

**ANNUAL STATEMENT**

**OF THE**

**American National Lloyds Insurance Company**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

Texas

FOR THE YEAR ENDED  
DECEMBER 31, 2022

PROPERTY AND CASUALTY

**2022**



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

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

## American National Lloyds Insurance Company

NAIC Group Code 0408 0408 NAIC Company Code 10043 Employer's ID Number 75-2551212  
(Current) (Prior)

Organized under the Laws of Texas, State of Domicile or Port of Entry TX  
Country of Domicile United States of America

Incorporated/Organized 07/21/1994 Commenced Business 09/01/1994

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

Main Administrative Office American National Center, 1949 East Sunshine  
(Street and Number)  
Springfield, MO, US 65899-0001 409-766-6619  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address American National Center, 1949 East Sunshine, Springfield, MO, US 65899-0001  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records American National Center, 1949 East Sunshine  
(Street and Number)  
Springfield, MO, US 65899-0001 417-887-4990  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

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

### OFFICERS

Chairman, President and Chief Executive Officer Timothy Allen Walsh Vice President & Controller Michelle Annette Gage  
Assistant Vice President, Corporate Secretary Ilse JeLayne Hoffman

### OTHER

Matthew Richard Ostiguy, Executive Vice President, P&C Stephanie Gunter Grobin, Senior Vice President Brody Jason Merrill, Senior Vice President  
Chief Operating Officer Stuart Milton Paulson, Senior Vice President James Patrick Stelling, Senior Vice President  
James Walter Pangburn, Senior Vice President

### DIRECTORS OR TRUSTEES

Matthew Richard Ostiguy John Frederick Simon Timothy Allen Walsh

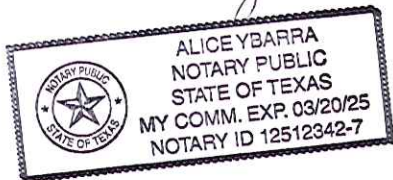
State of Texas SS  
County of Galveston

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

Timothy A. Walsh Ilse JeLayne Hoffman Michelle Annette Gage  
Timothy Allen Walsh Ilse JeLayne Hoffman Michelle Annette Gage  
Chairman, President and Chief Executive Officer Assistant Vice President, Corporate Secretary Vice President & Controller

Subscribed and sworn to before me this 30<sup>th</sup> day of JANUARY, 2023

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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) .....	82,136,979		82,136,979	79,926,684
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .....607,722 , Schedule E - Part 1), cash equivalents				
(\$ .....9,341,062 , Schedule E - Part 2) and short-term				
investments (\$ .....33,473,228 , Schedule DA) .....	43,422,012		43,422,012	25,320,243
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivable 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) .....	125,558,991		125,558,991	105,246,927
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	700,207		700,207	719,648
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	480,913		480,913	7,707,934
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	5,331,100		5,331,100	4,555,675
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	209,934		209,934	712,152
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 ....	511,534	511,534		
18.2 Net deferred tax asset .....	867,577	5,626	861,951	989,534
19. Guaranty funds receivable or on deposit .....	70,872		70,872	4,147
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 .....	5,949,278		5,949,278	3,227,447
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	553,544		553,544	14,182
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	140,233,950	517,160	139,716,790	123,177,646
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27)	140,233,950	517,160	139,716,790	123,177,646
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Other assets .....	62,271		62,271	14,182
2502. Prepaid State Taxes .....	491,273		491,273	
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	553,544		553,544	14,182

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	19,106,718	19,198,520
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	1,462,655	1,266,891
4. Commissions payable, contingent commissions and other similar charges .....	2,374,251	4,978,277
5. Other expenses (excluding taxes, licenses and fees) .....	149,335	94,828
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	348,750	155,709
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....		
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ ..... 15,185,270 and including warranty reserves of \$ ..... and accrued accident and health experience rating refunds including \$ ..... for medical loss ratio rebate per the Public Health Service Act) .....	16,160,760	19,515,934
10. Advance premium .....	277,485	198,398
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	34,248	1,291,527
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....		
14. Amounts withheld or retained by company for account of others .....		
15. Remittances and items not allocated .....	71	1,232
16. Provision for reinsurance (including \$ ..... certified) (Schedule F, Part 3, Column 78) .....		
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	9,408,227	5,149,487
20. Derivatives .....		
21. Payable for securities .....	7,489,792	
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	3,575,140	3,231,291
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	60,387,432	55,082,094
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	60,387,432	55,082,094
29. Aggregate write-ins for special surplus funds .....		
30. Common capital stock .....		
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....	2,000,000	2,000,000
33. Surplus notes .....		
34. Gross paid in and contributed surplus .....	12,000,000	12,000,000
35. Unassigned funds (surplus) .....	65,329,358	54,095,551
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	79,329,358	68,095,551
38. TOTALS (Page 2, Line 28, Col. 3)	139,716,790	123,177,646
<b>DETAILS OF WRITE-INS</b>		
2501. CASHBACK retrospective premium .....	3,302,523	2,904,112
2502. Escheat funds held in trust .....	272,617	327,179
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,575,140	3,231,291
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201. Guaranty fund .....	2,000,000	2,000,000
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	2,000,000	2,000,000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	81,312,361	84,730,862
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	34,169,943	50,850,414
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	7,612,724	6,790,439
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	30,309,350	36,787,417
5. Aggregate write-ins for underwriting deductions .....		
6. Total underwriting deductions (Lines 2 through 5) .....	72,092,017	94,428,270
7. Net income of protected cells .....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	9,220,344	(9,697,408)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	3,126,227	2,771,295
10. Net realized capital gains (losses) less capital gains tax of \$ ..... (Exhibit of Capital Gains (Losses) ) .....	(6,638)	(9,591)
11. Net investment gain (loss) (Lines 9 + 10) .....	3,119,589	2,761,704
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... 241 amount charged off \$ ..... 32,574 ) .....	(32,333)	(16,593)
13. Finance and service charges not included in premiums .....	19,897	19,421
14. Aggregate write-ins for miscellaneous income .....	111,007	51,229
15. Total other income (Lines 12 through 14) .....	98,571	54,057
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	12,438,504	(6,881,647)
17. Dividends to policyholders .....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	12,438,504	(6,881,647)
19. Federal and foreign income taxes incurred .....	2,484,003	(1,226,743)
20. Net income (Line 18 minus Line 19)(to Line 22) .....	9,954,501	(5,654,904)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	68,095,551	75,302,741
22. Net income (from Line 20) .....	9,954,501	(5,654,904)
23. Net transfers (to) from Protected Cell accounts .....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ ..... (6,115) .....	(23,006)	127,090
25. Change in net unrealized foreign exchange capital gain (loss) .....		
26. Change in net deferred income tax .....	(128,072)	217,631
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	1,430,384	(1,897,006)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....		
29. Change in surplus notes .....		
30. Surplus (contributed to) withdrawn from protected cells .....		
31. Cumulative effect of changes in accounting principles .....		
32. Capital changes:		
32.1 Paid in .....		
32.2 Transferred from surplus (Stock Dividend) .....		
32.3 Transferred to surplus .....		
33. Surplus adjustments:		
33.1 Paid in .....		
33.2 Transferred to capital (Stock Dividend) .....		
33.3 Transferred from capital .....		
34. Net remittances from or (to) Home Office .....		
35. Dividends to stockholders .....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....		
37. Aggregate write-ins for gains and losses in surplus .....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	11,233,807	(7,207,189)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	79,329,358	68,095,551
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Other markets income .....	111,007	51,229
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page .....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	111,007	51,229
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	83,230,591	87,187,714
2. Net investment income .....	3,278,652	3,106,850
3. Miscellaneous income .....	98,571	54,057
4. Total (Lines 1 through 3) .....	86,607,814	90,348,621
5. Benefit and loss related payments .....	33,759,527	44,579,570
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	40,149,513	39,846,863
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	1,047,993	700,000
10. Total (Lines 5 through 9) .....	74,957,033	85,126,432
11. Net cash from operations (Line 4 minus Line 10) .....	11,650,781	5,222,189
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	12,195,380	13,802,325
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(483)	
12.7 Miscellaneous proceeds .....	7,489,792	10,653
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	19,684,689	13,812,978
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	14,573,934	10,554,549
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	14,573,934	10,554,549
14. Net increase (decrease) in contract loans and premium notes .....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	5,110,755	3,258,429
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	1,340,233	2,451,807
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	1,340,233	2,451,807
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	18,101,769	10,932,425
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	25,320,243	14,387,818
19.2 End of period (Line 18 plus Line 19.1) .....	43,422,012	25,320,243

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire .....	664,008	327,577	363,895	627,690
2.1 Allied lines .....	21,029,241	2,347,999	2,970,832	20,406,408
2.2 Multiple peril crop .....				
2.3 Federal flood .....				
2.4 Private crop .....				
2.5 Private flood .....	29,459			29,459
3. Farmowners multiple peril .....				
4. Homeowners multiple peril .....	20,112,725	13,554,509	15,039,229	18,628,005
5.1 Commercial multiple peril (non-liability portion) .....	11,371,371	5,079,449	208,930	16,241,890
5.2 Commercial multiple peril (liability portion) .....	2,716,428	402,448	38,831	3,080,045
6. Mortgage guaranty .....				
8. Ocean marine .....				
9. Inland marine .....	946,902	344,571	411,235	880,238
10. Financial guaranty .....				
11.1 Medical professional liability - occurrence .....				
11.2 Medical professional liability - claims-made .....				
12. Earthquake .....				
13.1 Comprehensive (hospital and medical) individual .....				
13.2 Comprehensive (hospital and medical) group .....				
14. Credit accident and health (group and individual) .....				
15.1 Vision only .....				
15.2 Dental only .....				
15.3 Disability income .....				
15.4 Medicare supplement .....				
15.5 Medicaid Title XIX .....				
15.6 Medicare Title XVIII .....				
15.7 Long-term care .....				
15.8 Federal employees health benefits plan .....				
15.9 Other health .....				
16. Workers' compensation .....				
17.1 Other liability - occurrence .....	21,485,465	363,493	430,331	21,418,627
17.2 Other liability - claims-made .....				
17.3 Excess workers' compensation .....				
18.1 Products liability - occurrence .....				
18.2 Products liability - claims-made .....				
19.1 Private passenger auto no-fault (personal injury protection) .....				
19.2 Other private passenger auto liability.....				
19.3 Commercial auto no-fault (personal injury protection) .....				
19.4 Other commercial auto liability.....				
21.1 Private passenger auto physical damage .....				
21.2 Commercial auto physical damage .....				
22. Aircraft (all perils) .....				
23. Fidelity .....				
24. Surety .....				
26. Burglary and theft .....				
27. Boiler and machinery .....				
28. Credit .....				
29. International .....				
30. Warranty .....				
31. Reinsurance - nonproportional assumed property .....				
32. Reinsurance - nonproportional assumed liability .....				
33. Reinsurance - nonproportional assumed financial lines .....				
34. Aggregate write-ins for other lines of business .....				
35. TOTALS	78,355,599	22,420,046	19,463,283	81,312,362
<b>DETAILS OF WRITE-INS</b>				
3401. ....				
3402. ....				
3403. ....				
3498. Summary of remaining write-ins for Line 34 from overflow page .....				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire .....	363,895				363,895
2.1 Allied lines .....	2,970,832				2,970,832
2.2 Multiple peril crop .....					
2.3 Federal flood .....					
2.4 Private crop .....					
2.5 Private flood .....					
3. Farmowners multiple peril .....					
4. Homeowners multiple peril .....	11,736,706			3,302,523	15,039,229
5.1 Commercial multiple peril (non-liability portion) .....	208,930				208,930
5.2 Commercial multiple peril (liability portion) .....	38,831				38,831
6. Mortgage guaranty .....					
8. Ocean marine .....					
9. Inland marine .....	411,235				411,235
10. Financial guaranty .....					
11.1 Medical professional liability - occurrence .....					
11.2 Medical professional liability - claims-made .....					
12. Earthquake .....					
13.1 Comprehensive (hospital and medical) individual .....					
13.2 Comprehensive (hospital and medical) group .....					
14. Credit accident and health (group and individual) .....					
15.1 Vision only .....					
15.2 Dental only .....					
15.3 Disability income .....					
15.4 Medicare supplement .....					
15.5 Medicaid Title XIX .....					
15.6 Medicare Title XVIII .....					
15.7 Long-term care .....					
15.8 Federal employees health benefits plan .....					
15.9 Other health .....					
16. Workers' compensation .....					
17.1 Other liability - occurrence .....	430,331				430,331
17.2 Other liability - claims-made .....					
17.3 Excess workers' compensation .....					
18.1 Products liability - occurrence .....					
18.2 Products liability - claims-made .....					
19.1 Private passenger auto no-fault (personal injury protection) .....					
19.2 Other private passenger auto liability.....					
19.3 Commercial auto no-fault (personal injury protection) .....					
19.4 Other commercial auto liability.....					
21.1 Private passenger auto physical damage .....					
21.2 Commercial auto physical damage .....					
22. Aircraft (all perils) .....					
23. Fidelity .....					
24. Surety .....					
26. Burglary and theft .....					
27. Boiler and machinery .....					
28. Credit .....					
29. International .....					
30. Warranty .....					
31. Reinsurance - nonproportional assumed property .....					
32. Reinsurance - nonproportional assumed liability .....					
33. Reinsurance - nonproportional assumed financial lines .....					
34. Aggregate write-ins for other lines of business .....					
35. TOTALS	16,160,760			3,302,523	19,463,283
36. Accrued retrospective premiums based on experience .....					(3,302,523)
37. Earned but unbilled premiums .....					
38. Balance (Sum of Line 35 through 37)					16,160,760
<b>DETAILS OF WRITE-INS</b>					
3401. ....					
3402. ....					
3403. ....					
3498. Summary of remaining write-ins for Line 34 from overflow page .....					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Daily Pro-Rata Factor .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	706,426				42,418	664,008
2.1 Allied lines .....	21,470,200				440,959	21,029,241
2.2 Multiple peril crop .....						
2.3 Federal flood .....						
2.4 Private crop .....						
2.5 Private flood .....	29,459					29,459
3. Farmowners multiple peril .....						
4. Homeowners multiple peril .....	21,263,118				1,150,393	20,112,725
5.1 Commercial multiple peril (non-liability portion) .....	69,209,417			56,807,797	1,030,249	11,371,371
5.2 Commercial multiple peril (liability portion) .....	10,235,977			7,502,250	17,299	2,716,428
6. Mortgage guaranty .....						
8. Ocean marine .....						
9. Inland marine .....	965,371				18,469	946,902
10. Financial guaranty .....						
11.1 Medical professional liability - occurrence .....						
11.2 Medical professional liability - claims- made .....						
12. Earthquake .....						
13.1 Comprehensive (hospital and medical) individual .....						
13.2 Comprehensive (hospital and medical) group .....						
14. Credit accident and health (group and individual) .....						
15.1 Vision only .....						
15.2 Dental only .....						
15.3 Disability income .....						
15.4 Medicare supplement .....						
15.5 Medicaid Title XIX .....						
15.6 Medicare Title XVIII .....						
15.7 Long-term care .....						
15.8 Federal employees health benefits plan ...						
15.9 Other health .....						
16. Workers' compensation .....						
17.1 Other liability - occurrence .....	21,564,440				78,975	21,485,465
17.2 Other liability - claims-made .....						
17.3 Excess workers' compensation .....						
18.1 Products liability - occurrence .....						
18.2 Products liability - claims-made .....						
19.1 Private passenger auto no-fault (personal injury protection) .....						
19.2 Other private passenger auto liability .....						
19.3 Commercial auto no-fault (personal injury protection) .....						
19.4 Other commercial auto liability .....						
21.1 Private passenger auto physical damage .....						
21.2 Commercial auto physical damage .....						
22. Aircraft (all perils) .....						
23. Fidelity .....						
24. Surety .....						
26. Burglary and theft .....						
27. Boiler and machinery .....						
28. Credit .....	27,133,251			27,133,251		
29. International .....						
30. Warranty .....						
31. Reinsurance - nonproportional assumed property .....	XXX					
32. Reinsurance - nonproportional assumed liability .....	XXX					
33. Reinsurance - nonproportional assumed financial lines .....	XXX					
34. Aggregate write-ins for other lines of business .....						
35. TOTALS	172,577,659			91,443,298	2,778,762	78,355,599
<b>DETAILS OF WRITE-INS</b>						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ X ]

If yes: 1. The amount of such installment premiums \$ .....

