BNRE Triangle Merger Sub Inc.	.DE	NIA	BNRE Triangle Acquisition Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737778		0		Grace Property Holdings Limited	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1736669		0		BNRE 77G Holdings Ltd.	.BMJ	OTH	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		2022 Ganymede Note Issuer LP	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		2022 Titan Note Issuer LP	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		2022 Europa Note Issuer LP	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		2022 IO Note Issuer LP	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		2022 Ceres Note Issuer LP	.DE	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BREF VI Cayman 1 LP	.CYM	OTH	BAM Re Holdings Ltd.	Management	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		77G Propco Limited	.NJ	OTH	BNRE 77G Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	93-2850635		0		American National Group Services, LLC	.DE	NIA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-0894383		0		ANTAC Core CRE, LLC	.TX	OTH	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737422		0		Family Core Holdings Ltd.	.CYM	OTH	Farm Family Casualty Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Grace Reinsurance Ltd.	.BMJ	NIA	Freestone Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737429		0		One Liberty Plaza Property Holdings Limited	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	43.067	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Bay Adelaide Property Holdings Inc.	.CAN	OTH	ANTAC Core CRE LLC	Ownership	35.837	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BFPL Toronto Property Holdings Inc.	.CAN	OTH	ANTAC Core CRE LLC	Ownership	35.722	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		BFPL Calgary Property Holdings Inc.	.CAN	OTH	ANTAC Core CRE LLC	Ownership	34.217	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737979		0		1100 AoA Property Holdings Ltd.	.CYM	OTH	ANTAC Core CRE LLC	Ownership	36.015	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737984		0		225 Liberty Property Holdings Ltd.	.CYM	OTH	ANTAC Core CRE LLC	Ownership	35.188	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737992		0		200 Liberty Property Holdings Ltd.	.CYM	OTH	ANTAC Core CRE LLC	Ownership	34.845	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1737739		0		Lilia Property Holdings Ltd	.CYM	OTH	American National Property and Casualty Company	Ownership	35.105	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	92-2374250		0		1100 Ave of Americas REIT LLC	.DE	OTH	1100 AoA Property Holdings Ltd.	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	93-1651948		0		225 Liberty REIT LLC	.DE	OTH	225 Liberty Property Holdings Ltd.	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	93-1665964		0		200 Liberty REIT LLC	.DE	OTH	200 Liberty Property Holdings Ltd.	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	93-2353813		0		Arches Acquisition Holdco I Inc.	.DE	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	93-2393007		0		Arches Acquisition Holdco II Inc.	.DE	NIA	Arches Acquisition Holdco I Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	93-2335760		0		Arches Merger Sub Inc.	.IA	NIA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		South Shore Service Center, LLC	.TX	OTH	Farm Family Casualty Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	93-3493096		0		Brookfield Securities LLC	.DE	OTH	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Ashby Blane 2023-1 LLC	.DE	OTH	Ashby Blane 2023-1 Holdco LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Ashby Blane 2023-1 Holdco LLC	.DE	NIA	American National Group, LLC	Ownership	66.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Bates Blane 2023-1 Holdco LLC	.DE	NIA	American National Group, LLC	Ownership	66.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Bates Blane 2023-1 LLC	.DE	OTH	Bates Blane 2023-1 Holdco LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Chamberlain Blane 2023-1 LLC	.DE	OTH	Chamberlain Blane 2023-1 Holdco LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Chamberlain Blane 2023-1 Holdco LLC	.DE	NIA	American National Group, LLC	Ownership	66.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Ewing Blane 2023-1 LLC	.DE	OTH	Ewing Blane 2023-1 Holdco LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Ewing Blane 2023-1 Holdco LLC	.DE	NIA	American National Group, LLC	Ownership	74.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1750592		0		BVentures ClinicCo S-B, LLC	.DE	OTH	Chamberlain Blane 2023-1 LLC	Ownership	85.990	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1786620		0		BVentures LeverCo S-B, LLC	.DE	OTH	Chamberlain Blane 2023-1 LLC	Ownership	85.990	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1746432		0		BVentures TruckCo S-C, LLC	.DE	OTH	Chamberlain Blane 2023-1 LLC	Ownership	85.990	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1773069		0		BVentures VTSCO S-D, LLC	.DE	OTH	Chamberlain Blane 2023-1 LLC	Ownership	85.990	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group	00000	93-2732031		0		SG BNRE LLC	.DE	OTH	Chamberlain Blane 2023-1 LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group				0		BNRE Cdn Holdings I LLC	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group				0		BNRE Holdings I LP	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1

ANNUAL STATEMENT FOR THE YEAR 2023 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		92-3985861				Harrel 2023-1, LLC	DE	OTH	American National Insurance Company	Ownership	76.190	Brookfield Reinsurance Ltd.	NO	3
.0408	Brookfield Reinsurance Ltd. Group		92-4009671				Isserlis 2023-1, LLC	DE	OTH	American National Insurance Company	Ownership	76.190	Brookfield Reinsurance Ltd.	NO	3
.0408	Brookfield Reinsurance Ltd. Group		93-4288766				Johnston 2023-1, LLC	DE	OTH	American National Insurance Company	Ownership	76.190	Brookfield Reinsurance Ltd.	NO	3
.0408	Brookfield Reinsurance Ltd. Group						Argo Group International Holdings, Ltd.	DE	NIA	BNRE Triangle Acquisition Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group						BREF VI Cayman 2 LP	CYM	OTH	BAM Re Holdings Ltd.	Management	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group		99-0897384				ANICO REO LLC	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group						ANG MIDCO I LLC	DE	NIA	ANG MIDCO I LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group						ANG TOPCO I LLC	DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	13
.0408	Brookfield Reinsurance Ltd. Group		98-0214719				Argo Group International Holdings, Inc.	DE	OTH	BNRE Triangle Acquisition Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	30-6079295		0		PXRE Capital Statutory Trust II	CT	OTH	Argo Group International Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	30-6078985		0		PXRE Capital Statutory Trust VI	DE	OTH	Argo Group International Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Ariel Re Property & Casualty	GBR	OTH	Argo Group International Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			1436607		Argo Re Ltd.	BMJ	OTH	Argo Group International Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-0214301		0		PXRE Reinsurance (Barbados), Ltd.	BRB	OTH	Argo Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Re Escritório de Representação no Brasil Ltda.	BRA	OTH	Argo Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Insurance Services Bermuda, Ltd.	BMJ	OTH	Argo Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Irish Holdings I Ltd.	BMJ	OTH	Argo Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Irish Holdings II	BMJ	OTH	Argo Irish Holdings I Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo International Holdings Limited	GBR	OTH	Argo Re Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		ArgoGlobal Assicurazioni S.p.A.	ITA	OTH	Argo International Holdings Limited	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Financial Holding (Ireland) UC	IRL	OTH	Argo Irish Holdings I Ltd.	Ownership	99.900	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argo Financial Holding (Ireland) UC	IRL	OTH	Argo Irish Holdings II	Ownership	0.100	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	06-1183996		0		Argo Group US, Inc.	DE	OTH	Argo Financial Holding (Ireland) UC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	74-6527228		1470439		Argonaut Group Statutory Trust	CT	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust III	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust IV	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust V	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust VI	CT	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust VII	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust VIII	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust IX	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000			0		Argonaut Group Statutory Trust X	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2999179		0		Argonaut Management Services, Inc.	DE	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	12600	20-1991050		0		ARIS Title Insurance Corporation	NY	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2948177		0		Trident Insurance Services, L.L.C.	TX	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	04-2442943		0		Alteris Insurance Services, Inc.	MA	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	19801	94-1390273		0		Argonaut Insurance Company	IL	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	19828	36-2489372		0		Argonaut-Midwest Insurance Company	IL	OTH	Argonaut Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	19860	37-0301640		0		Argonaut Great Central Insurance Company	IL	OTH	Argonaut Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	39993	54-1423096		0		Colony Insurance Company	VA	OTH	Argonaut Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	34118	65-0075940		0		Peleus Insurance Company	VA	OTH	Colony Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	36927	34-1266871		0		Colony Specialty Insurance Company	IL	OTH	Colony Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	35505	25-1620138		0		Rockwood Casualty Insurance Company	PA	OTH	Argo Group US, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	10726	23-2904771		0		Somerset Casualty Insurance Company	PA	OTH	Rockwood Casualty Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

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 2023 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	(3,154,087,264)	623,622,097	(2,078,947,500)	181,477,677	173,692,000	2,033,676,000		3,508,151	(2,217,058,839)	(12,092,335,000)
71773	75-1016594	American National Life Insurance Company of Texas			(1,888,352)		(10,731,000)				(12,619,352)	513,000
86355	73-0994234	Standard Life and Accident Insurance Company	(278,800,000)	20,000,000		(58,104)	(10,172,000)				(269,030,104)	
63657	22-1700753	Garden State Life Insurance Company	(76,000,000)		(1,888,352)		(3,135,000)				(81,023,352)	267,000
63126	14-1400831	American National Life Insurance Company of New York		57,870,043	(78,724,547)	(300,100)	(23,513,000)	(1,992,000)		(3,508,151)	(50,167,755)	1,628,000
00000	98-1672376	Freestone Reinsurance, Ltd					1,489,000	(1,982,265,000)			(1,980,776,000)	11,921,947,000
28401	43-1010895	American National Property and Casualty Company			(160,627,526)	39,757	(37,263,000)	(28,321,000)			(226,171,769)	70,705,000
39942	43-1223793	American National General Insurance Company					(17,640,000)	4,152,000			(13,488,000)	12,979,000
29319	43-0617723	American National County Mutual Insurance Company					(685,000)	(10,894,000)			(11,579,000)	31,121,000
10043	75-2551212	American National Lloyds Insurance Company					(10,874,000)	(14,356,000)			(25,230,000)	53,175,000
13803	14-1415410	Farm Family Casualty Insurance Company	(57,870,043)	(60,682,912)	(57,242,741)		(35,441,000)		*		(211,236,696)	(62,668,000)
29963	14-1709872	United Farm Family Insurance Company				(65,433)	(23,066,000)		*		(23,131,433)	62,668,000
00000	98-1737422	Family Core Holdings, Ltd		60,682,912	(60,682,912)		115,000				115,000	
00000	76-0178253	South Shore Harbour Development, LLC					(12,000)				(12,000)	
00000		Primary Wave					4,239,000				4,239,000	
00000		BST Holdings, LLC					110,000				110,000	
00000		Blane Group					8,043,000				8,043,000	
00000	74-0457938	ANTAC, LLC			(51,517,370)		(308,000)				(51,825,370)	
00000	76-0554942	ANDV97, LLC										
00000	76-0620853	ANIND TX, LLC					(129,000)				(129,000)	
00000	20-5822860	ANREINV										
00000	45-5303462	ANICO Eagle, LLC					(24,000)				(24,000)	
00000	20-1134768	ANH20, Inc.										
00000	85-9332827	ANCAN Investments Inc.										
00000	76-0178253	South Shore Harbour Development, LLC					(484,000)				(484,000)	
00000	30-1221711	American National Group, Inc.					(3,587,000)				(3,587,000)	
00000	43-1071580	American National Insurance Service Company					(912,000)				(912,000)	
00000	87-3278551	ANH Investments, LLC	1,302,000,000				(8,504,000)				1,293,496,000	
00000	74-2894432	Alternative Benefit Management Inc.				(3,514)	(10,534,000)				(10,537,514)	
00000	88-4277274	American National Insurance Holdings, Inc										
00000			2,265,257,307	(1,113,343,043)			(4,291,000)				1,147,623,264	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(7,724,000)				(8,224,000)	
00000	27-3841963	American National Registered Investment Advisor					(5,000)				(5,000)	
00000	45-2475493	ANICO Financial Services, Inc.					120,000				120,000	
00000	20-0610755	Standard Plus, Inc.					(89,000)				(89,000)	
00000	93-2850635	American National Group Services, LLC										