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire .....	996,264		16	996,248	135,702	58,302	1,073,648	171.0
2.1 Allied lines .....	11,571,412		1,938,196	9,633,216	2,476,461	3,711,399	8,398,278	41.2
2.2 Multiple peril crop .....								
2.3 Federal flood .....								
2.4 Private crop .....								
2.5 Private flood .....					1,000		1,000	3.4
3. Farmowners multiple peril .....								
4. Homeowners multiple peril .....	10,341,725		771,466	9,570,259	4,815,646	4,802,333	9,583,572	51.4
5.1 Commercial multiple peril (non-liability portion) .....	18,003,657		12,453,360	5,550,297	5,336,019	6,143,775	4,742,541	29.2
5.2 Commercial multiple peril (liability portion) .....	2,411,973		136,591	2,275,382	2,902,496	2,551,440	2,626,438	85.3
6. Mortgage guaranty .....								
8. Ocean marine .....								
9. Inland marine .....	630,502		744	629,758	84,502	49,072	665,188	75.6
10. Financial guaranty .....								
11.1 Medical professional liability - occurrence .....								
11.2 Medical professional liability - claims-made .....								
12. Earthquake .....								
13.1 Comprehensive (hospital and medical) individual .....								
13.2 Comprehensive (hospital and medical) group .....								
14. Credit accident and health (group and individual) .....								
15.1 Vision only .....								
15.2 Dental only .....								
15.3 Disability income .....								
15.4 Medicare supplement .....								
15.5 Medicaid Title XIX .....								
15.6 Medicare Title XVIII .....								
15.7 Long-term care .....								
15.8 Federal employees health benefits plan .....								
15.9 Other health .....								
16. Workers' compensation .....								
17.1 Other liability - occurrence .....	5,631,878			5,631,878	3,354,891	1,882,198	7,104,571	33.2
17.2 Other liability - claims-made .....								
17.3 Excess workers' compensation .....								
18.1 Products liability - occurrence .....								
18.2 Products liability - claims-made .....								
19.1 Private passenger auto no-fault (personal injury protection) .....								
19.2 Other private passenger auto liability .....								
19.3 Commercial auto no-fault (personal injury protection) .....								
19.4 Other commercial auto liability .....								
21.1 Private passenger auto physical damage .....								
21.2 Commercial auto physical damage .....								
22. Aircraft (all perils) .....								
23. Fidelity .....								
24. Surety .....								
26. Burglary and theft .....								
27. Boiler and machinery .....								
28. Credit .....	5,316,972		5,342,263	(25,291)			(25,290)	
29. International .....								
30. Warranty .....								
31. Reinsurance - nonproportional assumed property .....	XXX							
32. Reinsurance - nonproportional assumed liability .....	XXX							
33. Reinsurance - nonproportional assumed financial lines .....	XXX							
34. Aggregate write-ins for other lines of business .....								
35. TOTALS	54,904,383		20,642,636	34,261,747	19,106,717	19,198,519	34,169,945	42.0
<b>DETAILS OF WRITE-INS</b>								
3401. ....								
3402. ....								
3403. ....								
3498. Summary of remaining write-ins for Line 34 from overflow page .....								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire .....	97,702			97,702	38,000			135,702	11,000
2.1 Allied lines .....	1,758,738		95,401	1,663,337	842,000		28,876	2,476,461	291,878
2.2 Multiple peril crop .....									
2.3 Federal flood .....									
2.4 Private crop .....									
2.5 Private flood .....					1,000			1,000	
3. Farmowners multiple peril .....									
4. Homeowners multiple peril .....	3,134,143		649,421	2,484,722	2,711,000		380,076	4,815,646	725,022
5.1 Commercial multiple peril (non-liability portion) .....	14,848,991		11,104,864	3,744,127	12,684,824		11,092,932	5,336,019	(149,144)
5.2 Commercial multiple peril (liability portion) .....	2,772,031		371,535	2,400,496	957,000		455,000	2,902,496	17,000
6. Mortgage guaranty .....									
8. Ocean marine .....									
9. Inland marine .....	60,502			60,502	24,000			84,502	6,000
10. Financial guaranty .....									
11.1 Medical professional liability - occurrence .....									
11.2 Medical professional liability - claims-made .....									
12. Earthquake .....									
13.1 Comprehensive (hospital and medical) individual .....								(a)	
13.2 Comprehensive (hospital and medical) group .....								(a)	
14. Credit accident and health (group and individual) .....									
15.1 Vision only .....								(a)	
15.2 Dental only .....								(a)	
15.3 Disability income .....								(a)	
15.4 Medicare supplement .....								(a)	
15.5 Medicaid Title XIX .....								(a)	
15.6 Medicare Title XVIII .....								(a)	
15.7 Long-term care .....								(a)	
15.8 Federal employees health benefits plan .....								(a)	
15.9 Other health .....								(a)	
16. Workers' compensation .....									
17.1 Other liability - occurrence .....	1,933,825		27,934	1,905,891	1,449,000			3,354,891	560,899
17.2 Other liability - claims-made .....									
17.3 Excess workers' compensation .....									
18.1 Products liability - occurrence .....									
18.2 Products liability - claims-made .....									
19.1 Private passenger auto no-fault (personal injury protection) .....									
19.2 Other private passenger auto liability .....									
19.3 Commercial auto no-fault (personal injury protection) .....									
19.4 Other commercial auto liability .....									
21.1 Private passenger auto physical damage .....									
21.2 Commercial auto physical damage .....									
22. Aircraft (all perils) .....									
23. Fidelity .....									
24. Surety .....									
26. Burglary and theft .....									
27. Boiler and machinery .....									
28. Credit .....	491,244		491,244		2,666,533		2,666,533		
29. International .....									
30. Warranty .....									
31. Reinsurance - nonproportional assumed property .....	XXX				XXX				
32. Reinsurance - nonproportional assumed liability .....	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines .....	XXX				XXX				
34. Aggregate write-ins for other lines of business .....									
35. TOTALS .....	25,097,176		12,740,399	12,356,778	21,373,357		14,623,417	19,106,717	1,462,655
<b>DETAILS OF WRITE-INS</b>									
3401. ....									
3402. ....									
3403. ....									
3498. Summary of remaining write-ins for Line 34 from overflow page .....									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....									

(a) Including \$ ..... for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	6,308,752			6,308,752
1.2 Reinsurance assumed .....				
1.3 Reinsurance ceded .....	505,658			505,658
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	5,803,094			5,803,094
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		47,695,608		47,695,608
2.2 Reinsurance assumed, excluding contingent .....				
2.3 Reinsurance ceded, excluding contingent .....		26,606,032		26,606,032
2.4 Contingent - direct .....		16,206,732		16,206,732
2.5 Contingent - reinsurance assumed .....				
2.6 Contingent - reinsurance ceded .....		10,883,486		10,883,486
2.7 Policy and membership fees .....				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		26,412,822		26,412,822
3. Allowances to managers and agents .....		132,067		132,067
4. Advertising .....	1,011	63,989		65,000
5. Boards, bureaus and associations .....	6,931	85,028	1	91,960
6. Surveys and underwriting reports .....		284,676		284,676
7. Audit of assureds' records .....		18,142		18,142
8. Salary and related items:				
8.1 Salaries .....	1,106,563	1,700,036	12,722	2,819,321
8.2 Payroll taxes .....	81,397	114,769	757	196,923
9. Employee relations and welfare .....	213,814	256,742	1,285	471,841
10. Insurance .....		16,223		16,223
11. Directors' fees .....		3		3
12. Travel and travel items .....	24,538	25,050	88	49,676
13. Rent and rent items .....	85	27	4	116
14. Equipment .....	8,029	17,750	115	25,894
15. Cost or depreciation of EDP equipment and software .....	153,949	296,564	23,288	473,801
16. Printing and stationery .....	5,534	43,419	812	49,765
17. Postage, telephone and telegraph, exchange and express .....	41,290	103,761	1	145,052
18. Legal and auditing .....	24,040	203,301	13,566	240,907
19. Totals (Lines 3 to 18) .....	1,667,181	3,361,547	52,639	5,081,367
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	8,565	774,181		774,181
20.2 Insurance department licenses and fees .....		23,787		23,787
20.3 Gross guaranty association assessments .....		8,566		8,566
20.4 All other (excluding federal and foreign income and real estate) .....		661		661
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		807,195		807,195
21. Real estate expenses .....				
22. Real estate taxes .....				
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....	142,449	(272,214)	3,656	(126,109)
25. Total expenses incurred .....	7,612,724	30,309,350	56,295	37,978,369
26. Less unpaid expenses - current year .....	1,462,655	2,381,063		3,843,718
27. Add unpaid expenses - prior year .....	1,266,891	5,228,815		6,495,706
28. Amounts receivable relating to uninsured plans, prior year .....				
29. Amounts receivable relating to uninsured plans, current year .....				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	7,416,961	33,157,102	56,295	40,630,358
<b>DETAILS OF WRITE-INS</b>				
2401. Miscellaneous .....	142,449	(272,214)	3,656	(126,109)
2402. ....				
2403. ....				
2498. Summary of remaining write-ins for Line 24 from overflow page .....				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	142,449	(272,214)	3,656	(126,109)

(a) Includes management fees of \$ 15,504,000 to affiliates and \$ to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) .....	23,874
1.1 Bonds exempt from U.S. tax .....	(a) .....	
1.2 Other bonds (unaffiliated) .....	(a) .....2,666,978	2,763,061
1.3 Bonds of affiliates .....	(a) .....	
2.1 Preferred stocks (unaffiliated) .....	(b) .....	
2.11 Preferred stocks of affiliates .....	(b) .....	
2.2 Common stocks (unaffiliated) .....		
2.21 Common stocks of affiliates .....		
3. Mortgage loans .....	(c) .....	
4. Real estate .....	(d) .....	
5. Contract loans .....		
6. Cash, cash equivalents and short-term investments .....	(e) .....78,935	395,586
7. Derivative instruments .....	(f) .....	
8. Other invested assets .....		
9. Aggregate write-ins for investment income .....		
10. Total gross investment income .....	2,745,914	3,182,522
11. Investment expenses .....		(g) .....56,295
12. Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....
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) .....		56,295
17. Net investment income (Line 10 minus Line 16) .....		3,126,227
<b>DETAILS OF WRITE-INS</b>		
0901. ....		
0902. ....		
0903. ....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....		
1501. ....		
1502. ....		
1503. ....		
1598. Summary of remaining write-ins for Line 15 from overflow page .....		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		

- (a) Includes \$ .....86,940 accrual of discount less \$ .....219,924 amortization of premium and less \$ .....29,288 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 \$ .....316,651 accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....					
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....	(6,154)		(6,154)	(29,121)	
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 .....	(483)		(483)		
7. Derivative instruments .....					
8. Other invested assets .....					
9. Aggregate write-ins for capital gains (losses) .....					
10. Total capital gains (losses) .....	(6,637)		(6,637)	(29,121)	
<b>DETAILS OF WRITE-INS</b>					
0901. ....					
0902. ....					
0903. ....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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 .....	511,534	1,947,544	1,436,010
18.2 Net deferred tax asset .....	5,626		(5,626)
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 .....			
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	517,160	1,947,544	1,430,384
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	517,160	1,947,544	1,430,384
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. ....			
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)			

## NOTES TO FINANCIAL STATEMENTS

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

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

The Texas Department of Insurance recognizes only statutory accounting practices prescribed or permitted 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 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 or permitted accounting practices found in NAIC Statutory Accounting Principles (SAP) and the Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices (permitted practice).

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

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 is shown below:

	SSAP #	F/S Page	F/S Line #	2022	2021
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 9,954,501	\$ (5,654,904)
(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	\$ 9,954,501	\$ (5,654,904)
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 79,329,358	\$ 68,095,551
(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	\$ 79,329,358	\$ 68,095,551

**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 of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

**C. Accounting Policy**

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Generally, such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to 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 stated at amortized cost.
2. The Company has no investment in mandatory convertible securities or SVO identified investments. Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with an NAIC designation of 3-6, which are recorded at the lower of cost or estimated fair value.
3. Not applicable - The Company has no investment in common stocks.
4. Not applicable - The Company has no investment in preferred stocks.
5. Not applicable - The Company has no investment in mortgage loans.
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 an NAIC designation 3-6, which are stated at lower of amortized cost or estimated fair value.
7. Not applicable - The Company has no investments in subsidiaries, controlled, or affiliated companies.
8. Not applicable - The Company has no investments in joint ventures.
9. Not applicable - The Company has no investments in derivatives.
10. The Company does not anticipate investment income as a factor in the premium deficiency calculation.
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 net of amounts for reinsurance ceded. Such liabilities are 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 method for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
12. The Company depreciates fixed assets on the straight-line basis over the shorter of their estimated useful lives, typically five to thirty years. The Company has not modified its capitalization policy from the prior year.

## NOTES TO FINANCIAL STATEMENTS

13. Not applicable - The Company has no 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.

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

A. Accounting Changes

The Company had no material changes in accounting principles during the reporting periods.

B. Correction of errors

The Company had no correction of errors in 2022.

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

**NOTE 3 Business Combinations and Goodwill**

A. Statutory Purchase Method

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

B. Statutory Merger

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

C. Impairment Loss

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

D. 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, 2022, 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, 2022, the Company did not hold any loan-backed and structured securities with a recognized credit-related OTTI.

(4) There are no impaired securities for which an other-than-temporary impairment has not been recognized in earning as realized loss.

(5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an other-than-temporary impairment should be recognized. As of December 31, 2022, the Company believes it has the intent and ability to hold 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 has no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

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



**NOTES TO FINANCIAL STATEMENTS**

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting 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	\$ 2,303,272				\$ 2,303,272	\$ 2,318,769	\$ (15,497)
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					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 2,303,272</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,303,272</b>	<b>\$ 2,318,769</b>	<b>\$ (15,497)</b>

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ 2,303,272	\$ 2,303,272	1.642%	1.649%
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%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 2,303,272</b>	<b>1.642%</b>	<b>1.649%</b>

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

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

2. The Company has no assets pledged as collateral not captured in other categories.

3. The Company has no other restricted assets.

4. The Company has no collateral received and reflected as assets.

M. Working Capital Finance Investments

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

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 has no 5GI securities.

P. Short Sales

Not applicable - The Company has no short sales.

## NOTES TO FINANCIAL STATEMENTS

**Q. Prepayment Penalty and Acceleration Fees**

	General Account	Protected Cell
1. Number of CUSIPs	3	
2. Aggregate Amount of Investment Income	\$ 30,063	

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

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

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable - The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets

**NOTE 7 Investment Income**

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

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

**NOTE 8 Derivative Instruments**

Not applicable- The Company has no investments in derivative instruments.

**NOTE 9 Income Taxes**

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

1.

	As of End of Current Period			12/31/2021			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 903,940	\$ 6,115	\$ 910,055	\$ 1,025,453	\$ -	\$ 1,025,453	\$ (121,513)	\$ 6,115	\$ (115,398)
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 903,940	\$ 6,115	\$ 910,055	\$ 1,025,453	\$ -	\$ 1,025,453	\$ (121,513)	\$ 6,115	\$ (115,398)
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ 5,626	\$ 5,626			\$ -	\$ -	\$ 5,626	\$ 5,626
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 903,940	\$ 489	\$ 904,429	\$ 1,025,453	\$ -	\$ 1,025,453	\$ (121,513)	\$ 489	\$ (121,024)
(f) Deferred Tax Liabilities	\$ 42,478	\$ -	\$ 42,478	\$ 35,919	\$ -	\$ 35,919	\$ 6,559	\$ -	\$ 6,559
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 861,462	\$ 489	\$ 861,951	\$ 989,534	\$ -	\$ 989,534	\$ (128,072)	\$ 489	\$ (127,583)

2.

	As of End of Current Period			12/31/2021			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 861,462	\$ -	\$ 861,462	\$ 989,534	\$ -	\$ 989,534	\$ (128,072)	\$ -	\$ (128,072)
(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)	\$ -	\$ 489	\$ 489			\$ -	\$ -	\$ 489	\$ 489
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ 489	\$ 489			\$ -	\$ -	\$ 489	\$ 489
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$11,770,111	XXX	XXX	\$10,065,903	XXX	XXX	\$ 1,704,208
(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.	\$ 42,478	\$ -	\$ 42,478	\$ 35,919	\$ -	\$ 35,919	\$ 6,559	\$ -	\$ 6,559
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 903,940	\$ 489	\$ 904,429	\$ 1,025,453	\$ -	\$ 1,025,453	\$ (121,513)	\$ 489	\$ (121,024)

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	553.884%	487.365%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 78,467,407	\$ 67,106,017

## NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2021		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 903,940	\$ 6,115	\$ 1,025,453	\$ -	\$ (121,513)	\$ 6,115
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 903,940	\$ 489	\$ 1,025,453	\$ -	\$ (121,513)	\$ 489
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%			0.000%	0.000%

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

Yes [ ] No [X]

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

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

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 2,484,003	\$ (1,226,743)	\$ 3,710,746
(b) Foreign	\$ -		\$ -
(c) Subtotal (1a+1b)	\$ 2,484,003	\$ (1,226,743)	\$ 3,710,746
(d) Federal income tax on net capital gains	\$ -		\$ -
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 2,484,003	\$ (1,226,743)	\$ 3,710,746
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 213,533	\$ 197,451	\$ 16,082
(2) Unearned premium reserve	\$ 690,407	\$ 828,002	\$ (137,595)
(3) Policyholder reserves	\$ -		\$ -
(4) Investments	\$ -		\$ -
(5) Deferred acquisition costs	\$ -		\$ -
(6) Policyholder dividends accrual	\$ -		\$ -
(7) Fixed assets	\$ -		\$ -
(8) Compensation and benefits accrual	\$ -		\$ -
(9) Pension accrual	\$ -		\$ -
(10) Receivables - nonadmitted	\$ -		\$ -
(11) Net operating loss carry-forward	\$ -		\$ -
(12) Tax credit carry-forward	\$ -		\$ -
(13) Other	\$ -		\$ -
(99) Subtotal (sum of 2a1 through 2a13)	\$ 903,940	\$ 1,025,453	\$ (121,513)
(b) Statutory valuation allowance adjustment	\$ -		\$ -
(c) Nonadmitted	\$ -		\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 903,940	\$ 1,025,453	\$ (121,513)
(e) Capital:			
(1) Investments	\$ 6,115		\$ 6,115
(2) Net capital loss carry-forward	\$ -		\$ -
(3) Real estate	\$ -		\$ -
(4) Other	\$ -		\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 6,115	\$ -	\$ 6,115
(f) Statutory valuation allowance adjustment	\$ -		\$ -
(g) Nonadmitted	\$ 5,626		\$ 5,626
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 489	\$ -	\$ 489
(i) Admitted deferred tax assets (2d + 2h)	\$ 904,429	\$ 1,025,453	\$ (121,024)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 42,478	\$ 35,919	\$ 6,559
(2) Fixed assets	\$ -		\$ -
(3) Deferred and uncollected premium	\$ -		\$ -
(4) Policyholder reserves	\$ -		\$ -
(5) Other	\$ -		\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 42,478	\$ 35,919	\$ 6,559
(b) Capital:			
(1) Investments	\$ -		\$ -
(2) Real estate	\$ -		\$ -
(3) Other	\$ -		\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 42,478	\$ 35,919	\$ 6,559
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 861,951	\$ 989,534	\$ (127,583)

## NOTES TO FINANCIAL STATEMENTS

## D. Additional Items

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

	(1) Current Period	(2) 12/31/2021	(3) Change
Gross Deferred Tax Assets	\$ 910,055	\$ 1,025,453	\$ (115,398)
Deferred Tax Liabilities	\$ 42,478	\$ 35,919	\$ 6,559
Net deferred tax asset (liability)	\$ 867,577	\$ 989,534	\$ (121,957)
Tax Effect On Change in Unaffiliated Unrealized Gains (Losses)			\$ (6,115)
Change In Deferred Income Taxes In Surplus			\$ (128,072)

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) Current Period	(2) Rate
Gain (Loss) From Operations	\$ 12,445,142	
Capital Gains (Losses)	(6,638)	
Reported Statutory Income (Loss)	\$ 12,438,504	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 2,612,086	21.0 %
Increase (Decrease) In Tax Resulting From:		
Other	\$ (11)	0.0 %
Total Income Tax Reported	\$ 2,612,075	21.0 %
Current Income Taxes Incurred	\$ 2,484,003	20.0 %
Change In Deferred Income Taxes	\$ 128,072	1.0 %
Total Income Tax Reported	\$ 2,612,075	21.0 %

## E. Operating Loss Carry-Forward

1. As of December 31, 2022, the Company had no operating loss or general business credit carryforwards
2. The amount of federal income taxes incurred that are available for recoupment, by originating year, are as follows:

Origination Year	Taxes Incurred
2020	\$ 371,219
2021	-
	\$ 371,219

3. As of December 31, 2022, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

## F. Consolidated Federal Income Tax Return

The Company's tax return is not consolidated with any other entity.

## G. Tax Loss Contingencies

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

## H. Repatriation Transition Tax (RTT)

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

## I. Alternative Minimum Tax (AMT) Credit

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

## J. Corporate Alternative Minimum Tax (CAMT)

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

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

A.B. Schedule Y summarizes various related party transactions and the nature of relationships between the entities in the NAIC group #0408: Brookfield Asset Mgmt Reins Partners Ltd Grp and other affiliates.

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

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

- D. The Company reported \$5,949,278 and \$3,227,447 as amounts due from parent and affiliates at December 31, 2022 and 2021, respectively. The Company reported \$9,408,227 and \$5,149,487 as amounts due to parent and affiliates at December 31, 2022, and 2021, respectively. The terms of settlement generally 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 is a party to various intercompany management agreements and service contracts with related parties as shown in Schedule Y Part 2. The Company's business is administered and serviced by ANPAC Lloyds Insurance Management, Inc. for which it pays a service fee.

- F. Not applicable - The Company has made no guarantees for the benefit of an affiliate or related party.

- G. The Company is controlled by its attorney-in-fact, ANPAC Lloyds Insurance Management, Inc. American National Property And Casualty Company, a property and casualty insurance company domiciled in the state of Missouri, owns all outstanding shares of the attorney-in-fact. American National Property And Casualty Company's direct parent is American National Insurance Holdings, Inc., a Delaware corporation ("ANIH"). ANIH's direct parent is American National Group, LLC, a Delaware limited liability company ("ANAT").