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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		1100 AoA Liberty Equity Position via JV ..			67,713,322						67,713,322	
00000		200 Liberty JV ..			69,582,255						69,582,255	
00000		225 Liberty Equity position via JV ..			65,871,993						65,871,993	
00000		ANTAC ST Collateral Loan ..			238,725,520	(12,991,208)					225,734,312	
00000		ARCHIMEDES ..			(3,594,126)	(3,172,787)	678,000				(6,088,913)	
00000		ARGERICH HOLDINGS 2022-1, LLC ..			(1,820,000)						(1,820,000)	
00000		Ashby Blane ..			509,803,307	(2,784,683)					507,018,624	
00000		ATREIDES LETO HOLDCO 2022-1, LTD. ..			(11,813,730)	(347,028)	20,920,000				8,759,242	
00000		Atreides Leto Holdco 2023-1, Ltd. ..			6,288,236	(1,378)					6,286,858	
00000		ATREIDES PAUL HOLDCO 2022-1, LTD. ..			2,612,000	(54,446)					2,557,554	
00000		Bach F1 2022-1, LLC ..			14,023,739	(3,658,591)					10,365,148	
00000		BATES BLANE HOLDCO 2023-1 ..			562,196,061	(3,070,866)					559,125,195	
00000		Bay Adelaide Property Holdings Inc ..			35,083,895						35,083,895	
00000		BFPL Calgary Property Holdings Inc.			34,997,510						34,997,510	
00000		BFPL Toronto Property Holdings Inc ..			35,083,895						35,083,895	
00000		BID III- 2022 Ceres Note LIssuer ..				(773,051)	206,000				(567,051)	
00000		BID III Note Issuer - 2022 Europa Note I ..				(521,418)					(521,418)	
00000		BID III Note Issuer - 2022 Ganymede Note ..				(836,920)					(836,920)	
00000		BID III Note Issuer - 2022 Titan Note Is ..				(773,051)					(773,051)	
00000		BID III Notes ..				(386,525)					(386,525)	
00000		Boccherini F2 2022-1, LLC ..			14,998,794	(6,108,697)					8,890,097	
00000		BOOLE ..			(8,848,844)	(3,047,302)					(11,896,146)	
00000		Brahms PP 2022-1, LLC ..			52,968,300	(838,833)					52,129,467	
00000		BREF VI Cayman 2 LP ..			9,288,025						9,288,025	
00000		BREF VI LP ..			80,014,795						80,014,795	
00000	98-1684989	Bylsma 2022-1, Ltd.			10,203,121	(16,300,125)					(6,097,004)	
00000		CANTOR ..			(7,319,286)	(3,123,550)					(10,442,836)	
00000	98-1685005	Casals 2022-1, Ltd.			26,152,052	(17,329,736)					8,822,316	
00000		Chamberlain Blane 2023-1 ..			285,768,318	(1,552,959)					284,215,359	
00000		Duke Securitization ..			10,430,069	(891,593)	109,000				9,647,476	
00000	98-1685038	Dupre 2022-1, Ltd.			36,037,903	(21,934,004)	(598,000)				13,505,899	
00000		Ewing Blane 2023-1 ..			29,364,468	(170,580)					29,193,888	
00000		Grace Building Class A - Equity position ..			40,246,459	(1,393,021)					38,853,438	
00000		Ground lease internal securitization ..			49,218,870	(91,573)					49,127,297	
00000		HARRELL 2023-1, LLC ..			41,016,383	(250,221)					40,766,162	
00000		ISSERLIS 2023-1 LLC ..			30,981,128	(189,001)					30,792,127	
00000		JOHNSTON 2023-1 LLC ..			13,943,839	(85,064)					13,858,775	
00000		Lilia Property Holdings Limited ..			35,000,000						35,000,000	
00000		NER - RESIDUAL EQUITY 2 ..			(15,704,757)	(450,278)					(16,155,035)	
00000		NER - RESIDUAL EQUITY 3 ..			(16,807,198)	(692,760)					(17,499,958)	
00000		One Liberty Plaza Property Holdings ..			45,000,000						45,000,000	
00000		PW Publishing Partners, LLC ..			104,812,984	(7,558,577)					97,254,407	
00000	88-3971831	TX GALILEO LLC ..		65,092,296		(11,554,648)					53,537,648	
00000	88-3904685	TX HOOKE LLC ..		74,377,113		(12,965,688)					61,411,425	

ANNUAL STATEMENT FOR THE YEAR 2023 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	88-3957208	TX KEPLER LLC .....	.....	65,928,309	.....	(11,730,835)	.....	.....	.....	.....	54,197,474	.....
.....00000	88-3921297	TX LEIBNIZ LLC .....	.....	58,599,094	.....	(12,689,600)	.....	.....	.....	.....	45,909,494	.....
.....00000	88-3871687	TX NEWTON LLC .....	.....	85,681,496	.....	(11,192,149)	.....	.....	.....	.....	74,489,347	.....
.....00000	88-3889808	TX WREN LLC .....	.....	62,172,595	.....	(9,577,537)	.....	.....	.....	.....	52,595,058	.....
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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
American National Insurance Company	American National Group, LLC	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Life Insurance Company of Texas ..	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Garden State Life Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Life Insurance Company of New York	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Farm Family Casualty Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
United Farm Family Insurance Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National Property and Casualty Company	American National Insurance Holdings, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National General Insurance Company	American National Property and Casualty Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
American National County Mutual Insurance Company ..	N/A	0.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	0.000	NO
American National Lloyds Insurance Company	N/A	0.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	0.000	NO
Argonaut Insurance Company	Argo Group US, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Argonaut-Midwest Insurance Company	Argonaut Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Argonaut Great Central Insurance Company	Argonaut Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Colony Insurance Company	Argonaut Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Colony Specialty Insurance Company	Colony Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Peleus Insurance Company	Colony Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Rockwood Casualty Insurance Company	Argo Group US, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
Somerset Casualty Insurance Company	Rockwood Casualty Insurance Company	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO
ARIS Title Insurance Corporation	Argo Group US, Inc.	100.000	NO	Brookfield Reinsurance Ltd.	Brookfield Asset Mgmt Reins Partners Ltd Grp.	100.000	NO

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 2023 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 Supplement be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? YES

APRIL FILING

- 37. 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
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 39. 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
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) 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.
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- 48.

Bar Codes:

10. SIS Stockholder Information Supplement [Document Identifier 420]



12. Trusteed 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 2023 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]	 7 1 7 7 3 2 0 2 3 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 7 1 7 7 3 2 0 2 3 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 1 7 7 3 2 0 2 3 4 5 3 0 0 0 0 0
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]	 7 1 7 7 3 2 0 2 3 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 1 7 7 3 2 0 2 3 4 8 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 7 1 7 7 3 2 0 2 3 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 7 1 7 7 3 2 0 2 3 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 7 1 7 7 3 2 0 2 3 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 7 1 7 7 3 2 0 2 3 2 2 6 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 7 1 7 7 3 2 0 2 3 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 7 1 7 7 3 2 0 2 3 2 3 0 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 7 1 7 7 3 2 0 2 3 4 3 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 7 1 7 7 3 2 0 2 3 2 8 6 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 7 1 7 7 3 2 0 2 3 4 5 9 0 0 0 0 0
48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 7 1 7 7 3 2 0 2 3 2 2 3 0 0 0 0 0

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	28,223	28,223		
2597. Summary of remaining write-ins for Line 25 from overflow page	28,223	28,223		

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	5,180,780	4.028	5,180,780		5,180,780	4.028
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		0.000				0.000
1.06 Industrial and miscellaneous	70,148,835	54.536	70,148,836		70,148,836	54.536
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	75,329,615	58.564	75,329,616		75,329,616	58.564
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						
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	1,888,338	1.468	1,888,338		1,888,338	1.468
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	1,888,338	1.468	1,888,338		1,888,338	1.468
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						
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						
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	1,780,068	1.384	1,780,068		1,780,068	1.384
6.02 Cash equivalents (Schedule E, Part 2)	40,249,313	31.291	40,249,313		40,249,313	31.291
6.03 Short-term investments (Schedule DA)	3,990,000	3.102	3,990,000		3,990,000	3.102
6.04 Total cash, cash equivalents and short-term investments	46,019,381	35.777	46,019,381		46,019,381	35.777
7. Contract loans	2,590,185	2.014	2,590,185		2,590,185	2.014
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)	2,800,000	2.177	2,800,000		2,800,000	2.177
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....				XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	128,627,519	100.000	128,627,520		128,627,520	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
4. Total gain (loss) on disposals, Part 3, Column 18
5. Deduct amounts received on disposals, Part 3, Column 15
6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
7. Deduct current year's other than temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
10. Deduct total nonadmitted amounts
11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year
2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 7)
 - 2.2 Additional investment made after acquisition (Part 2, Column 8)
3. Capitalized deferred interest and other:
 - 3.1 Totals, Part 1, Column 12
 - 3.2 Totals, Part 3, Column 11
4. Accrual of discount
5. Unrealized valuation increase/(decrease):
 - 5.1 Totals, Part 1, Column 9
 - 5.2 Totals, Part 3, Column 8
6. Total gain (loss) on disposals, Part 3, Column 18
7. Deduct amounts received on disposals, Part 3, Column 15
8. Deduct amortization of premium and mortgage interest points and commitment fees
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
 - 9.1 Totals, Part 1, Column 13
 - 9.2 Totals, Part 3, Column 13
10. Deduct current year's other than temporary impairment recognized:
 - 10.1 Totals, Part 1, Column 11
 - 10.2 Totals, Part 3, Column 10
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)
12. Total valuation allowance
13. Subtotal (Line 11 plus 12)
14. Deduct total nonadmitted amounts
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

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)	3,300,000
	2.2 Additional investment made after acquisition (Part 2, Column 9)	3,950,000
		7,250,000
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	4,450,000
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)	2,800,000
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	2,800,000

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	92,233,989
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,989,497
3.	Accrual of discount	69,228
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	54,595
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	19,712,587
7.	Deduct amortization of premium	423,526
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	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	6,758
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	77,217,954
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	77,217,954