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

## NOTES TO FINANCIAL STATEMENTS

Brookfield Reinsurance Ltd. (formerly known as Brookfield Asset Management Reinsurance Partners Ltd.) completed its acquisition of ANAT on May 25, 2022.

- H. Not applicable - No amount was deducted for the value of an upstream intermediate entity or ultimate parent.
- I,J. Not applicable - The Company has no investment in any Subsidiary, Controlled, or Affiliated companies (SCA investments).
- K. Not applicable - The Company has no investment in a foreign insurance subsidiary.
- L. Not applicable - The Company has no investments in a downstream noninsurance holding company.
- M,N. Not applicable - The Company has no SCA investments during the reporting periods.
- O. SCA or SSAP 48 Entity Loss Tracking  
Not applicable - The Company does not have any losses in SCAs or SSAP No. 48 entities that exceed its investment.

### NOTE 11 Debt

- A. The Company has a line of credit established with American National Insurance Company for up to \$2,500,000 to meet short-term liquidity needs. Interest accrues on a 365 days accrual basis at a variable rate. The variable rate equals the prime rate published by the Wall Street Journal on the first business day of the month.

There were no outstanding borrowings on the lines of credit at December 31, 2022 and December 31, 2021.

The Company has no long-term debt and no other short-term borrowing arrangements.

- B. FHLB (Federal Home Loan Bank) Agreements  
 Not applicable - The Company has no Federal Home Loan Bank agreements.

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

- A. Defined Benefit Plan  
 The Company does not participate in a defined benefit plan.
- B. Investment Strategies for Plan Assets  
 None
- C. The fair value of each class of plan assets  
 None
- D. Basis of Long Term Rate of Return on Plan Assets  
 None
- E. Defined Contribution Plan  
 The Company does not participate in a defined contribution plan.
- F. Multiemployer Plans  
 The Company does not participate in multiemployer plans.
- G. Consolidated/Holding Company Plans  
 The Company does not participate in a consolidated/holding company plan.
- H. Postemployment Benefits and Compensated Absences  
 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.

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

- A. Not applicable - The Company has no common stock outstanding.
- B. Not applicable - The Company has no preferred stock outstanding.
- C. Not applicable - The Company has no shareholders for which to declare dividends.
- D. Not applicable - The Company has no shareholders for which to declare dividends.
- E. Not applicable - The Company has no shareholders for which to declare dividends.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- G. Not applicable - There have been no advances to surplus.
- H. Not applicable - The Company has no stock held for special purposes.
- I. Not applicable - The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ (29,121)
- K. Not applicable - The Company has not issued any surplus notes or debentures or similar obligations.
- L,M. Not applicable - The Company did not participate in quasi-reorganization.

### NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments  
 Not applicable - The Company has no contingent commitments.
- B. Assessments

(1)

All states in which the Company does business have laws requiring solvent property and casualty insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent property and casualty insurance companies. 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.

## NOTES TO FINANCIAL STATEMENTS

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	4,147
b. Decreases current year:		
2022 Amortization	\$	8,566
c. Increases current year:		
2022 Assessments	\$	75,291
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	70,872

(3)  
Not applicable - As of December 31, 2022, the Company does not have any guaranty fund liabilities or assets that have been discounted for companies that wrote long-term care insurance.

(4)  
The above amounts represent management's best estimates based on information received from states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

C. Gain Contingencies  
Not applicable - The Company did not recognize any gain contingencies during the reporting periods.

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

		Direct
(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits	\$	48,500
(2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period		0-25 Claims
(3) Indicate whether claim count information is disclosed per claim or per claimant		Per Claim

E. Product Warranties  
Not applicable - The Company has no liability for product warranties.

F. Joint and Several Liabilities  
Not applicable - The Company has no joint and several liability arrangements.

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

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

**NOTE 15 Leases**  
Not applicable - The Company is not a party to any leasing agreements.

**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 with significant concentrations of credit risk.

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**  
Not applicable - The Company has no sales, transfers or servicing of financial assets and extinguishment of liabilities during the reporting periods.

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**  
Not applicable - The Company has no uninsured or partially insured accident and health plans.

## NOTES TO FINANCIAL STATEMENTS

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

The aggregate amount of direct premiums written through managing general agents for the year ended December 31, 2022 is \$10,362,010.

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
Collateral Protection Partnership, LTD 1366 Windsor Huntsville, TX 77340	90-1137550	No	Collateral Protection	C, CA, B, P, U	\$ 10,362,010
<b>Total</b>	XXX	XXX	XXX	XXX	\$ 10,362,010

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					
Bonds		\$ 660,480			\$ 660,480
<b>Total assets at fair value/NAV</b>	\$ -	\$ 660,480	\$ -	\$ -	\$ 660,480

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

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

There were no Level 3 securities for the period ending December 31, 2022.

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

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

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

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

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

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

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

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

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

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

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

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

## NOTES TO FINANCIAL STATEMENTS

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

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

For public common stocks, the Company receives prices from a nationally recognized pricing service that are based on observable market transactions and these securities are disclosed in Level 1.

LIHTC Investments are valued at amortized cost supported by annual schedules from the partnerships. The Company believes that the carry value of these investments approximates fair value.

- 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	\$ 74,012,433	\$ 82,136,979	\$ 2,349,685	\$ 71,662,748			

- D. Not Practicable to Estimate Fair Value  
As of December 31, 2022, there were no financial instruments for which it is not practicable for the Company to estimate their fair value.

- E. Investments measured using Net Asset Value  
These are mutual investments that invest into a mixture of money market, bonds, and stocks.  
There are no unfunded commitments related to investment in the class.  
The investor may redeem the investment at any time.  
There are no significant restrictions on the ability to sell investment.

### NOTE 21 Other Items

- A. Unusual or Infrequent Items  
On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. Below is a summary of significant subsequent developments in our COVID-19 response:
- We continue to take steps to protect employees with the goals of maintaining their health and sustaining an adequate workforce, including employees working from home and offering flexibility for employees negotiating scheduling conflicts due to the impacts of COVID-19, such as caring for family, alternative arrangements and shutdowns for business and schools, self-isolation or personal illness, including granting additional paid time off for vaccinations and to address these hardships. Additionally, we closely monitor and align with federal, state, and local health mandates for the protection of our onsite workers (masking, social distancing, etc.).
- We suspended our summer Internship Program for 2020. In 2021, we piloted a hybrid program which combined virtual and in-person elements for a small group of interns. In 2022, a hybrid program for an expanded group of interns was implemented.
- We have recently updated return-to-office plans for our locations. Beginning in early April 2022, we began to gradually introduce more employees to our office locations. While some employees have positions requiring them to work onsite, others can work hybrid schedule, with their management team's approval.
- Although we have been able to maintain our business operations since the onset of the pandemic, no assurance can be given that these actions will continue to be successful, nor can we predict the level of disruption that will occur should the COVID-19 pandemic and its related macroeconomic risks continue for further extended periods of time. Given this uncertainty, we are unable to quantify with reasonable confidence the total expected impact of the COVID-19 pandemic on our future operations, financial condition, liquidity and results of operations. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.
- Thus far, throughout the pandemic, we believe we have successfully navigated the risks associated with COVID-19 and have been able to successfully maintain our business operations. However, as the pandemic continues, the extent to which COVID-19 impacts our business, results of operations, financial condition, or liquidity will depend on future developments which remain highly uncertain.
- B. Troubled Debt Restructuring: Debtors  
Not applicable - The Company had no troubled debt restructuring.
- C. Other Disclosures  
Assets in the amount of \$ 2,303,272 and \$2,318,769 at December 31, 2022 and December 31, 2021, respectively, were on deposit with government authorities or trustees as required by law.
- D. Business Interruption Insurance Recoveries  
Not applicable - The Company had no business interruption losses during the reporting periods.
- E. State Transferable and Non-transferable Tax Credits  
Not applicable - The Company has no unused transferable or non-transferable state tax credits.
- F. Subprime Mortgage Related Risk Exposure  
(1) The Company has no exposure to unrealized or realized losses regarding subprime mortgage related risk. The Company considered exposure to subprime mortgage related risks through the following sources, to the extent applicable.
- Direct investments in subprime mortgage loans;
  - Direct investments in securities with underlying subprime exposure, such as residential mortgage backed securities, commercial mortgage backed securities, collateralized debt obligations, structured securities (including principal protected notes), hedge funds, credit default swaps, and special investment vehicles;
  - Equity investments in subsidiary, controlled or affiliated entities with significant subprime related risk exposure; and
  - Underwriting risk on policies issued for Mortgage Guaranty or Financial Guaranty insurance coverage.
- (2) Not applicable - The Company does not directly hold any subprime mortgage loans.
- (3) Not applicable - The Company does not have any direct exposure to subprime mortgage related risks through other investments.
- (4) Not applicable - The Company does not write Mortgage Guaranty or Financial Guaranty insurance.
- G. Insurance-Linked Securities (ILS) Contracts  
Not applicable - The Company has no insurance-linked securities.
- H. 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  
Not applicable - The Company is not the owner and beneficiary of any life insurance policies.



## NOTES TO FINANCIAL STATEMENTS

**NOTE 22 Events Subsequent**

Type I – Recognized Subsequent Events:

Subsequent events have been considered through March 1, 2023 for these statutory financial statements which are to be issued March 1, 2023. There were no recognized subsequent events for the period ended December 31, 2022.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through March 1, 2023 for these statutory financial statements which are to be issued March 1, 2023. On January 1, 2023, ANH distributed the stock of ANIH to its parent company, American National Insurance Company ("ANICO"), and ANICO distributed such stock to its parent company, American National Group, LLC. Such transactions were pursuant to approvals from the domiciliary state insurance regulators of the insurance companies formerly owned by ANH named in Note 10 above.

**NOTE 23 Reinsurance****A. Unsecured Reinsurance Recoverables**

Individual Reinsurers with Unsecured Reinsurance Recoverables Exceeding 3% of Policyholder Surplus

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0408	43-1010895	American National Property And Casualty Company	\$ 39,815,000

**B. Reinsurance Recoverable in Dispute**

Not applicable - The Company has no reinsurance recoverable in dispute.

**C. Reinsurance Assumed and Ceded**

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates			\$ 15,122,383		\$ (15,122,383)	\$ -
b. All Other			\$ 62,888		\$ (62,888)	\$ -
c. Total (a+b)	\$ -	\$ -	\$ 15,185,271	\$ -	\$ (15,185,271)	\$ -
d. Direct Unearned Premium Reserve						\$ 34,648,553

(2) Not applicable - No additional or return commission was due as a result of an existing contractual agreement.

(3) Not applicable - The Company does not engage in protected cell business.

**D. Uncollectible Reinsurance**

Not applicable - The Company has no uncollectible reinsurance.

**E. Commutation of Reinsurance Reflected in Income and Expenses.**

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1) Losses incurred

(2) Loss adjustment expenses incurred

(3) Premiums earned

(4) Other

(5)	Company	Amount
Lumen Re Ltd		\$ -

**F. Retroactive Reinsurance**

Not applicable - The Company has no retroactive reinsurance agreements.

**G. Reinsurance Accounted for as a Deposit**

Not applicable - The Company has no reinsurance agreements that have been accounted for as deposits.

**H. Disclosures for the Transfer of Property and Casualty Run-off Agreements**

Not applicable - The Company has no property and casualty run-off agreements.

**I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation**

(1) Reporting Entity Ceding to Certified Reinsurer Whose Rating Was Downgraded or Status Subject to Revocation

Not applicable - The Company did not cede any reinsurance to a certified reinsurer whose rating was downgraded or whose status is subject to revocation in 2022.

(2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable - The Company is not a certified reinsurer.

**J. Reinsurance Agreements Qualifying for Reinsurer Aggregation**

Not applicable - The Company has no retroactive reinsurance agreements covering asbestos and pollution liabilities which qualify for reinsurer aggregation.

**K. Reinsurance Credit**

Not applicable - The Company does not write health insurance.

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

The Company's CASHBACK program refunds the policyholder 25% of the qualifying auto and homeowner premiums if the policyholder remains claim free for a period of three years. The Company estimates retrospective premium reserves by the application of the historical ratio of return premium to original qualifying CASHBACK premium. This ratio is applied to the qualifying eligible CASHBACK premium to determine future retrospective return premium. The Company records the change in retrospective premium reserve as an adjustment to earned premiums.

## NOTES TO FINANCIAL STATEMENTS

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

	2022	2021
Losses and Loss adjustment expense liability at January 1	20,465,404	13,580,305
Incurred related to current year	37,265,111	57,142,549
Incurred related to prior year	<u>4,517,563</u>	<u>498,296</u>
Subtotal incurred	41,782,674	57,640,845
Paid related to current year	22,941,810	40,994,249
Paid related to prior year	<u>18,736,895</u>	<u>9,761,496</u>
Subtotal paid	41,678,705	50,755,745
Losses and Loss adjustment expense liability at December 31	20,569,373	20,465,404

- A. Incurred losses and loss adjustment expenses attributed to insured events of prior years have increased by \$4,517,563 in 2022. This change is the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims and such adjustments are included in current operations.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

**NOTE 26 Intercompany Pooling Arrangements**

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**

Not applicable - The Company has no pharmaceutical rebate or risk sharing receivables.

**NOTE 29 Participating Policies**

Not applicable - The Company does not issue life or accident and health policies.

**NOTE 30 Premium Deficiency Reserves**

- |   |   |   |
|---|---|---|
| 1. Liability carried for premium deficiency reserves              | \$  | - |
| 2. Date of the most recent evaluation of this liability           | 01/21/2023  |   |
| 3. Was anticipated investment income utilized in the calculation? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |   |

**NOTE 31 High Deductibles**

Not applicable - The Company does not issue High Deductible policies.

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

Not applicable - The Company does not discount any liabilities for unpaid losses and loss adjustment expenses.

**NOTE 33 Asbestos/Environmental Reserves**

Not applicable - The Company has not established reserves for asbestos or environmental exposure.

**NOTE 34 Subscriber Savings Accounts**

Not applicable - The Company is a stock property and casualty insurance company.

**NOTE 35 Multiple Peril Crop Insurance**

Not applicable - The Company does not issue multiple peril crop insurance.

**NOTE 36 Financial Guaranty Insurance**

Not applicable - The Company does not issue financial guaranty insurance.

**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes  No   
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes  No  N/A
- 1.3 State Regulating? ..... Texas
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes  No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 1837429
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes  No
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2020
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/10/2022
- 3.4 By what department or departments?  
Texas Department of Insurance .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes  No  N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes  No  N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes  No   
4.12 renewals? ..... Yes  No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes  No   
4.22 renewals? ..... Yes  No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes  No   
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Deloitte & Touche, LLP, 1111 Bagby Street, Suite 4500, Houston, Texas 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 Audit Committee of American National Group, LLC, the parent holding company, functions as the audit committee for the reporting entities. ....
- 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?  
Jonathan B. Winn, FCAS, MAAA, American National Property And Casualty Company, 1949 East Sunshine, Springfield, MO 65899 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 [ ] No [ X ]
- 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 .....\$ .....
- 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: .....\$ ..... 5,846,467
- 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)  
Not Applicable .....
- 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 ..... \$ ..... 2,303,272
- 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 [ ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ ]
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**GENERAL INTERROGATORIES**

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

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

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

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

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

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

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

30.2 If yes, complete the following schedule:

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

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

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

## GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	82,136,979	74,012,433	(8,124,546)
31.2 Preferred stocks .....			
31.3 Totals	82,136,979	74,012,433	(8,124,546)

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 [ ] No [ X ]

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 [ ] No [ X ]

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:  
Not Applicable .....

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

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

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

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

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

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



**GENERAL INTERROGATORIES**

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

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

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

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

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

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

**OTHER**

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

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

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 1,776

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

1	2
Name	Amount Paid
REXACH & PICO CSP .....	1,776

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

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

1	2
Name	Amount Paid

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U. S. business only. .... \$ \_\_\_\_\_

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. .... \$ \_\_\_\_\_

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned .....		\$ .....
1.62 Total incurred claims .....		\$ .....
1.63 Number of covered lives .....		.....
All years prior to most current three years		
1.64 Total premium earned .....		\$ .....
1.65 Total incurred claims .....		\$ .....
1.66 Number of covered lives .....		.....

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 .....		\$ .....
1.75 Total incurred claims .....		\$ .....
1.76 Number of covered lives .....		.....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	81,312,361	84,730,862
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	36,730,133	39,981,346
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? ..... Yes [ ] No [ X ]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies .....		\$ .....
3.22 Non-participating policies .....		\$ .....

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % \_\_\_\_\_

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. .... \$ \_\_\_\_\_

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....		Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange.....		Yes [ ] No [ ] N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?  
 .....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information  
 .....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
No such contracts are issued by the Company. ....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
Probabilistic analysis of residential risks and commercial / agricultural business in the state of Texas as well as specialty markets business (such as mortgage security property and real estate owned risks) in the Gulf Coast and Atlantic Coast areas using Verisk Touchstone model. Analysis performed internally. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
Purchased catastrophe reinsurance. Exposure is managed by the ERM Department. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.  
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ ] No [ ] N/A [ X ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds .....\$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From ..... %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....
- 12.62 Collateral and other funds.....\$ .....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ 2,000,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. .... 3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ X ] No [ ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
Premiums are allocated based upon each company's estimated contribution to the reinsurance cost by cover. Recoveries are allocated based on each company's percentage of incurred subject losses to the total combined incurred subject losses per event. ....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ X ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ X ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home .....					
16.12 Products .....					
16.13 Automobile .....					
16.14 Other*					

\* Disclose type of coverage:  
.....

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [  ] No [  ]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....	\$ .....
17.12 Unfunded portion of Interrogatory 17.11 .....	\$ .....
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	\$ .....
17.14 Case reserves portion of Interrogatory 17.11 .....	\$ .....
17.15 Incurred but not reported portion of Interrogatory 17.11 .....	\$ .....
17.16 Unearned premium portion of Interrogatory 17.11 .....	\$ .....
17.17 Contingent commission portion of Interrogatory 17.11 .....	\$ .....

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

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

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

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

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

19.1 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 [  ]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**FIVE-YEAR HISTORICAL DATA**

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

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	21,564,440	15,379,862	5,555,649	2,820,487	2,172,575
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	23,171,456	11,742,413	5,642,916	4,445,739	3,636,873
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	100,708,512	71,142,913	43,817,701	36,119,985	25,680,501
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	27,133,251	13,885,768	13,328,530	13,393,913	12,548,690
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	172,577,659	112,150,956	68,344,796	56,780,124	44,038,639
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	21,485,465	15,329,872	5,550,444	2,798,981	2,168,534
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	22,669,610	11,378,753	5,326,889	4,114,466	3,324,725
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	34,200,524	62,123,275	38,753,336	33,757,317	23,693,702
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	78,355,599	88,831,900	49,630,669	40,670,764	29,186,961
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	9,220,344	(9,697,408)	1,465,323	(1,427,998)	730,246
14. Net investment gain (loss) (Line 11)	3,119,589	2,761,704	3,462,503	3,304,289	3,163,602
15. Total other income (Line 15)	98,571	54,057	6,680	1,036	33,246
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	2,484,003	(1,226,743)	1,139,547	404,679	854,653
18. Net income (Line 20)	9,954,501	(5,654,904)	3,794,959	1,472,648	3,072,441
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	139,716,790	123,177,646	111,729,251	98,145,349	96,856,222
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	480,913	7,707,934	6,039,924	2,701,559	2,134,783
20.2 Deferred and not yet due (Line 15.2)	5,331,100	4,555,675	4,262,928	4,021,751	3,570,573
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	60,387,432	55,082,094	36,426,511	27,806,424	27,069,258
22. Losses (Page 3, Line 1)	19,106,718	19,198,520	12,409,091	7,608,680	7,572,268
23. Loss adjustment expenses (Page 3, Line 3)	1,462,655	1,266,891	1,171,211	1,000,792	764,483
24. Unearned premiums (Page 3, Line 9)	16,160,760	19,515,934	15,777,131	13,851,942	11,889,182
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	79,329,358	68,095,551	75,302,741	70,338,925	69,786,964
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	11,650,781	5,222,189	9,944,206	1,840,186	3,987,076
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	79,329,358	68,095,551	75,302,741	70,338,925	69,786,964
29. Authorized control level risk-based capital	14,167,046	13,769,140	9,734,840	8,137,753	6,673,391
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	65.4	75.9	85.3	92.8	95.9
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	34.6	24.1	14.7	7.2	4.1
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)			0.0		
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	(23,006)	127,090	(97,152)	82,684	(40,311)
52. Dividends to stockholders (Line 35) .....					
53. Change in surplus as regards policyholders for the year (Line 38) .....	11,233,807	(7,207,189)	4,963,816	551,961	3,161,901
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	5,631,878	2,536,914	835,883	1,142,813	145,303
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	13,198,178	7,156,581	2,927,666	2,747,887	1,321,431
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	30,757,355	37,530,679	16,869,379	20,145,457	12,259,948
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	5,316,972	4,327,186	3,344,335	2,862,565	1,948,806
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
59. Total (Line 35) .....	54,904,383	51,551,360	23,977,263	26,898,722	15,675,488
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	5,631,878	2,536,914	835,883	1,142,813	145,303
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	11,259,222	7,083,670	2,681,535	2,696,371	1,306,006
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	17,395,938	34,440,403	15,742,128	19,680,767	11,919,092
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	(25,291)				
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
65. Total (Line 35) .....	34,261,747	44,060,987	19,259,546	23,519,951	13,370,401
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	42.0	60.0	50.8	61.5	55.9
68. Loss expenses incurred (Line 3) .....	9.4	8.0	8.2	10.5	6.9
69. Other underwriting expenses incurred (Line 4) .....	37.3	43.4	37.9	31.7	34.6
70. Net underwriting gain (loss) (Line 8) .....	11.3	(11.4)	3.1	(3.7)	2.6
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	38.6	41.4	36.2	29.8	32.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	51.4	68.0	59.0	72.0	62.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	98.8	130.5	65.9	57.8	41.8
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	2,519	(385)	127	2,506	(386)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	3.7	(0.5)	0.2	3.6	(0.6)
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	1,096	552	2,630	(287)	268
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	1.5	0.8	3.8	(0.4)	0.4

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 AL





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

19AZ

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19 AR

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF California

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 CA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 CO



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 CT



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

19 DE

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.DC

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 FL





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Commercial Multiple Peril, and Total (a).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 GA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.HI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	35,590	35,590			6,704	7,704	1,000				21,935	1
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	94,967	91,361		29,987	6,647	6,647	11,067				83,113	4
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	179,199	179,199				27,000	27,000				89,805	502
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	309,756	306,150		29,987	6,704	41,351	39,067				194,853	507
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.1D



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.1L



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.1N



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

191A



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

19 KS

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19 KY

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Commercial Multiple Peril, Medical Professional Liability, etc.

191A

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril, Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 ME



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Commercial Multiple Peril, Medical Professional Liability, Workers' Compensation, and various Auto policies.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.MD



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	788,683	788,683			309,031	469,530	275,000		4,000	4,000	228,013	34
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	61,772	34,038		34,270	379	1,678	2,000				27,467	150
5.2 Commercial Multiple Peril (Liability Portion)	7,470	4,605		4,490	2	(172)					3,437	
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	25,808	25,808				(16)					21,392	1
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	7,387	7,387									3,603	
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	891,120	860,521		38,760	309,412	471,020	277,000		4,000	4,000	283,912	185
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 MA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 JUN



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Commercial Multiple Peril, and Total (a).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 MS



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	79,584	78,926		658	14,640	18,640	4,000		1,000	1,000	46,854	1
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	1,525,848	1,299,789		433,204	223,598	457,170	270,465				523,784	48
5.2 Commercial Multiple Peril (Liability Portion)	190,654	171,186		23,381	42	17,607	21,500				107,705	10
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	636,238	636,238			289,840	416,218	132,401		2,000	3,000	150,228	25
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	156,727	156,727				23,000	23,000				73,176	1
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	2,589,051	2,342,866		457,243	528,120	932,635	451,366		3,000	4,000	901,747	85
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 MO





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 MT



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ ... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ... and number of persons insured under indemnity only products ...

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NV



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	47	47									39	
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												250
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence					29,931	27,931					(25,678)	
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	28,003	28,003				4,000	4,000				10,093	
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	28,050	28,050			29,931	31,931	4,000				(15,546)	250
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 NH



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 NJ



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	100,543	94,614		8,673		6,252	7,000				69,845	(2)
5.2 Commercial Multiple Peril (Liability Portion)	8,433	7,775		.997		(95)					5,683	
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	108,976	102,389		9,670		6,157	7,000				75,528	(2)
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 NM



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.NY

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NC





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	40,995	40,995			7,128	8,528	1,400				24,799	
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	40,995	40,995			7,128	8,528	1,400				24,799	
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 ND



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 OH



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19 OK

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 OR



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ ... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ... and number of persons insured under indemnity only products ...

19.PA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19.RI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Commercial Multiple Peril, and Auto, ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 SC



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

19 SD

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19.TN



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,898

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

19.TX



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	513,894	513,894			142,400	117,032	76,632		2,000	2,000	316,803	13
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	61,397	55,415		5,982	1,827	4,000					44,869	773
5.2 Commercial Multiple Peril (Liability Portion)	5,194	5,185		9							4,047	
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	59	59									(221)	
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	824,524	824,524			508,757	689,651	180,894				52,208	19
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	1,405,068	1,399,077		5,991	651,157	808,510	261,526		2,000	2,000	417,706	805
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 UT



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.VT

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Commercial Multiple Peril, Workers' Compensation, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 VA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines	92,559	92,559				3,000	3,000				73,720	4
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	27,437	41,030		7,503	140,500	141,259	2,000				18,366	
5.2 Commercial Multiple Peril (Liability Portion)	2,915	4,923		.995		(159)					1,736	
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	286,097	286,097			31,865	39,060	8,000		1,000	1,000	202,466	10
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit	575,131	575,131			34,286	119,286	85,000				281,032	13
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	984,139	999,740		8,498	206,651	302,446	98,000		1,000	1,000	577,320	27
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19/WA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

19.WV

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

19.W1

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

19.WV

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0408

BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2022

NAIC Company Code 10043

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												1,051
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												1,051
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.PR



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0408

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Company Code 10043

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,898

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

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Schedule F - Part 1 - Assumed Reinsurance

**N O N E**

Schedule F - Part 2 - Premium Portfolio Reinsurance Effected or (Canceled)

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
43-1010895	28401	American National Property And Casualty Company	MO		91,443			11,677		13,016			15,122		39,815			39,815	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					91,443		11,677		13,016			15,122		39,815			39,815		
0499999. Total Authorized - Affiliates - U.S. Non-Pool					91,443		11,677		13,016			15,122		39,815			39,815		
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999. Total Authorized - Affiliates					91,443		11,677		13,016			15,122		39,815			39,815		
42-0234980	21415	Employers Mut Cas Co	IA		6	1		1						2			2		
35-2293075	11551	Endurance Assurance Corporation	DE		27														
22-2005057	26921	Everest Reins Co	DE			6		29									35		
06-0384680	11452	Hartford Steam Boil Inspec & Ins Co	CT		124								63		5		58		
74-2195939	42374	Houston Cas Co	TX		23	1		7		19	4					31	31		
13-3138390	42307	Navigators Ins Co	NY		24	2		1								3	2		
47-0698507	23680	Odyssey Reins Co	CT		7														
13-3031176	38636	Partner Reins Co Of The Us	NY		13														
23-1641984	10219	QBE Reins Corp	PA		6	5		22								27	27		
52-1952955	10357	Renaissance Reins Us Inc	MD			7	1	36								44	44		
75-1444207	30058	Scor Reins Co	NY		89	16	1	62								79	78		
13-1675535	25364	Swiss Reins Amer Corp	NY		198	31	2	149		7	2					191	191		
31-0542366	10677	The Cincinnati Ins Co	OH		38	2	1	2								5	4		
13-5616275	19453	Transatlantic Reins Co	NY		10														
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					565	71	5	309		26	6	63		480		8	472		
AA-3194168		Aspen Bermuda Ltd	BMU		62	4	1	3						8		1	7		
AA-3190871		Lancashire Ins Co Ltd	BMU		47	4	1	3						8			8		
AA-1126033		Lloyd's Syndicate Number 0033	GBR		95	6	1	5						12		1	11		
AA-1126435		Lloyd's Syndicate Number 0435	GBR		20	2		2						4		1	3		
AA-1126510		Lloyd's Syndicate Number 0510	GBR		109	7	1	14						31		2	29		
		Lloyd's Syndicate Number 0566 (Incidental To 2999)	GBR		4														
AA-1126566		Lloyd's Syndicate Number 0623	GBR		9	1		1		1				3			3		
AA-1127084		Lloyd's Syndicate Number 1084	GBR		40	2		2						4		1	3		
AA-1127225		Lloyd's Syndicate Number 1225	GBR		16					5				5			5		
AA-1127301		Lloyd's Syndicate Number 1301	GBR		114	1		23	1	62	13			100			100		
AA-1120156		Lloyd's Syndicate Number 1686	GBR			2		5		8	1			16			16		
AA-1120157		Lloyd's Syndicate Number 1729	GBR		13	1		1						2			2		
AA-1127861		Lloyd's Syndicate Number 1861	GBR							1				1			1		
AA-1120096		Lloyd's Syndicate Number 1880	GBR		27	2		4		1				7		1	6		
		Lloyd's Syndicate Number 1886 (Incidental To 2999)	GBR		7		1			2				3			3		
AA-1120054		Lloyd's Syndicate Number 1910	GBR		36	3	1	4						8		1	7		
AA-1120083		Lloyd's Syndicate Number 1955	GBR		11	1		1						2			2		
AA-1120084		Lloyd's Syndicate Number 1969	GBR		13					4				4			4		
AA-1120106		Lloyd's Syndicate Number 2001	GBR		20	1		3						4			4		
AA-1128001		Lloyd's Syndicate Number 2003	GBR		1	3	1	3						7		1	6		
AA-1128010		Lloyd's Syndicate Number 2010	GBR		22	2		2						4		1	3		
AA-1128623		Lloyd's Syndicate Number 2623	GBR		40	3	1	6		6	1			17		1	16		
AA-1128791		Lloyd's Syndicate Number 2791	GBR		28			35	1	94	19			149			149		
AA-1128987		Lloyd's Syndicate Number 2987	GBR		193	6	1	5		30				43		1	42		
AA-1120179		Lloyd's Syndicate Number 2988	GBR		11					3				3			3		
AA-1129000		Lloyd's Syndicate Number 3000	GBR		1	1								2		1	1		
AA-1120075		Lloyd's Syndicate Number 4020	GBR		23			7		21	3			31			31		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
AA-1126004		Lloyd's Syndicate Number 4444	GBR		.61	2		1		5					8			8		
AA-1126006		Lloyd's Syndicate Number 4472	GBR		.62	3	1	2		3					9			8		
AA-1120181		Lloyd's Syndicate Number 5886	GBR		.28	2		2							4		1	3		
1299999. Total Authorized - Other Non-U.S. Insurers					1,113	59	10	134	4	255	37				499		15	484		
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					93,121	130	15	12,120	4	13,297	43	15,185			40,794		23	40,771		
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																				
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																				
2299999. Total Unauthorized - Affiliates																				
AA-3194128		Allied World Assurance Co Ltd	BMU		.32	6	1	2	3						12		3	9		
AA-3191454		Axa XL Reins Ltd	BMU		.45															
AA-1780116		Chaucer Ins Co Designated Activity	IRL		.20															
AA-1120191		Convex Ins Uk Ltd	GBR		1	3	1	6	1	10	1				22	1	21			
AA-3191400		Convex Re Ltd	BMU		1	2	1	6	1	10	1				21	1	20			
AA-3191289		Fidelis Ins Bermuda Ltd	BMU		(2)	14	1	215	19	80	12				341		341			
AA-1120175		Fidelis Underwriting Ltd	GBR		(1)	7	1	107	10	40	6				171		171			
AA-5340310		Gen Ins Corp Of India	IND		2	2			1						3	2	1			
AA-3190060		Hannover Re (Bermuda) Ltd	BMU		.43	2		2							4	1	3			
AA-1460019		Ms Amlin Ag	CHE		9	1									1		1			
AA-5320039		Peak Reins Co Ltd	HKG		.86	2		19	1	47	10				79	1	78			
AA-1340004		R V Versicherung Ag	DEU		118	2	1	114	3	303	61				484		484			
AA-8310009		Secquaero Re Arvine IC Limited	GGY			1		1							2		2			
AA-5324100		Taiping Reins Co Ltd	HKG		.27			37	1	98	20				156		156			
AA-3191432		Vantage Risk Ltd	BMU		.43			18		49	10				77		77			
2699999. Total Unauthorized - Other Non-U.S. Insurers					424	42	6	527	40	637	121				1,373	9	1,364			
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					424	42	6	527	40	637	121				1,373	9	1,364			
3299999. Total Certified - Affiliates - U.S. Non-Pool																				
3599999. Total Certified - Affiliates - Other (Non-U.S.)																				
3699999. Total Certified - Affiliates																				
CR-3194126		Arch Reins Ltd	BMU		1	3		2							5		5			
CR-3190770		Chubb Tempest Reins Ltd	BMU		.22	1		1							2		2			
CR-3194122		Davinci Reins Ltd	BMU			1		1							2		2			
CR-3191289		Fidelis Ins Bermuda Ltd	BMU		127															
CR-1120175		Fidelis Underwriting Ltd	GBR		.54															
CR-1340125		Hannover Rueck Se	DEU		.88															
CR-3190875		Hiscox Ins Co (Bermuda) Ltd	BMU		.78	4	1	3							8	1	7			
CR-3190686		Partner Reins Co Ltd	BMU		4															
CR-3190339		Renaissance Reins Ltd	BMU			1		1							2		2			
CR-3191315		XL Bermuda Ltd	BMU		2	5	1	4							10	1	9			
4099999. Total Certified - Other Non-U.S. Insurers					376	15	2	12							29	2	27			
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					376	15	2	12							29	2	27			
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																				
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																				
5099999. Total Reciprocal Jurisdiction - Affiliates																				
RJ-3194126		Arch Reins Ltd	BMU		.45															
RJ-1120191		Convex Ins Uk Ltd	GBR		.78			.39	1	110	23				173		173			
RJ-3191400		Convex Re Ltd	BMU		.78			.42	1	119	24				186		186			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
RJ-1126510 .....	.....	Lloyd's Syndicate Number 0510 .....	GBR.....	.....	12	.....	.....	.....	.....	55	.....	.....	.....	.....	55	.....	.....	55	.....
RJ-1127225 .....	.....	Lloyd's Syndicate Number 1225 .....	GBR.....	.....	8	.....	.....	.....	.....	34	.....	.....	.....	.....	34	.....	.....	34	.....
RJ-1120096 .....	.....	Lloyd's Syndicate Number 1880 .....	GBR.....	.....	3	.....	.....	.....	.....	14	.....	.....	.....	.....	14	.....	.....	14	.....
RJ-1120106 .....	.....	Lloyd's Syndicate Number 1969 .....	GBR.....	.....	6	.....	.....	.....	.....	28	.....	.....	.....	.....	28	.....	.....	28	.....
RJ-1128987 .....	.....	Lloyd's Syndicate Number 2987 .....	GBR.....	.....	45	.....	.....	.....	.....	207	.....	.....	.....	.....	207	.....	.....	207	.....
RJ-1120179 .....	.....	Lloyd's Syndicate Number 2988 .....	GBR.....	.....	5	.....	.....	.....	.....	23	.....	.....	.....	.....	23	.....	.....	23	.....
RJ-1120075 .....	.....	Lloyd's Syndicate Number 4020 .....	GBR.....	.....	6	.....	.....	.....	.....	30	.....	.....	.....	.....	30	.....	.....	30	.....
RJ-1126004 .....	.....	Lloyd's Syndicate Number 4444 .....	GBR.....	.....	10	.....	.....	.....	.....	46	.....	.....	.....	.....	46	.....	.....	46	.....
RJ-1126006 .....	.....	Lloyd's Syndicate Number 4472 .....	GBR.....	.....	5	.....	.....	.....	.....	23	.....	.....	.....	.....	23	.....	.....	23	.....
5499999. Total Reciprocal Jurisdiction - Other Non-U.S. Insurers					301			81	2	689	47			819			819		
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					301			81	2	689	47			819			819		
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					94,222	187	23	12,740	46	14,623	211	15,185		43,015	34		42,981		
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999 Totals					94,222	187	23	12,740	46	14,623	211	15,185		43,015	34		42,981		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
43-1010895	American National Property And Casualty Company					39,815		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX		39,815		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		39,815		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX											XXX		
0899999	Total Authorized - Affiliates			XXX		39,815									XXX		
42-0234980	Employers Mut Cas Co					2		2	2			2		2	3		
35-2293075	Endurance Assurance Corporation														2		
22-2005057	Everest Reins Co					35		35	42			42		42	2		1
06-0384680	Hartford Steam Boil Inspec & Ins Co				5	58		63	76	5		71		71	1		1
74-2195939	Houston Cas Co					31		31	37			37		37	1		1
13-3138390	Navigators Ins Co				1	2		3				3		3	2		
47-0698507	Odyssey Reins Co														3		
13-3031176	Partner Reins Co Of The Us														2		
23-1641984	QBE Reins Corp					27		27	32			32		32	3		1
52-1952955	Renaissance Reins Us Inc					44		44	53			53		53	2		1
75-1444207	Scor Reins Co				1	78		79	95	1		94		94	2		2
13-1675535	Swiss Reins Amer Corp					191		191	229			229		229	2		5
31-0542366	The Cincinnati Ins Co				1	4		5	6	1		5		5	2		
13-5616275	Transatlantic Reins Co														2		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX		8	472				480	576	8	568	568	XXX	12
AA-3194168	Aspen Bermuda Ltd	7				8		8	10			9		7	2	3	
AA-3190871	Lancashire Ins Co Ltd	8				8		8	10			10		8	2	3	
AA-1126033	Lloyd's Syndicate Number 0033	11				12		12	14			13		11	2	3	
AA-1126435	Lloyd's Syndicate Number 0435	3				4		4	5	1		4		3	1	3	
AA-1126510	Lloyd's Syndicate Number 0510	29				31		31	37	2		35		29	6	3	1
AA-1126566	Lloyd's Syndicate Number 0566 (Incidental To 2999)														3		
AA-1126623	Lloyd's Syndicate Number 0623	3				3		3	4			4		3	1	3	
AA-1127084	Lloyd's Syndicate Number 1084	3				4		4	5	1		4		3	1	3	
AA-1127225	Lloyd's Syndicate Number 1225	5				5		5	6			6		5	1	3	
AA-1127301	Lloyd's Syndicate Number 1301	100				100		100	120			120		100	20	3	3
AA-1120156	Lloyd's Syndicate Number 1686	16				16		16	19			19		16	3	3	
AA-1120157	Lloyd's Syndicate Number 1729	2				2		2	2			2		2	3		
AA-1127861	Lloyd's Syndicate Number 1861	1				1		1	1			1		1	3		
AA-1120096	Lloyd's Syndicate Number 1880	6				7		7	8	1		7		6	1	3	
AA-1120054	Lloyd's Syndicate Number 1886 (Incidental To 2999)	3				3		3	4			4		3	1	3	
AA-1120083	Lloyd's Syndicate Number 1910	8				8		8	10	1		9		7	2	3	
AA-1120084	Lloyd's Syndicate Number 1955	2				2		2	2			2		2	3		
AA-1120106	Lloyd's Syndicate Number 1969	4				4		4	5			5		4	1	3	
AA-1128001	Lloyd's Syndicate Number 2001	4				4		4	5			5		4	1	3	
AA-1128003	Lloyd's Syndicate Number 2003	6				7		7	8	1		7		6	1	3	
AA-1128010	Lloyd's Syndicate Number 2010	3				4		4	5			4		3	1	3	
AA-1128623	Lloyd's Syndicate Number 2623	16				17		17	20	1		19		16	3	3	
AA-1128791	Lloyd's Syndicate Number 2791	149				149		149	179			179		149	30	3	4