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

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	5,180,780	4,982,432	5,208,433	5,143,000
	2. Canada				
	3. Other Countries				
	4. Totals	5,180,780	4,982,432	5,208,433	5,143,000
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				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	59,405,534	54,166,667	60,175,021	58,725,980
	9. Canada	1,005,813	941,325	1,015,910	1,000,000
	10. Other Countries	9,737,489	8,799,155	9,881,135	9,500,000
	11. Totals	70,148,836	63,907,147	71,072,066	69,225,980
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	75,329,616	68,889,579	76,280,499	74,368,980
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	1,888,338	1,888,338	1,888,338	
	25. Total Common Stocks	1,888,338	1,888,338	1,888,338	
	26. Total Stocks	1,888,338	1,888,338	1,888,338	
	27. Total Bonds and Stocks	77,217,954	70,777,917	78,168,837	

ANNUAL STATEMENT FOR THE YEAR 2023 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	37,641,951	4,979,845				XXX	42,621,796	37.8	30,884,821	26.1	42,621,796	
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	37,641,951	4,979,845				XXX	42,621,796	37.8	30,884,821	26.1	42,621,796	
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						
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						
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						XXX			481	0.0		
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						XXX			481	0.0		

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ANNUAL STATEMENT FOR THE YEAR 2023 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	3,004,594	15,870,121	16,285,797			XXX	35,160,512	31.2	45,388,877	38.4	22,335,628	12,824,884
6.2 NAIC 2	3,001,373	14,277,082	6,941,317	4,360,221	5,328,909	XXX	33,908,902	30.1	40,845,176	34.6	28,421,918	5,486,984
6.3 NAIC 3			1,079,421			XXX	1,079,421	1.0	1,093,617	0.9	1,079,421	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	6,005,967	30,147,203	24,306,535	4,360,221	5,328,909	XXX	70,148,835	62.2	87,327,670	73.9	51,836,967	18,311,868
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						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2023 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) 40,646,545	20,849,966	16,285,797				77,782,308	69.0	XXX	XXX	64,957,424	12,824,884
12.2 NAIC 2	(d) 3,001,373	14,277,082	6,941,317	4,360,221	5,328,909		33,908,902	30.1	XXX	XXX	28,421,918	5,486,984
12.3 NAIC 3	(d)		1,079,421				1,079,421	1.0	XXX	XXX	1,079,421	
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)								XXX	XXX		
12.7 Totals	43,647,918	35,127,048	24,306,535	4,360,221	5,328,909		(b) 112,770,631	100.0	XXX	XXX	94,458,763	18,311,868
12.8 Line 12.7 as a % of Col. 7	38.7	31.1	21.6	3.9	4.7		100.0	XXX	XXX	XXX	83.8	16.2
13. Total Bonds Prior Year												
13.1 NAIC 1	36,134,002	16,544,884	23,595,293				XXX	XXX	76,274,179	64.5	62,372,211	13,901,968
13.2 NAIC 2	7,566,086	15,568,546	8,721,590	2,495,541	6,493,413		XXX	XXX	40,845,176	34.6	36,022,843	4,822,333
13.3 NAIC 3			1,093,617				XXX	XXX	1,093,617	0.9	1,093,617	
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX				
13.7 Totals	43,700,088	32,113,430	33,410,500	2,495,541	6,493,413		XXX	XXX	(b) 118,212,972	100.0	99,488,671	18,724,301
13.8 Line 13.7 as a % of Col. 9	37.0	27.2	28.3	2.1	5.5		XXX	XXX	100.0	XXX	84.2	15.8
14. Total Publicly Traded Bonds												
14.1 NAIC 1	40,646,545	20,849,966	3,460,913				64,957,424	57.6	62,372,211	52.8	64,957,424	XXX
14.2 NAIC 2	3,001,373	9,493,533	6,941,317	3,656,786	5,328,909		28,421,918	25.2	36,022,843	30.5	28,421,918	XXX
14.3 NAIC 3			1,079,421				1,079,421	1.0	1,093,617	0.9	1,079,421	XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	43,647,918	30,343,499	11,481,651	3,656,786	5,328,909		94,458,763	83.8	99,488,671	84.2	94,458,763	XXX
14.8 Line 14.7 as a % of Col. 7	46.2	32.1	12.2	3.9	5.6		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	38.7	26.9	10.2	3.2	4.7		83.8	XXX	XXX	XXX	83.8	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1			12,824,884				12,824,884	11.4	13,901,968	11.8	XXX	12,824,884
15.2 NAIC 2		4,783,549		703,435			5,486,984	4.9	4,822,333	4.1	XXX	5,486,984
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals		4,783,549	12,824,884	703,435			18,311,868	16.2	18,724,301	15.8	XXX	18,311,868
15.8 Line 15.7 as a % of Col. 7		26.1	70.0	3.8			100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12		4.2	11.4	0.6			16.2	XXX	XXX	XXX	XXX	16.2

(a) Includes \$ 18,311,867 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 \$ 37,441,016 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2023 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	37,641,951	4,979,845				XXX	42,621,796	37.8	30,884,821	26.1	42,621,796	
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	37,641,951	4,979,845				XXX	42,621,796	37.8	30,884,821	26.1	42,621,796	
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						
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						
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						XXX			481	0.0		
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals						XXX			481	0.0		
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	6,005,967	30,147,203	24,306,535	3,656,786	5,328,909	XXX	69,445,400	61.6	87,327,670	73.9	51,836,967	17,608,433
6.02 Residential Mortgage-Backed Securities				703,435		XXX	703,435	0.6				703,435
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	6,005,967	30,147,203	24,306,535	4,360,221	5,328,909	XXX	70,148,835	62.2	87,327,670	73.9	51,836,967	18,311,868
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						