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk									
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	
AA-1128987	Lloyd's Syndicate Number 2987	42				43			43	52	1	51	42	9	3			
AA-1120179	Lloyd's Syndicate Number 2988	3				3			3	4		4	3	1	3			
AA-1129000	Lloyd's Syndicate Number 3000	1				2			2	2	1	1	1		3			
AA-1120075	Lloyd's Syndicate Number 4020	31				31			31	37		37	31	6	3		1	
AA-1126004	Lloyd's Syndicate Number 4444	8				8			8	10		10	8	2	3			
AA-1126006	Lloyd's Syndicate Number 4472	8				9			9	11	1	10	8	2	3			
AA-1120181	Lloyd's Syndicate Number 5886	3				4			4	5	1	4	3	1	3			
1299999	Total Authorized - Other Non-U.S. Insurers	484		XXX		499			499	599	15	584	484	100	XXX		14	3
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	484		XXX		507	40,287		979	1,175	23	1,152	484	668	XXX		14	14
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX											XXX			
2299999	Total Unauthorized - Affiliates			XXX											XXX			
AA-3194128	Allied World Assurance Co Ltd		9	0001		12			12	14	3	11	9	2	3			
AA-3191454	Axa XL Reins Ltd														2			
AA-1780116	Chaucer Ins Co Designated Activity														3			
AA-1120191	Convex Ins Uk Ltd	21		0002		22			22	26	1	25	21	4	4		1	
AA-3191400	Convex Re Ltd	20		0003		21			21	25	1	24	20	4	4		1	
AA-3191289	Fidelis Ins Bermuda Ltd		341	0004		341			341	409		409	341	68	3		10	2
AA-1120175	Fidelis Underwriting Ltd		171	0005		171			171	205		205	171	34	3		5	1
AA-5340310	Gen Ins Corp Of India		3	0006		3			3	4	2	2	1	1	5			
AA-3190060	Hannover Re (Bermuda) Ltd		3	0007		4			4	5	1	4	3	1	2			
AA-1460019	Ms Amlin Ag		1	0008		1			1	1		1	1		3			
AA-5320039	Peak Reins Co Ltd		78	0009		79			79	95	1	94	78	16	4		2	1
AA-1340004	R V Versicherung Ag		484	0010		484			484	581		581	484	97	3		14	3
AA-8310009	Secquaero Re Arvine IC Limited				2	2			2	2		2	2		6			
AA-5324100	Taiping Reins Co Ltd		156	0011		156			156	187		187	156	31	3		4	1
AA-3191432	Vantage Risk Ltd		77	0012		77			77	92		92	77	15	4		2	1
2699999	Total Unauthorized - Other Non-U.S. Insurers		1,362	XXX	2	1,373			1,373	1,648	9	1,639	1,364	275	XXX		39	8
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		1,362	XXX	2	1,373			1,373	1,648	9	1,639	1,364	275	XXX		39	8
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX											XXX			
3699999	Total Certified - Affiliates			XXX											XXX			
CR-3194126	Arch Reins Ltd		1	0013		1	4		5	6		6	1	5	2			
CR-3190770	Chubb Tempest Reins Ltd		1	0014		1	1		2	2		2	1	1	1			
CR-3194122	Davinci Reins Ltd	2				2			2	2		2	2		3			
CR-3191289	Fidelis Ins Bermuda Ltd														3			
CR-1120175	Fidelis Underwriting Ltd														3			
CR-1340125	Hannover Rueck Se														2			
CR-3190875	Hiscox Ins Co (Bermuda) Ltd		2	0015		3	5		8	10	1	9	2	7	3			
CR-3190686	Partner Reins Co Ltd														2			
CR-3190339	Renaissance Reins Ltd		2			2			2	2		2	2		2			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
CR-3191315	XL Bermuda Ltd		2	0016		3	7		10	12	1	11	2	9	2		
4099999	Total Certified - Other Non-U.S. Insurers	4	6	XXX		12	17		29	35	2	33	10	23	XXX		1
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	4	6	XXX		12	17		29	35	2	33	10	23	XXX		1
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX											XXX		
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX											XXX		
RJ-3194126	Arch Reins Ltd														2		
RJ-1120191	Convex Ins Uk Ltd						173		173	208		208		208	4		7
RJ-3191400	Convex Re Ltd						186		186	223		223		223	4		7
RJ-1126510	Lloyd's Syndicate Number 0510						55		55	66		66		66	3		2
RJ-1127225	Lloyd's Syndicate Number 1225						34		34	41		41		41	3		1
RJ-1120096	Lloyd's Syndicate Number 1880						14		14	17		17		17	3		
RJ-1120106	Lloyd's Syndicate Number 1969						28		28	34		34		34	3		1
RJ-1128987	Lloyd's Syndicate Number 2987						207		207	248		248		248	3		7
RJ-1120179	Lloyd's Syndicate Number 2988						23		23	28		28		28	3		1
RJ-1120075	Lloyd's Syndicate Number 4020						30		30	36		36		36	3		1
RJ-1126004	Lloyd's Syndicate Number 4444						46		46	55		55		55	3		2
RJ-1126006	Lloyd's Syndicate Number 4472						23		23	28		28		28	3		1
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX			819		819	983		983		983	XXX		30
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX			819		819	983		983		983	XXX		30
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	488	1,368	XXX	2	1,892	41,123		3,200	3,840	34	3,806	1,858	1,948	XXX	52	53
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	488	1,368	XXX	2	1,892	41,123		3,200	3,840	34	3,806	1,858	1,948	XXX	52	53

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
43-1010895	American National Property And Casualty Company																
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other																XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool																XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)																XXX
0899999	Total Authorized - Affiliates																XXX
42-0234980	Employers Mut Cas Co	1					1			1							YES
35-2293075	Endurance Assurance Corporation																YES
22-2005057	Everest Reins Co	6					6			6							YES
06-0384680	Hartford Steam Boil Inspec & Ins Co																YES
74-2195939	Houston Cas Co	1					1			1							YES
13-3138390	Navigators Ins Co	2					2			2							YES
47-0698507	Odyssey Reins Co																YES
13-3031176	Partner Reins Co Of The Us																YES
23-1641984	QBE Reins Corp	5					5			5							YES
52-1952955	Renaissance Reins Us Inc	8					8			8							YES
75-1444207	Scor Reins Co	17					17			17							YES
13-1675535	Swiss Reins Amer Corp	33					33			33							YES
31-0542366	The Cincinnati Ins Co	3					3			3							YES
13-5616275	Transatlantic Reins Co																YES
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	76					76			76							XXX
AA-3194168	Aspen Bermuda Ltd	5					5			5							YES
AA-3190871	Lancashire Ins Co Ltd	4	1				5			5		20.0					YES
AA-1126033	Lloyd's Syndicate Number 0033	7					7			7							YES
AA-1126435	Lloyd's Syndicate Number 0435	2					2			2							YES
AA-1126510	Lloyd's Syndicate Number 0510	8					8			8							YES
AA-1126566	Lloyd's Syndicate Number 0566 (Incidental To 2999)																YES
AA-1126623	Lloyd's Syndicate Number 0623	1					1			1							YES
AA-1127084	Lloyd's Syndicate Number 1084	2					2			2							YES
AA-1127225	Lloyd's Syndicate Number 1225																YES
AA-1127301	Lloyd's Syndicate Number 1301	1					1			1							YES
AA-1120156	Lloyd's Syndicate Number 1686	2					2			2							YES
AA-1120157	Lloyd's Syndicate Number 1729	1					1			1							YES
AA-1127861	Lloyd's Syndicate Number 1861																YES
AA-1120096	Lloyd's Syndicate Number 1880	2					2			2							YES
AA-1120054	Lloyd's Syndicate Number 1886 (Incidental To 2999)	1					1			1							YES
AA-1120083	Lloyd's Syndicate Number 1910	4					4			4							YES
AA-1120084	Lloyd's Syndicate Number 1955	1					1			1							YES
AA-1120106	Lloyd's Syndicate Number 1969																YES
AA-1128001	Lloyd's Syndicate Number 2001	1					1			1							YES
AA-1128003	Lloyd's Syndicate Number 2003	4					4			4							YES

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
AA-1128010 ..	Lloyd's Syndicate Number 2010 .....	2					2			2								YES
AA-1128623 ..	Lloyd's Syndicate Number 2623 .....	4					4			4								YES
AA-1128791 ..	Lloyd's Syndicate Number 2791 .....																	YES
AA-1128987 ..	Lloyd's Syndicate Number 2987 .....	7					7			7								YES
AA-1120179 ..	Lloyd's Syndicate Number 2988 .....																	YES
AA-1129000 ..	Lloyd's Syndicate Number 3000 .....	1					1			1								YES
AA-1120075 ..	Lloyd's Syndicate Number 4020 .....																	YES
AA-1126004 ..	Lloyd's Syndicate Number 4444 .....	2					2			2								YES
AA-1126006 ..	Lloyd's Syndicate Number 4472 .....	4					4			4								YES
AA-1120181 ..	Lloyd's Syndicate Number 5886 .....	2					2			2								YES
1299999. Total Authorized - Other Non-U.S. Insurers		68	1				69			69			1.4					XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		144	1				145			145			0.7					XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																		XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																		XXX
2299999. Total Unauthorized - Affiliates																		XXX
AA-3194128 ..	Allied World Assurance Co Ltd .....	7					7			7								YES
AA-3191454 ..	Axa XL Reins Ltd .....																	YES
AA-1780116 ..	Chaucer Ins Co Designated Activity .....																	YES
AA-1120191 ..	Convex Ins Uk Ltd .....	3	1				4			4			25.0					YES
AA-3191400 ..	Convex Re Ltd .....	3					3			3								YES
AA-3191289 ..	Fidelis Ins Bermuda Ltd .....	15					15			15								YES
AA-1120175 ..	Fidelis Underwriting Ltd .....	7	1				8			8			12.5					YES
AA-5340310 ..	Gen Ins Corp Of India .....	2					2			2								YES
AA-3190060 ..	Hannover Re (Bermuda) Ltd .....	2					2			2								YES
AA-1460019 ..	Ms Amlin Ag .....	1					1			1								YES
AA-5320039 ..	Peak Reins Co Ltd .....	2					2			2								YES
AA-1340004 ..	R V Versicherung Ag .....	3					3			3								YES
AA-8310009 ..	Secquaero Re Arvine IC Limited .....	1					1			1								YES
AA-5324100 ..	Taiping Reins Co Ltd .....																	YES
AA-3191432 ..	Vantage Risk Ltd .....																	YES
2699999. Total Unauthorized - Other Non-U.S. Insurers		46	2				48			48			4.2					XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		46	2				48			48			4.2					XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool																		XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)																		XXX
3699999. Total Certified - Affiliates																		XXX
CR-3194126 ..	Arch Reins Ltd .....	2		1			3			3			33.3					YES
CR-3190770 ..	Chubb Tempest Reins Ltd .....	1					1			1								YES
CR-3194122 ..	Davinci Reins Ltd .....	1					1			1								YES
CR-3191289 ..	Fidelis Ins Bermuda Ltd .....																	YES
CR-1120175 ..	Fidelis Underwriting Ltd .....																	YES

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
CR-1340125 ..	Hannover Rueck Se .....																
CR-3190875 ..	Hiscox Ins Co (Bermuda) Ltd .....	5					5			5							YES
CR-3190686 ..	Partner Reins Co Ltd .....																YES
CR-3190339 ..	Renaissance Reins Ltd .....	1					1			1							YES
CR-3191315 ..	XL Bermuda Ltd .....	6					6			6							YES
4099999. Total Certified - Other Non-U.S. Insurers		16		1			17			17			5.9				XXX
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		16		1			17			17			5.9				XXX
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																	XXX
5099999. Total Reciprocal Jurisdiction - Affiliates																	XXX
RJ-3194126 ..	Arch Reins Ltd .....																YES
RJ-1120191 ..	Convex Ins Uk Ltd .....																YES
RJ-3191400 ..	Convex Re Ltd .....																YES
RJ-1126510 ..	Lloyd's Syndicate Number 0510 .....																YES
RJ-1127225 ..	Lloyd's Syndicate Number 1225 .....																YES
RJ-1120096 ..	Lloyd's Syndicate Number 1880 .....																YES
RJ-1120106 ..	Lloyd's Syndicate Number 1969 .....																YES
RJ-1128987 ..	Lloyd's Syndicate Number 2987 .....																YES
RJ-1120179 ..	Lloyd's Syndicate Number 2988 .....																YES
RJ-1120075 ..	Lloyd's Syndicate Number 4020 .....																YES
RJ-1126004 ..	Lloyd's Syndicate Number 4444 .....																YES
RJ-1126006 ..	Lloyd's Syndicate Number 4472 .....																YES
5499999. Total Reciprocal Jurisdiction - Other Non-U.S. Insurers																	XXX
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																	XXX
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		206	3	1			210			210			1.9				XXX
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																	XXX
9999999 Totals		206	3	1			210			210			1.9				XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
43-1010895	American National Property And Casualty Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999. Total Authorized - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	Employers Mut Cas Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-2293075	Endurance Assurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	Everest Reins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	Hartford Steam Boil Inspec & Ins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	Houston Gas Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	Navigators Ins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	Odyssey Reins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	Partner Reins Co Of The Us	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1641984	QBE Reins Corp	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
52-1952955	Renaissance Reins Us Inc	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	Scor Reins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	Swiss Reins Amer Corp	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	The Cincinnati Ins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	Transatlantic Reins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194168	Aspen Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190871	Lancashire Ins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126033	Lloyd's Syndicate Number 0033	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126435	Lloyd's Syndicate Number 0435	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126510	Lloyd's Syndicate Number 0510	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126566	Lloyd's Syndicate Number 0566 (Incidental To 2999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126623	Lloyd's Syndicate Number 0623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127084	Lloyd's Syndicate Number 1084	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127225	Lloyd's Syndicate Number 1225	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127301	Lloyd's Syndicate Number 1301	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120156	Lloyd's Syndicate Number 1686	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	Lloyd's Syndicate Number 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127861	Lloyd's Syndicate Number 1861	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120096	Lloyd's Syndicate Number 1880	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120054	Lloyd's Syndicate Number 1886 (Incidental To 2999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120083	Lloyd's Syndicate Number 1910	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120084	Lloyd's Syndicate Number 1955	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120106	Lloyd's Syndicate Number 1969	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128001	Lloyd's Syndicate Number 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128003	Lloyd's Syndicate Number 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128010	Lloyd's Syndicate Number 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-1128623	Lloyd's Syndicate Number 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128987	Lloyd's Syndicate Number 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120179	Lloyd's Syndicate Number 2988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1129000	Lloyd's Syndicate Number 3000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120075	Lloyd's Syndicate Number 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126004	Lloyd's Syndicate Number 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120181	Lloyd's Syndicate Number 5886	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194128	Allied World Assurance Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191454	Axa XL Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1780116	Chaucer Ins Co Designated Activity	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120191	Convex Ins Uk Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191400	Convex Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191289	Fidelis Ins Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120175	Fidelis Underwriting Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5340310	Gen Ins Corp Of India	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190060	Hannover Re (Bermuda) Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460019	Ms Amlin Ag	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5320039	Peak Reins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340004	R V Versicherung Ag	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-8310009	Secquaero Re Arvine IC Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5324100	Taiping Reins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191432	Vantage Risk Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX				XXX	XXX									
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX				XXX	XXX									
3699999	Total Certified - Affiliates			XXX				XXX	XXX									
CR-3194126	Arch Reins Ltd	3	.01/01/2019	20.0				5	1	20.0	100.0							
CR-3190770	Chubb Tempest Reins Ltd	2	.08/06/2019	10.0				2		50.0	100.0							
CR-3194122	Davinci Reins Ltd	4	.10/15/2019	50.0				2	1	100.0	100.0							
CR-3191289	Fidelis Ins Bermuda Ltd	4	.12/07/2021	50.0														
CR-1120175	Fidelis Underwriting Ltd	4	.12/07/2021	50.0														

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance												Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)	
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
CR-1340125	Hannover Rueck Se	2	.11/25/2018	10.0														
CR-3190875	Hiscox Ins Co (Bermuda) Ltd	3	.01/22/2019	20.0														
CR-3190686	Partner Reins Co Ltd	3	.08/12/2019	20.0														
CR-3190339	Renaissance Reins Ltd	3	.11/12/2019	20.0														
CR-3191315	XL Bermuda Ltd	3	.01/01/2019	20.0														
4099999	Total Certified - Other Non-U.S. Insurers			XXX		27	6	XXX	XXX			27						
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX		27	6	XXX	XXX			27						
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194126	Arch Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1120191	Convex Ins Uk Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191400	Convex Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1126510	Lloyd's Syndicate Number 0510	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1127225	Lloyd's Syndicate Number 1225	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1120096	Lloyd's Syndicate Number 1880	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1120106	Lloyd's Syndicate Number 1969	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1128987	Lloyd's Syndicate Number 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1120179	Lloyd's Syndicate Number 2988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1120075	Lloyd's Syndicate Number 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1126004	Lloyd's Syndicate Number 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX		27	6	XXX	XXX			27						
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX									
9999999	Totals			XXX		27	6	XXX	XXX			27						



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70  20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71		72		73		74		75					
			Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance		Total Provision for Reinsurance		Total Provision for Reinsurance	
			71	72	73	74	75	76	77	78						
43-1010895	American National Property And Casualty Company		XXX	XXX								XXX	XXX			
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX								XXX	XXX			
0499999	Total Authorized - Affiliates - U.S. Non-Pool		XXX	XXX								XXX	XXX			
0799999	Total Authorized - Affiliates - Other (Non-U.S.)		XXX	XXX								XXX	XXX			
0899999	Total Authorized - Affiliates		XXX	XXX								XXX	XXX			
42-0234980	Employers Mut Cas Co		XXX	XXX								XXX	XXX			
35-2293075	Endurance Assurance Corporation		XXX	XXX								XXX	XXX			
22-2005057	Everest Reins Co		XXX	XXX								XXX	XXX			
06-0384680	Hartford Steam Boil Inspec & Ins Co		XXX	XXX								XXX	XXX			
74-2195939	Houston Cas Co		XXX	XXX								XXX	XXX			
13-3138390	Navigators Ins Co		XXX	XXX								XXX	XXX			
47-0698507	Odyssey Reins Co		XXX	XXX								XXX	XXX			
13-3031176	Partner Reins Co Of The Us		XXX	XXX								XXX	XXX			
23-1641984	QBE Reins Corp		XXX	XXX								XXX	XXX			
52-1952955	Renaissance Reins Us Inc		XXX	XXX								XXX	XXX			
75-1444207	Scor Reins Co		XXX	XXX								XXX	XXX			
13-1675535	Swiss Reins Amer Corp		XXX	XXX								XXX	XXX			
31-0542366	The Cincinnati Ins Co		XXX	XXX								XXX	XXX			
13-5616275	Transatlantic Reins Co		XXX	XXX								XXX	XXX			
0999999	Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX								XXX	XXX			
AA-3194168	Aspen Bermuda Ltd		XXX	XXX								XXX	XXX			
AA-3190871	Lancashire Ins Co Ltd		XXX	XXX								XXX	XXX			
AA-1126033	Lloyd's Syndicate Number 0033		XXX	XXX								XXX	XXX			
AA-1126435	Lloyd's Syndicate Number 0435		XXX	XXX								XXX	XXX			
AA-1126510	Lloyd's Syndicate Number 0510		XXX	XXX								XXX	XXX			
AA-1126566	Lloyd's Syndicate Number 0566 (Incidental To 2999)		XXX	XXX								XXX	XXX			
AA-1126623	Lloyd's Syndicate Number 0623		XXX	XXX								XXX	XXX			
AA-1127084	Lloyd's Syndicate Number 1084		XXX	XXX								XXX	XXX			
AA-1127225	Lloyd's Syndicate Number 1225		XXX	XXX								XXX	XXX			
AA-1127301	Lloyd's Syndicate Number 1301		XXX	XXX								XXX	XXX			
AA-1120156	Lloyd's Syndicate Number 1686		XXX	XXX								XXX	XXX			
AA-1120157	Lloyd's Syndicate Number 1729		XXX	XXX								XXX	XXX			
AA-1127861	Lloyd's Syndicate Number 1861		XXX	XXX								XXX	XXX			
AA-1120096	Lloyd's Syndicate Number 1880		XXX	XXX								XXX	XXX			
AA-1120054	Lloyd's Syndicate Number 1886 (Incidental To 2999)		XXX	XXX								XXX	XXX			
AA-1120083	Lloyd's Syndicate Number 1910		XXX	XXX								XXX	XXX			
AA-1120084	Lloyd's Syndicate Number 1955		XXX	XXX								XXX	XXX			
AA-1120106	Lloyd's Syndicate Number 1969		XXX	XXX								XXX	XXX			
AA-1128001	Lloyd's Syndicate Number 2001		XXX	XXX								XXX	XXX			
AA-1128003	Lloyd's Syndicate Number 2003		XXX	XXX								XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-1128010	Lloyd's Syndicate Number 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128623	Lloyd's Syndicate Number 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128987	Lloyd's Syndicate Number 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120179	Lloyd's Syndicate Number 2988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1129000	Lloyd's Syndicate Number 3000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120075	Lloyd's Syndicate Number 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126004	Lloyd's Syndicate Number 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120181	Lloyd's Syndicate Number 5886	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers	XXX	XXX					XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX					XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX			XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX			XXX
2299999	Total Unauthorized - Affiliates				XXX	XXX	XXX			XXX
AA-3194128	Allied World Assurance Co Ltd				XXX	XXX	XXX			XXX
AA-3191454	Axa XL Reins Ltd				XXX	XXX	XXX			XXX
AA-1780116	Chaucer Ins Co Designated Activity				XXX	XXX	XXX			XXX
AA-1120191	Convex Ins UK Ltd				XXX	XXX	XXX			XXX
AA-3191400	Convex Re Ltd				XXX	XXX	XXX			XXX
AA-3191289	Fidelis Ins Bermuda Ltd				XXX	XXX	XXX			XXX
AA-1120175	Fidelis Underwriting Ltd				XXX	XXX	XXX			XXX
AA-5340310	Gen Ins Corp Of India				XXX	XXX	XXX			XXX
AA-3190060	Hannover Re (Bermuda) Ltd				XXX	XXX	XXX			XXX
AA-1460019	Mis Amlin Ag				XXX	XXX	XXX			XXX
AA-5320039	Peak Reins Co Ltd				XXX	XXX	XXX			XXX
AA-1340004	R V Versicherung Ag				XXX	XXX	XXX			XXX
AA-8310009	Secquaero Re Arvine IC Limited				XXX	XXX	XXX			XXX
AA-5324100	Taiping Reins Co Ltd				XXX	XXX	XXX			XXX
AA-3191432	Vantage Risk Ltd				XXX	XXX	XXX			XXX
2699999	Total Unauthorized - Other Non-U.S. Insurers				XXX	XXX	XXX			XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX			XXX
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
CR-3194126	Arch Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
CR-3190770	Chubb Tempest Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
CR-3194122	Davinci Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
CR-3191289 ..	Fidelis Ins Bermuda Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-1120175 ..	Fidelis Underwriting Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-1340125 ..	Hannover Rueck Se .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-3190875 ..	Hiscox Ins Co (Bermuda) Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-3190686 ..	Partner Reins Co Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-3190339 ..	Renaissance Reins Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
CR-3191315 ..	XL Bermuda Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4099999. Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX					XXX	XXX	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX					XXX	XXX	
5099999. Total Reciprocal Jurisdiction - Affiliates			XXX	XXX					XXX	XXX	
RJ-3194126 ..	Arch Reins Ltd .....		XXX	XXX					XXX	XXX	
RJ-1120191 ..	Convex Ins Uk Ltd .....		XXX	XXX					XXX	XXX	
RJ-3191400 ..	Convex Re Ltd .....		XXX	XXX					XXX	XXX	
RJ-1126510 ..	Lloyd's Syndicate Number 0510 .....		XXX	XXX					XXX	XXX	
RJ-1127225 ..	Lloyd's Syndicate Number 1225 .....		XXX	XXX					XXX	XXX	
RJ-1120096 ..	Lloyd's Syndicate Number 1880 .....		XXX	XXX					XXX	XXX	
RJ-1120106 ..	Lloyd's Syndicate Number 1969 .....		XXX	XXX					XXX	XXX	
RJ-1128987 ..	Lloyd's Syndicate Number 2987 .....		XXX	XXX					XXX	XXX	
RJ-1120179 ..	Lloyd's Syndicate Number 2988 .....		XXX	XXX					XXX	XXX	
RJ-1120075 ..	Lloyd's Syndicate Number 4020 .....		XXX	XXX					XXX	XXX	
RJ-1126004 ..	Lloyd's Syndicate Number 4444 .....		XXX	XXX					XXX	XXX	
RJ-1126006 ..	Lloyd's Syndicate Number 4472 .....		XXX	XXX					XXX	XXX	
5499999. Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX	XXX					XXX	XXX	
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX					XXX	XXX	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)											
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)											
9999999 Totals											

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 4**

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
0001	1	021000089	Citibank, N.A.	9
0002	1	021000089	Citibank, N.A.	21
0003	1	021000089	Citibank, N.A.	20
0004	1	021000089	Citibank, N.A.	341
0005	1	026002574	Barclays Bank PLC, New York Branch	171
0006	1	026008073	Credit Agricole, NY	1
0007	1	026008073	Credit Agricole, NY	3
0008	2	026002574	Barclays Bank PLC, New York Branch	1
0008	2	026002655	Lloyds Bank Corporate Markets, PLC, New York Branch	
0008	2	026007728	National Australia Bank Limited	
0008	2	026007689	BNP Paribas, acting through its New York Branch	
0008	2	026008044	Commerzbank Aktiengesellschaft, Filiale Luxembourg	
0009	1	026001591	Standard Chartered Bank	78
0010	1	021000089	Citibank, N.A.	484
0011	1	026009917	Australia and New Zealand Banking Group, New York Branch	156
0012	1	073000228	Wells Fargo	77
0013	2	026009593	Bank of America	1
0013	2	071004899	Bank of Montreal	
0013	2	026002574	Barclays Bank PLC, New York Branch	
0013	2	026009179	Credit Suisse AG, New York Branch	
0013	2	021001088	HSBC Bank US, N.A.	
0013	2	021202719	JP Morgan Chase Bank, N.A.	
0013	2	026002655	Lloyds Bank Corporate Markets, PLC, New York Branch	
0013	2	026004093	Royal Bank of Canada	
0013	2	021000018	The Bank of New York Mellon	
0013	2	073000228	Wells Fargo Bank, National Association	
0014	1	021000089	Citibank, N.A.	1
0015	1	021000089	Citibank, N.A.	2
0016	1	026009632	MUFG Bank, Ltd New York Branch	2
<b>Total</b>				<b>1,368</b>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	.....	.....	.....
2.	.....	.....	.....
3.	.....	.....	.....
4.	.....	.....	.....
5.	.....	.....	.....

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
6.	American National Property And Casualty Company .....	39,815	91,443	Yes [ X ] No [ ]
7.	R V Versicherung Ag .....	484	118	Yes [ ] No [ X ]
8.	Fidelis Ins Bermuda Ltd .....	341	125	Yes [ ] No [ X ]
9.	Lloyd's Syndicate Number 2987 .....	250	238	Yes [ ] No [ X ]
10.	Convex Re Ltd .....	207	79	Yes [ ] No [ X ]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for 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) .....	125,558,991		125,558,991
2. Premiums and considerations (Line 15) .....	5,812,013		5,812,013
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	209,934	(209,934)	
4. Funds held by or deposited with reinsured companies (Line 16.2) .....			
5. Other assets .....	8,135,852		8,135,852
6. Net amount recoverable from reinsurers .....		42,981,428	42,981,428
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	139,716,790	42,771,494	182,488,284
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	20,569,373	27,620,472	48,189,845
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	2,872,336		2,872,336
11. Unearned premiums (Line 9) .....	16,160,760	15,185,270	31,346,030
12. Advance premiums (Line 10) .....	277,485		277,485
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	34,248	(34,248)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....			
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	20,473,230		20,473,230
19. Total liabilities excluding protected cell business (Line 26) .....	60,387,432	42,771,494	103,158,926
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37)	79,329,358	XXX	79,329,358
22. Totals (Line 38)	139,716,790	42,771,494	182,488,284

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ ] No [ X ]

If yes, give full explanation: .....

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....	29,963	11,886	18,077	9,663	551	189	10	1,345	3	43	10,633	XXX
3. 2014.....	31,415	12,509	18,906	10,208	863	218		1,448	22	91	10,989	XXX
4. 2015.....	33,395	13,930	19,465	10,510	811	188		1,791	15	54	11,663	XXX
5. 2016.....	35,064	14,302	20,762	16,211	849	187		2,703	32	75	18,220	XXX
6. 2017.....	38,953	17,032	21,921	21,146	4,075	207	15	3,066	67	56	20,262	XXX
7. 2018.....	44,007	16,235	27,772	20,344	1,851	45		2,388	32	136	20,894	XXX
8. 2019.....	54,745	16,451	38,294	25,040	3,000	152		4,446	47	114	26,591	XXX
9. 2020.....	66,349	18,992	47,357	28,914	7,554	263	11	4,063	384	67	25,291	XXX
10. 2021.....	106,951	22,220	84,731	57,595	8,470	332	23	6,933	558	134	55,809	XXX
11. 2022	168,286	86,973	81,313	34,540	16,220	408	31	4,435	189	220	22,943	XXX
12. Totals	XXX	XXX	XXX	234,171	44,244	2,189	90	32,618	1,349	990	223,295	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....													XXX
2. 2013.....													XXX
3. 2014.....			2									2	XXX
4. 2015.....			4				1					5	XXX
5. 2016.....			6				1					7	XXX
6. 2017.....	43	33	9				1					20	XXX
7. 2018.....	221		34		5		6		2		1	268	XXX
8. 2019.....	419		124	2			3		16		1	560	XXX
9. 2020.....	1,888	311	324	20	54	7	61		32		79	2,021	XXX
10. 2021.....	2,317	448	1,511	252	16	8	96		184	52	37	3,364	XXX
11. 2022	20,209	11,949	19,360	14,351			358		885	189	83	14,323	XXX
12. Totals	25,097	12,741	21,374	14,625	75	15	527		1,119	241	201	20,570	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013.....	11,197	564	10,633	37.4	4.7	58.8					
3. 2014.....	11,876	885	10,991	37.8	7.1	58.1				2	
4. 2015.....	12,494	826	11,668	37.4	5.9	59.9				4	1
5. 2016.....	19,108	881	18,227	54.5	6.2	87.8				6	1
6. 2017.....	24,472	4,190	20,282	62.8	24.6	92.5				19	1
7. 2018.....	23,045	1,883	21,162	52.4	11.6	76.2				255	13
8. 2019.....	30,200	3,049	27,151	55.2	18.5	70.9				541	19
9. 2020.....	35,599	8,287	27,312	53.7	43.6	57.7				1,881	140
10. 2021.....	68,984	9,811	59,173	64.5	44.2	69.8				3,128	236
11. 2022	80,195	42,929	37,266	47.7	49.4	45.8				13,269	1,054
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19,105	1,465

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	582	1,076	972	950	984	887	857	857	857	857		
2. 2013.....	9,187	9,491	9,547	9,380	9,324	9,306	9,302	9,291	9,292	9,291	(1)	
3. 2014.....	XXX	9,110	9,280	9,297	9,315	9,419	9,428	9,549	9,541	9,565	24	16
4. 2015.....	XXX	XXX	10,069	9,852	9,873	9,885	9,901	9,891	9,895	9,892	(3)	1
5. 2016.....	XXX	XXX	XXX	15,462	15,696	15,712	15,685	15,617	15,577	15,556	(21)	(61)
6. 2017.....	XXX	XXX	XXX	XXX	17,456	17,053	17,188	17,385	17,273	17,283	10	(102)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	16,092	18,499	18,394	18,405	18,804	399	410
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	21,268	21,271	21,840	22,736	896	1,465
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,234	23,424	23,601	177	(633)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,628	52,666	1,038	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,324	XXX	XXX
12. Totals											2,519	1,096

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	696	708	747	794	859	857	857	857	857	XXX	XXX
2. 2013.....	7,511	8,997	9,248	9,282	9,290	9,300	9,299	9,291	9,291	9,291	XXX	XXX
3. 2014.....	XXX	7,209	8,925	9,079	9,255	9,413	9,420	9,537	9,538	9,563	XXX	XXX
4. 2015.....	XXX	XXX	6,821	9,348	9,713	9,807	9,865	9,888	9,890	9,887	XXX	XXX
5. 2016.....	XXX	XXX	XXX	11,336	14,925	15,266	15,439	15,522	15,523	15,549	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	12,915	16,579	16,945	17,337	17,201	17,263	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	9,133	17,439	17,851	17,970	18,538	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	14,785	19,716	20,677	22,192	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,660	20,908	21,612	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,270	49,434	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,697	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....	223	166	129	88	44	4				
2. 2013.....	261	114	77	28	18	5	3			1
3. 2014.....	XXX	420	143	77	21	5	8	2		3
4. 2015.....	XXX	XXX	1,332	94	67	23	20	3		5
5. 2016.....	XXX	XXX	XXX	557	100	71	62	9		9
6. 2017.....	XXX	XXX	XXX	XXX	1,458	133	141	12		12
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,983	378	72		25
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,543	614		243
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,544		889
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		7,291
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
										5,367

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....									XXX.....
2. 2013.....	18,660.....	2,008.....	16,652.....	8,718.....	203.....	164.....	9.....	1,329.....		22.....	9,999.....	1,545.....
3. 2014.....	18,716.....	1,583.....	17,133.....	8,392.....	33.....	193.....		1,263.....		63.....	9,815.....	1,191.....
4. 2015.....	18,590.....	1,343.....	17,247.....	7,868.....	26.....	128.....		1,589.....	2.....	24.....	9,557.....	1,469.....
5. 2016.....	17,804.....	1,123.....	16,681.....	12,220.....	118.....	177.....		2,062.....	1.....	58.....	14,340.....	1,738.....
6. 2017.....	17,247.....	1,171.....	16,076.....	12,769.....	461.....	161.....	15.....	2,203.....	32.....	52.....	14,625.....	2,564.....
7. 2018.....	17,180.....	1,296.....	15,884.....	9,461.....	128.....	19.....		1,224.....		19.....	10,576.....	1,134.....
8. 2019.....	17,677.....	1,375.....	16,302.....	10,677.....	158.....	94.....		1,885.....		47.....	12,498.....	1,337.....
9. 2020.....	18,560.....	1,146.....	17,414.....	14,054.....	3,492.....	65.....	10.....	1,558.....	78.....	5.....	12,097.....	1,300.....
10. 2021.....	18,718.....	1,061.....	17,657.....	22,377.....	460.....	17.....		2,879.....	17.....	(1).....	24,796.....	2,002.....
11. 2022.....	19,779.....	1,151.....	18,628.....	5,923.....		3.....		856.....		35.....	6,782.....	777.....
12. Totals.....	XXX.....	XXX.....	XXX.....	112,459.....	5,079.....	1,021.....	34.....	16,848.....	130.....	324.....	125,085.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....	28.....				5.....		4.....		2.....		1.....	39.....	1.....
8. 2019.....	11.....						1.....		4.....		1.....	16.....	2.....
9. 2020.....	1,068.....	288.....	4.....		47.....	7.....	48.....		28.....		70.....	900.....	13.....
10. 2021.....	470.....	278.....	422.....	192.....	11.....	8.....	26.....		118.....	49.....	20.....	520.....	24.....
11. 2022.....	1,557.....	84.....	2,285.....	188.....			42.....		490.....	35.....	44.....	4,067.....	105.....
12. Totals.....	3,134.....	650.....	2,711.....	380.....	63.....	15.....	121.....		642.....	84.....	136.....	5,542.....	145.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....		
2. 2013.....	10,211.....	212.....	9,999.....	54.7.....	10.6.....	60.0.....					
3. 2014.....	9,848.....	33.....	9,815.....	52.6.....	2.1.....	57.3.....					
4. 2015.....	9,585.....	28.....	9,557.....	51.6.....	2.1.....	55.4.....					
5. 2016.....	14,459.....	119.....	14,340.....	81.2.....	10.6.....	86.0.....					
6. 2017.....	15,133.....	508.....	14,625.....	87.7.....	43.4.....	91.0.....					
7. 2018.....	10,743.....	128.....	10,615.....	62.5.....	9.9.....	66.8.....					28.....
8. 2019.....	12,672.....	158.....	12,514.....	71.7.....	11.5.....	76.8.....					11.....
9. 2020.....	16,872.....	3,875.....	12,997.....	90.9.....	338.1.....	74.6.....					784.....
10. 2021.....	26,320.....	1,004.....	25,316.....	140.6.....	94.6.....	143.4.....					422.....
11. 2022.....	11,156.....	307.....	10,849.....	56.4.....	26.7.....	58.2.....					3,570.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....		4,815.....