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ANNUAL STATEMENT FOR THE YEAR 2023 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						
12. Total Bonds Current Year												
12.01 Issuer Obligations	43,647,918	35,127,048	24,306,535	3,656,786	5,328,909	XXX	112,067,196	99.4	XXX	XXX	94,458,763	17,608,433
12.02 Residential Mortgage-Backed Securities				703,435		XXX	703,435	0.6	XXX	XXX		703,435
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	43,647,918	35,127,048	24,306,535	4,360,221	5,328,909		112,770,631	100.0	XXX	XXX	94,458,763	18,311,868
12.10 Line 12.09 as a % of Col. 7	38.7	31.1	21.6	3.9	4.7		100.0	XXX	XXX	XXX	83.8	16.2
13. Total Bonds Prior Year												
13.01 Issuer Obligations	43,699,607	32,113,430	33,410,500	2,495,541	6,493,413	XXX	XXX	XXX	118,212,491	100.0	99,488,191	18,724,300
13.02 Residential Mortgage-Backed Securities	481					XXX	XXX	XXX	481	0.0	481	
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	43,700,088	32,113,430	33,410,500	2,495,541	6,493,413		XXX	XXX	118,212,972	100.0	99,488,672	18,724,300
13.10 Line 13.09 as a % of Col. 9	37.0	27.2	28.3	2.1	5.5		XXX	XXX	100.0	XXX	84.2	15.8
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	43,647,918	30,343,499	11,481,651	3,656,786	5,328,909	XXX	94,458,763	83.8	99,488,191	84.2	94,458,763	XXX
14.02 Residential Mortgage-Backed Securities						XXX			481	0.0		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
14.09 Totals	43,647,918	30,343,499	11,481,651	3,656,786	5,328,909		94,458,763	83.8	99,488,672	84.2	94,458,763	XXX
14.10 Line 14.09 as a % of Col. 7	46.2	32.1	12.2	3.9	5.6		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	38.7	26.9	10.2	3.2	4.7		83.8	XXX	XXX	XXX	83.8	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations		4,783,549	12,824,884			XXX	17,608,433	15.6	18,724,300	15.8	XXX	17,608,433
15.02 Residential Mortgage-Backed Securities				703,435		XXX	703,435	0.6			XXX	703,435
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	
15.09 Totals		4,783,549	12,824,884	703,435			18,311,868	16.2	18,724,300	15.8	XXX	18,311,868
15.10 Line 15.09 as a % of Col. 7		26.1	70.0	3.8			100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12		4.2	11.4	0.6			16.2	XXX	XXX	XXX	XXX	16.2

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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	25,978,981	25,978,981			
2. Cost of short-term investments acquired	123,008,137	123,008,137			
3. Accrual of discount	491,243	491,243			
4. Unrealized valuation increase/(decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	145,488,361	145,488,361			
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)	3,990,000	3,990,000			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	3,990,000	3,990,000			

(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	8,087,381		8,087,381	
2. Cost of cash equivalents acquired	739,163,424	288,155,600	451,007,824	
3. Accrual of discount	800,509	800,509		
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals	(16,471)		(16,471)	
6. Deduct consideration received on disposals	707,785,531	267,550,000	440,235,531	
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)	40,249,312	21,406,109	18,843,203	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	40,249,312	21,406,109	18,843,203	

(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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
PPFLUMC-12-3 ..	BlueRock- Revolving Credit Facility	New York NY.....	Private 2.A02/16/2023		2,800,000	2,800,000	2,800,000						320,523		
2999999. Collateral Loans - Unaffiliated									2,800,000	2,800,000	2,800,000					320,523		XXX	
6099999. Total - Unaffiliated									2,800,000	2,800,000	2,800,000					320,523		XXX	
6199999. Total - Affiliated																		XXX	
6299999 - Totals									2,800,000	2,800,000	2,800,000					320,523		XXX	

E07

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2,800,000 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6\$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
PPFUMC-12-3	BlueRock- Revolving Credit Facility	New York	NY	Private	02/16/2023		3,300,000	3,950,000		
2999999. Collateral Loans - Unaffiliated							3,300,000	3,950,000		XXX
6099999. Total - Unaffiliated							3,300,000	3,950,000		XXX
6199999. Total - Affiliated										XXX
6299999 - Totals							3,300,000	3,950,000		XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
PPFLUMC-12-3	BlueRock- Revolving Credit Facility	New York	NV	Private	02/16/2023	11/20/2023								4,450,000	4,450,000					
2999999. Collateral Loans - Unaffiliated														4,450,000	4,450,000					
6099999. Total - Unaffiliated														4,450,000	4,450,000					
6199999. Total - Affiliated																				
6299999 - Totals														4,450,000	4,450,000					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:													
1A	1A ..\$	2,349,985	1B ..\$	2,830,795	1C ..\$		1D ..\$	5,121,590	1E ..\$	6,981,908	1F ..\$	4,040,785	1G ..\$	19,016,229
1B	2A ..\$	14,507,967	2B ..\$	14,885,673	2C ..\$	4,515,262								
1C	3A ..\$		3B ..\$		3C ..\$	1,079,421								
1D	4A ..\$		4B ..\$		4C ..\$									
1E	5A ..\$		5B ..\$		5C ..\$									
1F	6 ..\$													

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired		
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization)/ Accretion	17 Current Year's Other-Than-Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/Adjusted Carrying Value	
NONE																					
4509999999 - Total Preferred Stocks								XXX												XXX	XXX