Schedule P - Part 1B - Private Passenger Auto Liability/Medical

**N O N E**

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical

**N O N E**

Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....	4		4									
4. 2015.....	136	2	134	4				1			5	2
5. 2016.....	1,536	34	1,502	1,040	36			303	10		1,297	221
6. 2017.....	2,841	670	2,171	1,126	123			510	32		1,481	434
7. 2018.....	7,573	763	6,810	6,980	210			965	32	47	7,703	729
8. 2019.....	16,282	790	15,492	8,353	123			2,166	37	55	10,359	355
9. 2020.....	22,707	3,281	19,426	7,544	357	188		1,852	104	40	9,123	418
10. 2021.....	47,318	6,400	40,918	14,223	1,630	291		2,494	279	117	15,099	1,080
11. 2022.....	76,639	57,317	19,322	13,196	11,405	386	31	2,300	11	70	4,435	1,201
12. Totals	XXX	XXX	XXX	52,466	13,884	865	31	10,591	505	329	49,502	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....	43	33										10	3
7. 2018.....	193		20									213	7
8. 2019.....	408		102	2								508	22
9. 2020.....	722	23	242	20			1					922	39
10. 2021.....	1,466	106	759	46			3		1			2,077	83
11. 2022.....	14,790	11,314	12,519	11,481			9		5	151	4	4,377	234
12. Totals	17,622	11,476	13,642	11,549			13		6	151	4	8,107	388

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....											
4. 2015.....	5		5	3.7		3.7					
5. 2016.....	1,343	46	1,297	87.4	135.3	86.4					
6. 2017.....	1,679	188	1,491	59.1	28.1	68.7				10	
7. 2018.....	8,158	242	7,916	107.7	31.7	116.2				213	
8. 2019.....	11,029	162	10,867	67.7	20.5	70.1				508	
9. 2020.....	10,549	504	10,045	46.5	15.4	51.7				921	1
10. 2021.....	19,237	2,061	17,176	40.7	32.2	42.0				2,073	4
11. 2022.....	43,205	34,393	8,812	56.4	60.0	45.6				4,514	(137)
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8,239	(132)

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....	21		21									
3. 2014.....	88		88	81		25		2			108	4
4. 2015.....	165	2	163	23				4			27	9
5. 2016.....	368		368	27		10		5			42	7
6. 2017.....	1,172	1	1,171	215		30		14			259	10
7. 2018.....	2,119	4	2,115	1,158		22		9		2	1,189	19
8. 2019.....	2,768	22	2,746	311		55		42			408	17
9. 2020.....	5,516	5	5,511	778				123			901	394
10. 2021.....	15,324	50	15,274	4,396		18		475		1	4,889	1,420
11. 2022.....	21,498	79	21,419	3,451				539		2	3,990	1,646
12. Totals	XXX	XXX	XXX	10,440		160		1,213		5	11,813	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....			2									2	
4. 2015.....			4				1					5	
5. 2016.....			6				1					7	
6. 2017.....			9				1					10	
7. 2018.....			14				2					16	
8. 2019.....			22				2		12			36	2
9. 2020.....	100		75				11		4			190	1
10. 2021.....	164		275		5		61		49			554	8
11. 2022.....	1,669	28	1,042				225		187			3,095	98
12. Totals	1,933	28	1,449		5		304		252			3,915	109

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....	110		110	125.0		125.0				2	
4. 2015.....	32		32	19.4		19.6				4	1
5. 2016.....	49		49	13.3		13.3				6	1
6. 2017.....	269		269	23.0		23.0				9	1
7. 2018.....	1,205		1,205	56.9		57.0				14	2
8. 2019.....	444		444	16.0		16.2				22	14
9. 2020.....	1,091		1,091	19.8		19.8				175	15
10. 2021.....	5,443		5,443	35.5		35.6				439	115
11. 2022.....	7,113	28	7,085	33.1	35.4	33.1				2,683	412
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,354	561

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....												
7. 2018.....												
8. 2019.....												
9. 2020.....												
10. 2021.....												
11. 2022.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....													
9. 2020.....													
10. 2021.....													
11. 2022.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....											
9. 2020.....											
10. 2021.....											
11. 2022.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	133	2	9	1	9			148	XXX
2. 2021	11,237	355	10,882	12,214	1,995	6	23	828	10	10	11,020	XXX
3. 2022	22,437	493	21,944	7,180		19		502		4	7,701	XXX
4. Totals	XXX	XXX	XXX	19,527	1,997	34	24	1,339	10	14	18,869	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	(2)		3		7		1				9	9	2
2. 2021	217	64	52	11			6		16	3	17	213	14
3. 2022	1,702	32	850	18			82		203	3	35	2,784	210
4. Totals	1,917	96	905	29	7		89		219	6	61	3,006	226

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	8
2. 2021	13,339	2,106	11,233	118.7	593.2	103.2				194	19
3. 2022	10,538	53	10,485	47.0	10.8	47.8				2,502	282
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,697	309



Schedule P - Part 1J - Auto Physical Damage

**NONE**

Schedule P - Part 1K - Fidelity/Surety

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company**  
**SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....									XXX.....	
2. 2021.....	14,354.....	14,354.....		4,385.....	4,385.....				.257.....	.252.....	.7.....	5.....	XXX.....
3. 2022.....	27,933.....	27,933.....		4,790.....	4,815.....				238.....	178.....	109.....	35.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	9,175.....	9,200.....				495.....	430.....	116.....	40.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2021.....			3.....	3.....									
3. 2022.....	491.....	491.....	2,664.....	2,664.....									82.....
4. Totals.....	491.....	491.....	2,667.....	2,667.....									82.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....
2. 2021.....	4,645.....	4,640.....	5.....	32.4.....	32.3.....						
3. 2022.....	8,183.....	8,148.....	35.....	29.3.....	29.2.....						
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....		

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	582	1,043	942	904	939	843	813	813	813	813		
2. 2013.....	8,684	8,827	8,926	8,759	8,702	8,685	8,681	8,670	8,670	8,670		
3. 2014.....	XXX	8,275	8,406	8,398	8,327	8,433	8,439	8,561	8,552	8,552		(9)
4. 2015.....	XXX	XXX	8,418	8,084	7,956	7,976	7,979	7,971	7,973	7,970	(3)	(1)
5. 2016.....	XXX	XXX	XXX	12,006	12,241	12,302	12,369	12,336	12,304	12,279	(25)	(57)
6. 2017.....	XXX	XXX	XXX	XXX	11,975	12,514	12,569	12,503	12,445	12,454	9	(49)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	9,149	9,681	9,358	9,358	9,389	31	31
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	10,172	10,493	10,607	10,625	18	132
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,607	11,451	11,489	38	(118)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,299	22,385	86	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,538	XXX	XXX
12. Totals											154	(71)

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX									
8. 2019.....	XXX	XXX	XXX									
9. 2020.....	XXX	XXX	XXX									
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
12. Totals											XXX	XXX

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX									
8. 2019.....	XXX	XXX	XXX									
9. 2020.....	XXX	XXX	XXX									
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
12. Totals											XXX	XXX

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX									
8. 2019.....	XXX	XXX	XXX									
9. 2020.....	XXX	XXX	XXX									
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
12. Totals											XXX	XXX

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX	4	4	4	4	4	4	4	4		
5. 2016.....	XXX	XXX	XXX	1,028	964	1,004	1,004	1,004	1,004	1,004		
6. 2017.....	XXX	XXX	XXX	XXX	1,719	962	1,065	1,049	1,010	1,013	3	(36)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,043	6,408	6,637	6,672	6,983	311	346
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	7,664	7,411	7,823	8,738	915	1,327
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,395	7,932	8,297	365	(98)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,491	14,960	(531)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,669	XXX	XXX
12. Totals											1,063	1,539

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....												
2. 2013.....									1		(1)	
3. 2014.....	XXX	6	6	29	107	106	109	108	109	108	(1)	
4. 2015.....	XXX	XXX	15	23	23	23	28	26	28	28		2
5. 2016.....	XXX	XXX	XXX	192	162	170	84	48	40	44	4	(4)
6. 2017.....	XXX	XXX	XXX	XXX	36	40	80	257	256	255	(1)	(2)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	686	1,257	1,229	1,192	1,196	4	(33)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	406	395	451	390	(61)	(5)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	985	964	(21)	(170)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,974	4,919	945	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,359	XXX	XXX
12. Totals											868	(212)

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,121	1,065	.961	(104)	(160)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,864	10,402	538	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,783	XXX	XXX
4. Totals											434	(160)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**NONE**

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**NONE**

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(25)	XXX	XXX
4. Totals												

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

**NONE**

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

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**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	663.....	678.....	712.....	750.....	815.....	813.....	813.....	813.....	813.....		
2. 2013.....	7,031.....	8,385.....	8,627.....	8,661.....	8,669.....	8,679.....	8,678.....	8,670.....	8,670.....	8,670.....	883.....	662.....
3. 2014.....	XXX.....	6,484.....	8,056.....	8,198.....	8,269.....	8,427.....	8,434.....	8,551.....	8,552.....	8,552.....	727.....	464.....
4. 2015.....	XXX.....	XXX.....	5,534.....	7,640.....	7,806.....	7,900.....	7,956.....	7,971.....	7,973.....	7,970.....	803.....	666.....
5. 2016.....	XXX.....	XXX.....	XXX.....	8,898.....	11,750.....	12,033.....	12,197.....	12,252.....	12,253.....	12,279.....	1,056.....	682.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	9,609.....	12,092.....	12,453.....	12,498.....	12,394.....	12,454.....	1,017.....	1,547.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6,446.....	9,191.....	9,311.....	9,325.....	9,352.....	610.....	523.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7,140.....	9,963.....	10,440.....	10,613.....	734.....	601.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6,343.....	10,535.....	10,617.....	682.....	605.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,552.....	21,934.....	1,176.....	802.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,926.....	364.....	308.....

**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**NONE**

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**NONE**

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**NONE**

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....	4.....	4.....	4.....	4.....	4.....	4.....	4.....	4.....	2.....	
5. 2016.....	XXX.....	XXX.....	XXX.....	811.....	964.....	1,004.....	1,004.....	1,004.....	1,004.....	1,004.....	186.....	35.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	246.....	944.....	986.....	1,018.....	1,000.....	1,003.....	379.....	52.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,734.....	5,975.....	6,214.....	6,299.....	6,770.....	722.....	
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,078.....	6,612.....	7,018.....	8,230.....	332.....	1.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,718.....	6,781.....	7,375.....	376.....	3.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	9,129.....	12,884.....	995.....	2.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,146.....	967.....	



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**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

NONE

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

NONE

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....	6.....	6.....	11.....	106.....	106.....	106.....	106.....	106.....	106.....	106.....	2.....	2.....
4. 2015.....	XXX.....	XXX.....	12.....	23.....	23.....	23.....	23.....	23.....	23.....	23.....	23.....	5.....	4.....
5. 2016.....	XXX.....	XXX.....	XXX.....	4.....	7.....	7.....	16.....	37.....	37.....	37.....	37.....	4.....	3.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	36.....	40.....	40.....	245.....	245.....	245.....	245.....	7.....	3.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	141.....	1,158.....	1,162.....	1,168.....	1,180.....	1,180.....	10.....	9.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	126.....	209.....	268.....	366.....	366.....	9.....	6.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	576.....	775.....	778.....	778.....	309.....	84.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,316.....	4,414.....	4,414.....	1,284.....	128.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,451.....	3,451.....	1,352.....	196.....

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	000.....												
2. 2013.....													
3. 2014.....	XXX.....												
4. 2015.....	XXX.....	XXX.....											
5. 2016.....	XXX.....	XXX.....	XXX.....										
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	813	952	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,273	10,202	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,199	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**NONE**

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(25)	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	000										XXX	XXX
2. 2013.....											XXX	XXX
3. 2014.....	XXX										XXX	XXX
4. 2015.....	XXX	XXX									XXX	XXX
5. 2016.....	XXX	XXX	XXX								XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

**N O N E**

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

**N O N E**

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	223	166	129	88	44	4				
2. 2013.....	261	114	77	28	18	5	3			
3. 2014.....	XXX	420	143	77	21	5	5			
4. 2015.....	XXX	XXX	1,332	94	64	22	15			
5. 2016.....	XXX	XXX	XXX	377	88	60	42	3	6	
6. 2017.....	XXX	XXX	XXX	XXX	327	115	90			
7. 2018.....	XXX	XXX	XXX	XXX	XXX	679	231	10	1	4
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,643	201	73	1
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,468	306	52
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,964	256
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,139

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX	105						
6. 2017.....	XXX	XXX	XXX	XXX	1,039		7		1	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,164	33	8	5	20
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,476	270	72	100
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,374	291	223
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,104	716
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047

**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....											
2. 2013.....											1
3. 2014.....	XXX							3	2	3	2
4. 2015.....	XXX	XXX						5	3	5	5
5. 2016.....	XXX	XXX	XXX					17	6	3	7
6. 2017.....	XXX	XXX	XXX	XXX				40	12	11	10
7. 2018.....	XXX	XXX	XXX	XXX	XXX			99	50	17	16
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		179	124	90	24
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		277	210	86
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		674	336
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,267

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	448	92	4
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	549	47
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	914

**SCHEDULE P - PART 4J - ALLIED PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 1

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 2

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 3

**N O N E**

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 1

**N O N E**

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 2

**N O N E**

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 3

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2

**NONE**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3

**NONE**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

**NONE**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

**NONE**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 3

**NONE**

Schedule P - Part 5E - Commercial Multiple Peril - Section 1

**NONE**

Schedule P - Part 5E - Commercial Multiple Peril - Section 2

**NONE**

Schedule P - Part 5E - Commercial Multiple Peril - Section 3

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

**NONE**



Schedule P - Part 5H - Other Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5H - Other Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5H - Other Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

**N O N E**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

**N O N E**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

**N O N E**

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**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX	4	4	4	4	4	4	4	4	4	
4. 2015.....	XXX	XXX	136	136	136	136	136	136	136	136	
5. 2016.....	XXX	XXX	XXX	1,536	1,536	1,536	1,536	1,536	1,536	1,536	
6. 2017.....	XXX	XXX	XXX	XXX	2,841	2,841	2,841	2,841	2,841	2,841	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	7,573	7,573	7,573	7,573	7,573	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	16,282	16,282	16,282	16,282	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,707	22,707	22,707	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,318	47,318	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,639	76,639
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,639
13. Earned Premiums (Sch P-Pt. 1)		4	136	1,536	2,841	7,573	16,282	22,707	47,318	76,639	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX	2	2	2	2	2	2	2	2	
5. 2016.....	XXX	XXX	XXX	34	34	34	34	34	34	34	
6. 2017.....	XXX	XXX	XXX	XXX	670	670	670	670	670	670	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	763	763	763	763	763	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	790	790	790	790	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,281	3,281	3,281	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,400	6,400	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,317	57,317
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,317
13. Earned Premiums (Sch P-Pt. 1)			2	34	670	763	790	3,281	6,400	57,317	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....	21	21	21	21	21	21	21	21	21	21	
3. 2014.....	XXX	88	88	88	88	88	88	88	88	88	
4. 2015.....	XXX	XXX	165	165	165	165	165	165	165	165	
5. 2016.....	XXX	XXX	XXX	368	368	368	368	368	368	368	
6. 2017.....	XXX	XXX	XXX	XXX	1,172	1,172	1,172	1,172	1,172	1,172	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,119	2,119	2,119	2,119	2,119	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,768	2,768	2,768	2,768	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,516	5,516	5,516	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,324	15,324	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,498	21,498
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,498
13. Earned Premiums (Sch P-Pt. 1)	21	88	165	368	1,172	2,119	2,768	5,516	15,324	21,498	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX	2	2	2	2	2	2	2	2	
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX	1	1	1	1	1	1	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	22	22	22	22	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	50	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	79
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79
13. Earned Premiums (Sch P-Pt. 1)			2		1	4	22	5	50	79	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

**NONE**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

**NONE**

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

**NONE**

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

**NONE**

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	5,542			20,113		
2. Private Passenger Auto Liability/ Medical .....						
3. Commercial Auto/Truck Liability/ Medical .....						
4. Workers' Compensation .....						
5. Commercial Multiple Peril .....	8,107			14,088		
6. Medical Professional Liability - Occurrence .....						
7. Medical Professional Liability - Claims - Made .....						
8. Special Liability .....						
9. Other Liability - Occurrence .....	3,915			21,485		
10. Other Liability - Claims-Made .....						
11. Special Property .....	3,006			22,670		
12. Auto Physical Damage .....						
13. Fidelity/Surety .....						
14. Other .....						
15. International .....						
16. Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence .....						
20. Products Liability - Claims-Made .....						
21. Financial Guaranty/Mortgage Guaranty .....						
22. Warranty .....						
23. Totals	20,570			78,356		

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	5,542			20,113		
2. Private Passenger Auto Liability/Medical .....						
3. Commercial Auto/Truck Liability/Medical .....						
4. Workers' Compensation .....						
5. Commercial Multiple Peril .....	8,107			14,088		
6. Medical Professional Liability - Occurrence .....						
7. Medical Professional Liability - Claims - Made .....						
8. Special Liability .....						
9. Other Liability - Occurrence .....	3,915			21,485		
10. Other Liability - Claims-Made .....						
11. Special Property .....	3,006			22,670		
12. Auto Physical Damage .....						
13. Fidelity/Surety .....						
14. Other .....						
15. International .....						
16. Reinsurance - Nonproportional Assumed Property .....						
17. Reinsurance - Nonproportional Assumed Liability .....						
18. Reinsurance - Nonproportional Assumed Financial Lines .....						
19. Products Liability - Occurrence .....						
20. Products Liability - Claims-Made .....						
21. Financial Guaranty/Mortgage Guaranty .....						
22. Warranty .....						
23. Totals	20,570			78,356		

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ X ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ X ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [ X ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....		
1.602 2013 .....		
1.603 2014 .....		
1.604 2015 .....		
1.605 2016 .....		
1.606 2017 .....		
1.607 2018 .....		
1.608 2019 .....		
1.609 2020 .....		
1.610 2021 .....		
1.611 2022 .....		
1.612 Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? ..... Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ X ] No [ ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [ X ]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars) 5.1 Fidelity .....  
 5.2 Surety .....

6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ ] No [ X ]
- 7.2 (An extended statement may be attached.)  
 .....