E11

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
5109999999	Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)						XXX									XXX	XXX
5409999999	Total - Common Stocks - Mutual Funds						XXX									XXX	XXX
5609999999	Total - Common Stocks - Unit Investment Trusts						XXX									XXX	XXX
5809999999	Total - Common Stocks - Closed-End Funds						XXX									XXX	XXX
PPFY70-H9-4	Grace Building Class A - Equity position			188.835	1,888,338		10,000.000	1,888,338	1,888,338							03/17/2023	
5919999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Publicly Traded				1,888,338		XXX	1,888,338	1,888,338							XXX	XXX
5979999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates				1,888,338		XXX	1,888,338	1,888,338							XXX	XXX
5989999999	Total Common Stocks				1,888,338		XXX	1,888,338	1,888,338							XXX	XXX
5999999999	Total Preferred and Common Stocks				1,888,338		XXX	1,888,338	1,888,338							XXX	XXX

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

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 ...\$

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ANNUAL STATEMENT FOR THE YEAR 2023 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
91282C-GH-8	UNITED STATES TREAS		12/26/2023	VARIOUS		906,939	913,000	17,576
91282C-JF-9	UNITED STATES TREAS		11/14/2023	Burrows Capital Advisors thru Cetera		25,484	25,000	50
91282C-JN-2	UNITED STATES TREAS		12/13/2023	Burrows Capital Advisors thru Cetera		1,417,952	1,405,000	2,351
0109999999. Subtotal - Bonds - U.S. Governments						2,350,375	2,343,000	19,977
055531-AG-2	BLP COML MTG TR		02/17/2023	CITIGROUP GLOBAL MARKETS INC		339,407	340,265	
055531-AJ-6	BLP COML MTG TR		02/17/2023	CITIGROUP GLOBAL MARKETS INC		364,028	367,715	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						703,435	707,980	
2509999997. Total - Bonds - Part 3						3,053,810	3,050,980	19,977
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						3,053,810	3,050,980	19,977
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
PPFY70-H9-4	Grace Building Class A - Equity position		03/17/2023	PRIVATE	193,569	1,935,687		
5919999999. Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Publicly Traded						1,935,687	XXX	
5989999997. Total - Common Stocks - Part 3						1,935,687	XXX	
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks						1,935,687	XXX	
5999999999. Total - Preferred and Common Stocks						1,935,687	XXX	
6009999999 - Totals						4,989,497	XXX	19,977

ANNUAL STATEMENT FOR THE YEAR 2023 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	
912828-V2-3	UNITED STATES TREAS		12/31/2023	MATURITY		2,025,000	2,025,000	2,162,477	2,063,669		(38,669)		(38,669)		2,025,000				12,656	12/31/2023	
0109999999. Subtotal - Bonds - U.S. Governments						2,025,000	2,025,000	2,162,477	2,063,669		(38,669)		(38,669)		2,025,000				12,656	XXX	
31393N-QT-9	FHLMC REMIC SERIES		02/01/2023	MBS PAYDOWN		481	481	486	481						481				3	02/15/2023	
0909999999. Subtotal - Bonds - U.S. Special Revenues						481	481	486	481						481				3	XXX	
03076C-AF-3	AMERIPRISE FINL INC		10/15/2023	MATURITY		2,000,000	2,000,000	2,126,610	2,013,339		(13,339)		(13,339)		2,000,000				80,000	10/15/2023	
04010L-AU-7	ARES CAP CORP		02/10/2023	MATURITY		2,055,000	2,055,000	2,038,761	2,054,638		362		362		2,055,000				35,963	02/10/2023	
26875P-AK-7	EOG RES INC		03/15/2023	MATURITY		2,000,000	2,000,000	2,001,020	2,000,024				(24)		2,000,000				26,250	03/15/2023	
269246-BQ-6	E TRADE FINANCIAL CO		07/28/2023	VARIOUS		2,000,000	2,000,000	1,896,000	1,938,474		6,931		6,931		1,945,405		54,595	54,595	70,511	08/24/2027	
269246-BS-2	E TRADE FINANCIAL CO		08/08/2023	VARIOUS		1,006,758	1,000,000	1,084,390	1,055,817		(55,817)		(55,817)		1,000,000				34,008	06/20/2028	
33829T-AA-4	FIVE CORNERS FDG TR		11/15/2023	MATURITY		1,000,000	1,000,000	1,054,210	1,005,802		(5,802)		(5,802)		1,000,000				44,190	11/15/2023	
534187-BD-0	LINCOLN NATL CORP IN		09/01/2023	MATURITY		1,000,000	1,000,000	1,060,970	1,005,360		(5,360)		(5,360)		1,000,000				60,000	09/01/2023	
540424-AQ-1	LOEWS CORP		05/15/2023	MATURITY		1,078,000	1,078,000	985,411	1,073,639		4,361		4,361		1,078,000				14,149	05/15/2023	
68389X-AS-4	ORACLE CORP		07/15/2023	MATURITY		1,000,000	1,000,000	984,030	998,970		1,030		1,030		1,000,000				36,250	07/15/2023	
759351-AL-3	REINSURANCE GROUP AM		09/15/2023	MATURITY		1,500,000	1,500,000	1,560,210	1,505,172		(5,172)		(5,172)		1,500,000				70,500	09/15/2023	
86787E-AN-7	SUNTRUST BK ATL SR M		05/01/2023	MATURITY		1,000,000	1,000,000	954,950	998,066		1,934		1,934		1,000,000				13,750	05/01/2023	
91324P-BZ-4	UNITEDHEALTH GROUP I		02/15/2023	MATURITY		1,000,000	1,000,000	1,005,070	1,000,000						1,000,000				13,750	02/15/2023	
89352H-AK-5	TRANSCANADA PIPELINE		10/16/2023	MATURITY		1,000,000	1,000,000	962,630	995,587		4,413		4,413		1,000,000				37,500	10/16/2023	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						17,639,758	17,633,000	17,714,262	17,644,888		(66,483)		(66,483)		17,578,405		54,595	54,595	536,821	XXX	
2509999997. Total - Bonds - Part 4						19,665,239	19,658,481	19,877,225	19,709,038		(105,152)		(105,152)		19,603,886		54,595	54,595	549,480	XXX	
2509999998. Total - Bonds - Part 5																				XXX	
2509999999. Total - Bonds						19,665,239	19,658,481	19,877,225	19,709,038		(105,152)		(105,152)		19,603,886		54,595	54,595	549,480	XXX	
4509999997. Total - Preferred Stocks - Part 4								XXX												XXX	
4509999998. Total - Preferred Stocks - Part 5								XXX												XXX	
4509999999. Total - Preferred Stocks								XXX												XXX	
PPFY70-H9-4	Grace Building Class A - Equity position		12/18/2023	PRIVATE		4,734		47,348							47,348						
5919999999. Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Publicly Traded						47,348		XXX	47,348						47,348						XXX
5989999997. Total - Common Stocks - Part 4						47,348		XXX	47,348						47,348						XXX
5989999998. Total - Common Stocks - Part 5								XXX													XXX
5989999999. Total - Common Stocks						47,348		XXX	47,348						47,348						XXX
5999999999. Total - Preferred and Common Stocks						47,348		XXX	47,348						47,348						XXX
6009999999 - Totals						19,712,587		XXX	19,924,573	19,709,038		(105,152)		(105,152)	19,651,234		54,595	54,595	549,480	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 5

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

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends						
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
NONE																										
6009999999 - Totals																										

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks									XXX	XXX
PPFY70-H9-4	Grace Building Class A - Equity position					1,888,338				
1799999. Subtotal - Common Stock - Other Affiliates						1,888,338			XXX	XXX
1899999. Total Common Stocks						1,888,338			XXX	XXX
1999999 - Totals						1,888,338			XXX	XXX

1. Total amount of goodwill nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Goodwill Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 - Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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
0109999999. Total - U.S. Government Bonds															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															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															XXX	XXX	XXX		
7109999999. Total - Parent, Subsidiaries and Affiliates										XXX					XXX	XXX	XXX		
Margin Loan with Arc, NGPL, Summit as .....			..03/29/2023	Private	03/27/2024	.....231,420					.....231,420	.....231,420	.....328		.....7.351	.....7.078	...MUSD	.....11,945	.....177
Margin Loan with Arc, NGPL, Summit as .....			..03/28/2023	PRIVATE	03/27/2024	.....1,763,580					.....1,763,580	.....1,763,580			.....7.351	.....7.078	...MUSD		
Margin Loan with NTS BUUK AusNet as p .....			..03/28/2023	PRIVATE	03/27/2024	.....1,995,000					.....1,995,000	.....1,995,000			.....7.348	.....7.072	...MUSD		
7509999999. Subtotal - Other Short-Term Invested Assets						3,990,000					XXX	3,990,000	328		XXX	XXX	XXX	11,945	177
7709999999 - Totals						3,990,000					XXX	3,990,000	328		XXX	XXX	XXX	11,945	177

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

Number	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 ..\$						

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

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

NONE

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

NONE

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

NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
JP Morgan Chase Houston, TX					2,055,844	.XXX.
Moody National Bank Galveston, TX					(203,284)	.XXX.
Wells Fargo Houston, TX					(72,492)	.XXX.
		0.000				.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			1,780,068	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			1,780,068	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			1,780,068	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	683,235	4. April.....	(23,474,422)	7. July.....	(664,096)	10. October.....	(343,092)
2. February.....	1,988,526	5. May.....	(27,691,718)	8. August.....	(9,461,893)	11. November...	8,332,265
3. March.....	1,783,387	6. June.....	1,768,500	9. September.....	1,157,320	12. December.....	1,780,068

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American National Life Insurance Company of Texas

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	UNITED STATES TREAS		12/12/2023	5.247	01/04/2024	7,496,731		20,702
	UNITED STATES TREAS		12/15/2023	5.228	01/11/2024	3,994,211		8,104
	UNITED STATES TREAS		12/21/2023	5.241	01/18/2024	3,491,373		5,075
	UNITED STATES TREAS		12/28/2023	5.178	01/09/2024	12,485,639		5,385
	UNITED STATES TREAS		12/26/2023	5.245	01/16/2024	4,989,104		3,632
	UNITED STATES TREAS		12/26/2023	5.271	01/23/2024	4,983,958		3,646
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					37,441,016		46,544
0109999999	Total - U.S. Government Bonds					37,441,016		46,544
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations					37,441,016		46,544
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds					37,441,016		46,544
825252-40-6	STIT Treasury Portfolio		12/29/2023	0.000		2,808,297		
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					2,808,297		
8609999999	Total Cash Equivalents					40,249,313		46,544

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

Line 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 ..\$						

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ANNUAL STATEMENT FOR THE YEAR 2023 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-.05/SP-Ltd			35,320	35,815
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..... RS Mo 375.891; RS Mo 376.290/SP-Ltd			645,656	637,380
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B..... NM Stat. 59A-5-19; NM Stat. 59A-5-16/SP-Ltd			226,408	223,643
33. New York	NY					
34. North Carolina	NC	B..... NC Gen Stat Ch 58-5-40/SP-Ltd			505,688	473,795
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 481.001/SP-All/SP-All	3,315,880	3,164,841		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B..... Va Code 38.2-1045; Va Code 38.2-1049/SP-Ltd			100,914	102,328
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	3,315,880	3,164,841	1,513,986	1,472,961
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				