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	E	2,488,302	2,551,678	710,559	1,325,460	779,591		
2. Alaska	AK	E							
3. Arizona	AZ	E	1,567,588	1,568,842	601,245	760,260	215,389		
4. Arkansas	AR	E	1,113,849	809,105	409,234	472,877	78,350		
5. California	CA	E	13,098,627	11,729,080	1,775,026	2,214,660	1,396,891		
6. Colorado	CO	E	3,162,609	2,991,146	266,480	308,937	285,463		
7. Connecticut	CT	E	281,525	223,424	324,050	336,424	53,372		
8. Delaware	DE	E	9,767	13,893		853	1,000		
9. District of Columbia	DC	E	43,172	43,172	2,480	4,461	2,000		
10. Florida	FL	E	16,831,941	17,156,021	2,375,710	11,240,789	9,838,652		
11. Georgia	GA	E	4,920,200	4,854,484	1,166,501	1,333,553	396,247		
12. Hawaii	HI	E	49,290	50,758		(1,080)	3,000		
13. Idaho	ID	E	309,756	306,150	6,704	41,351	39,067		
14. Illinois	IL	E	4,006,045	3,675,040	1,319,651	1,451,480	401,499		
15. Indiana	IN	E	1,887,670	1,900,957	1,109,583	1,407,585	478,109		
16. Iowa	IA	E	35,640,798	35,637,654	10,799,602	22,395,381	17,565,757		
17. Kansas	KS	E	1,842,546	1,738,579	227,878	504,781	311,189		
18. Kentucky	KY	E	87,716	95,157	51,300	51,997	7,000		
19. Louisiana	LA	E	1,148,888	1,066,386	256,053	435,647	209,523		
20. Maine	ME	E	778	778					
21. Maryland	MD	E	1,004,701	1,006,678	665,318	524,069	169,749		
22. Massachusetts	MA	E	891,120	860,521	309,412	471,020	277,000		
23. Michigan	MI	E	1,032,060	1,009,780	46,114	94,982	114,828		
24. Minnesota	MN	E	690,545	682,859	405,172	485,602	85,250		
25. Mississippi	MS	E	1,326,493	1,191,368	254,131	206,521	128,532		
26. Missouri	MO	E	2,589,051	2,342,866	528,120	932,635	451,366		
27. Montana	MT	E	72,012	71,515	49,030	66,409	20,890		
28. Nebraska	NE	E	2,215,888	2,199,939	1,710,658	1,470,813	164,057		
29. Nevada	NV	E	176,217	150,482	55,371	56,706	9,000		
30. New Hampshire	NH	E	28,050	28,050	29,931	31,931	4,000		
31. New Jersey	NJ	E	1,611,516	1,780,019	505,947	539,964	144,000		
32. New Mexico	NM	E	108,976	102,389		6,157	7,000		
33. New York	NY	E	1,659,097	1,620,277	89,990	202,235	148,622		
34. North Carolina	NC	E	1,179,580	1,168,553	579,500	776,626	266,549		
35. North Dakota	ND	E	40,995	40,995	7,128	8,528	1,400		
36. Ohio	OH	E	2,185,004	2,167,495	384,407	640,584	345,911		
37. Oklahoma	OK	E	359,237	352,349	(165)	15,472	21,001		
38. Oregon	OR	E	135,243	132,852	(869)	8,496	20,747		
39. Pennsylvania	PA	E	4,457,324	4,479,374	1,250,474	1,595,466	526,380		
40. Rhode Island	RI	E							
41. South Carolina	SC	E	4,061,563	4,042,536	478,363	928,675	484,554		
42. South Dakota	SD	E	1,273	1,273					
43. Tennessee	TN	E	7,172,933	6,960,453	2,045,508	2,570,273	1,045,155		
44. Texas	TX	L	41,794,241	40,180,757	22,840,930	19,610,116	8,521,199	19,898	
45. Utah	UT	E	1,405,068	1,399,077	651,157	808,510	261,526		
46. Vermont	VT	E	4,538	4,551		(505)			
47. Virginia	VA	E	6,227,509	6,220,558	206,765	1,193,186	1,019,868		
48. Washington	WA	E	984,139	999,740	206,651	302,446	98,000		
49. West Virginia	WV	E	121,784	135,618	187,997	23,310	24,850		
50. Wisconsin	WI	E	465,157	456,717	7,302	8,215	43,000		
51. Wyoming	WY	E	85,278	83,211	7,985	11,751	4,000		
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX		172,577,659	168,285,156	54,904,383	77,875,609	46,470,533	19,898	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
- 2. R - Registered - Non-domiciled RRGs..... 1
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 50
- 4. Q - Qualified - Qualified or accredited reinsurer..... 1
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 1
- 6. N - None of the above - Not allowed to write business in the state..... 6

(b) Explanation of basis of allocation of premiums by states, etc.

Premium is allocated to state based on the physical location of the insured risk.

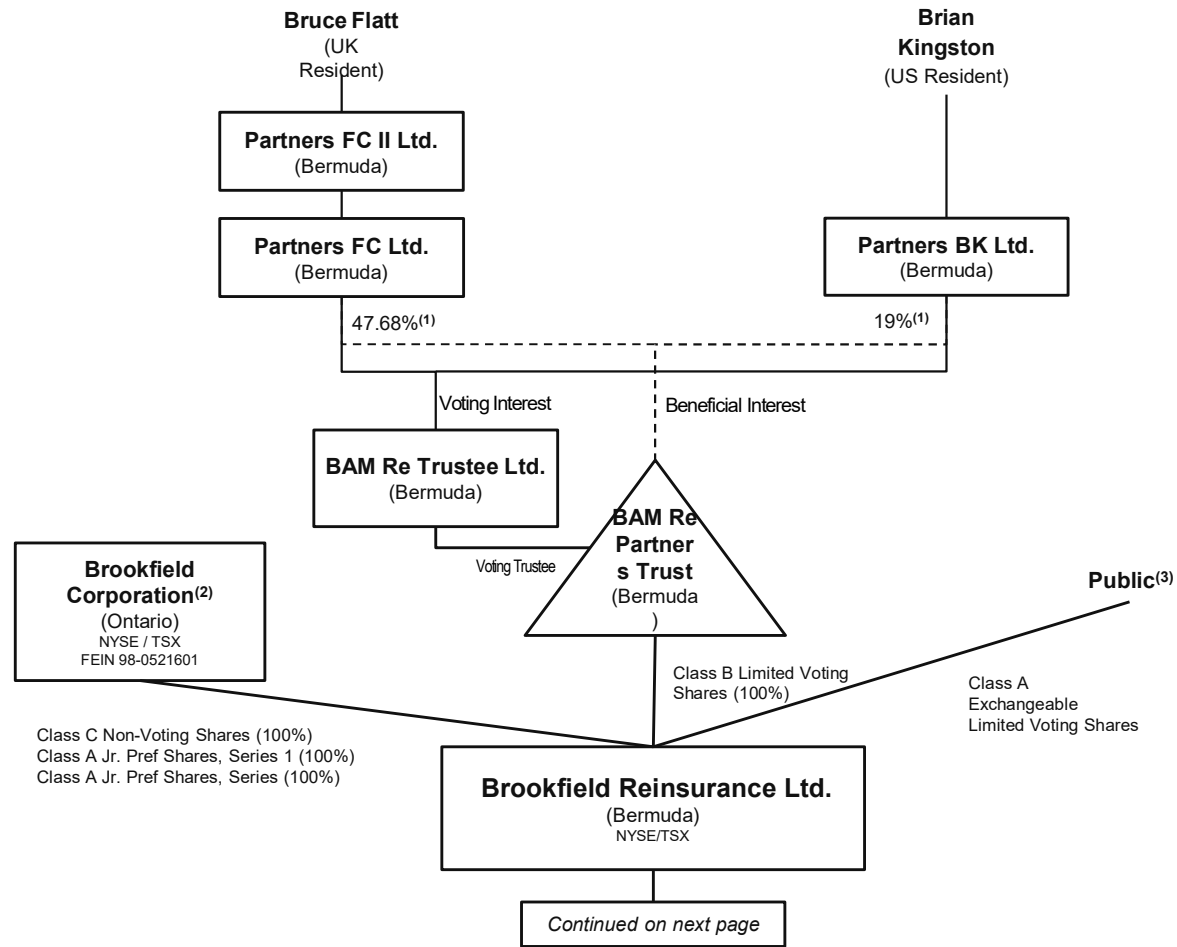
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

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					
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					
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					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
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					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
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 Other Alien	OT					
59. Total						

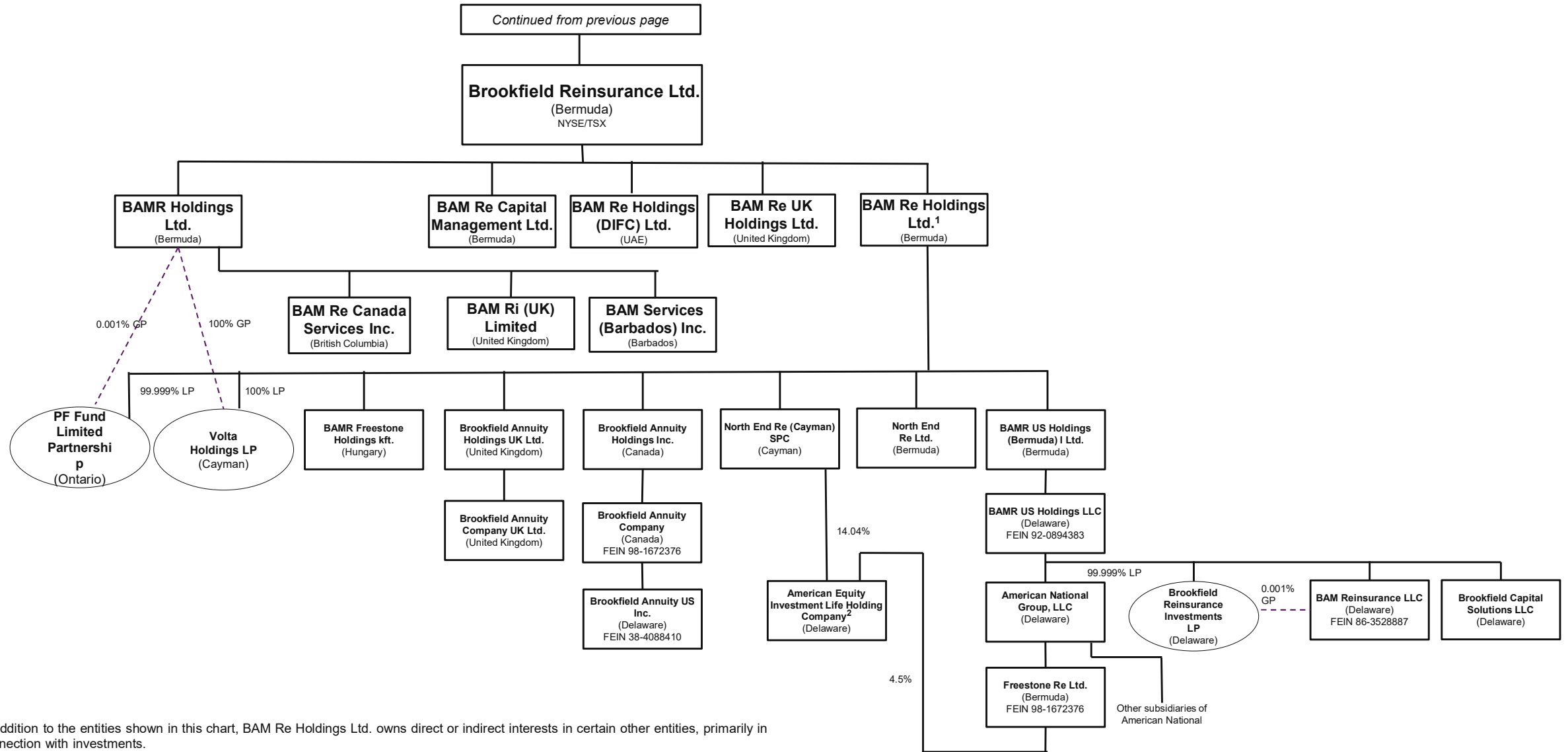
**NONE**

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



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

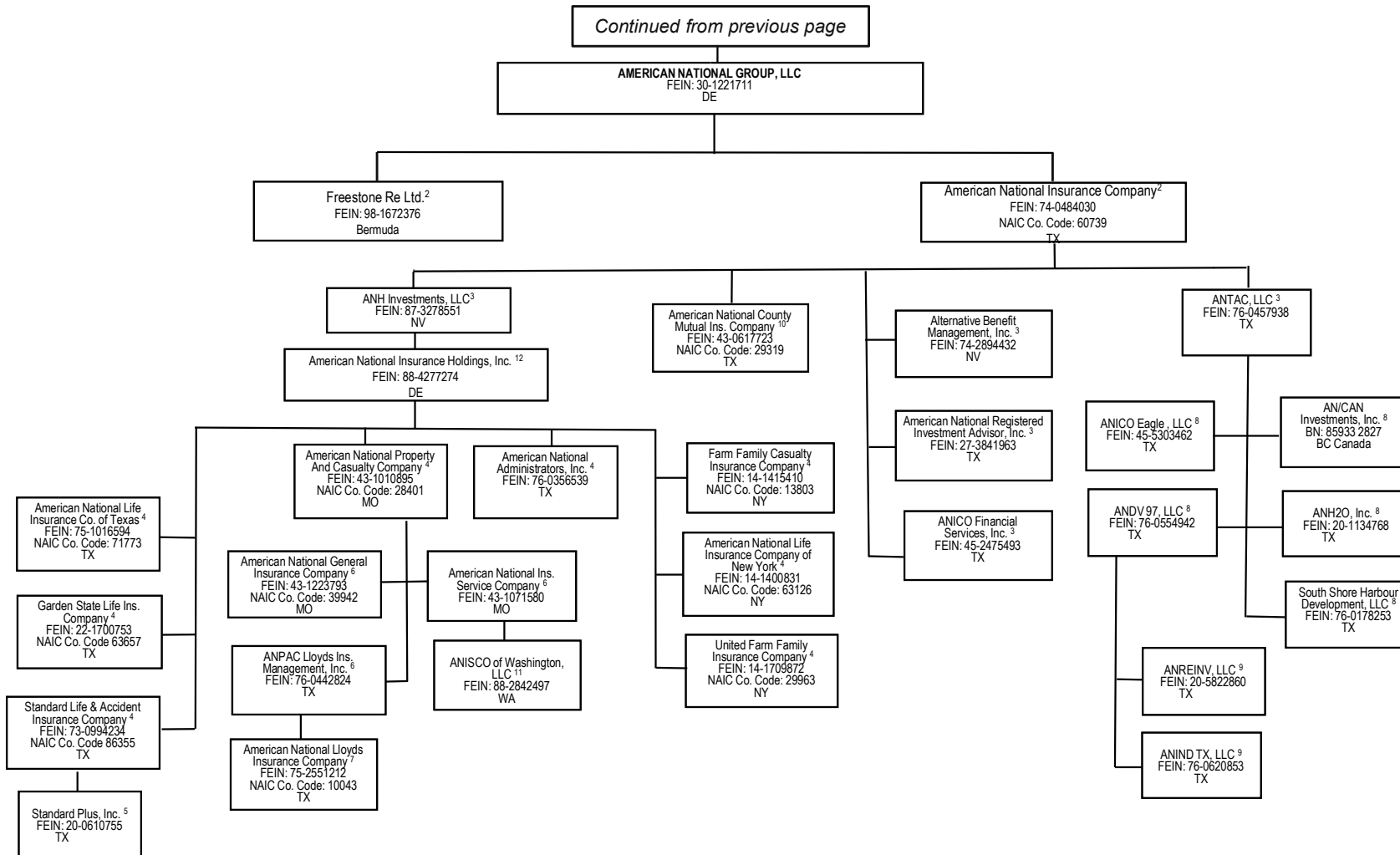
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART (continued)**



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

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

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



96.2

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	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	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	YES	1
.0408	Brookfield Reinsurance Ltd. Group	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	RE	ANPAC Lloyds Insurance Management, Inc.	Attorney In-Fact	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	30-1221711	0	0		American National Group, LLC	DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-4277274	0	0		American National Insurance Holdings, Inc.	DE	NIA	ANH Investments, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3278551	0	0		ANH Investments, LLC	NV	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Insurance Holdings, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	88-2842497	0	0		ANISCO of Washington, LLC	WA	NIA	American National Insurance Service Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1134768	0	0		AN20, Inc.	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0	0		Freestone Re Ltd.	BMJ	IA	American National Group, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-0610755	0	0		Standard Plus, Inc.	TX	NIA	Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAMR US Holdings (Bermuda) I Ltd.	BMJ	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Holdings Ltd.	BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	1837429	NYSE, TSX	Brookfield Reinsurance Ltd.	BMJ	NIA	BAM Re Partners Trust	Other	0.000	Bruce Flatt and Brian Kingston	NO	2
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Partners Trust	BMJ	NIA	BAM Re Trustee Ltd.	Management	0.000	Bruce Flatt and Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	0	0	0		BAM Re Trustee Ltd.	BMJ	NIA	Partners FC Ltd.	Ownership	47.680	Bruce Flatt	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Trustee Ltd.	.BMJ	NIA	Partners BK Ltd.	Ownership	19.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners FC Ltd.	.BMJ	NIA	Partners FC II Ltd.	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners FC II Ltd.	.BMJ	NIA	Bruce Flatt	Ownership	100.000	Bruce Flatt	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Partners BK Ltd.	.BMJ	NIA	Brian Kingston	Ownership	100.000	Brian Kingston	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1566597	0			Brookfield Reinsurance Investments LP	.DE	NIA	BAM Reinsurance LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	86-3528887	0			BAM Reinsurance LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR Holdings Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Ri (UK) Limited	.GBR	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Canada Services Inc.	.CAN	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Services (Barbados) Inc.	.BBB	NIA	BAMR Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAMR Freestone Holdings kft.	.HUN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Holdings Inc.	.CAN	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			North End Re (Cayman) SPC	.CYM	NIA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			North End Re Ltd.	.BMJ	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	38-4088410	0			Brookfield Annuity US Inc.	.DE	NIA	Brookfield Annuity Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1672376	0			Brookfield Annuity Company	.CAN	IA	Brookfield Annuity Holdings Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.2658	American Equity Investment Group	00000	42-1447959	3981379	1039828	NYSE	American Equity Investment Life Holding Company	.IA	NIA	North End Re (Cayman) SPC	Ownership	14.040	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Capital Management Ltd.	.BMJ	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re Holdings (DIFC) Ltd.	.ARE	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BAM Re UK Holdings Ltd.	.GBR	NIA	Brookfield Reinsurance Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	92-0894383	0			BAMR US Holdings LLC	.DE	NIA	BAMR US Holdings (Bermuda) I Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			PF Fund Limited Partnership	.CAN	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Holdings UK Ltd.	.GBR	IA	BAM Re Holdings Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Annuity Company UK Ltd.	.GBR	IA	Brookfield Annuity Holdings UK Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brookfield Capital Solutions LLC	.DE	NIA	BAMR US Holdings LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Volta Holdings LP	.CYM	NIA	BAMR Holdings Ltd.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	87-3288802	0			121 Village Corner Development, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	36-4814921	0			121 Village Lots 2/3, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			1363015 Alberta Ltd.	.CAN	NIA	Chipman Development Corporation	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4431276	0			ANCAP Jasper, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	26-4730727	0			ANCAP Jasper II, LLC	.SC	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Argerich 2022-1, LLC	.DE	OTH	Argerich Holdco 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.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	
.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	
.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	
.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	
.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	
.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	
.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	
.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	
.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	
.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	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			BACH F1 Interco 2022-1, LLC	.DE	OTH	Bach F1 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.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	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Boccherini F2 Interco 2022-1, LLC	.DE	OTH	Boccherini F2 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0			Brahms PP Interco 2022-1, LLC	.DE	OTH	Brahms PP 2022-1, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.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	



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Chipman Holdings, Inc.	.CAN	NIA	AN/CAN Investments, Inc.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	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	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	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	0		Eagle Tri County LLC	.TX	NIA	Eagle IND., LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-1198091	0	0		Galveston Island Water Park, L.P.	.TX	NIA	ANH20, Inc.	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-4937509	0	0		Germann Road Land Development, LLC	.CO	NIA	ANICO Eagle, LLC	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8243164	0	0		MRPL Retail Partners, Ltd. (Shops at Bella Terra)	.TX	NIA	ANICO Eagle, LLC	Ownership	50.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	46-3426560	0	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	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	0		Town and Country Partnership	.TX	NIA	ANDV 97, LLC	Ownership	87.680	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000	80-0947060	0	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	0		TX Galileo LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3904685	0	0		TX Hooke LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3957208	0	0		TX Kepler LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3921297	0	0		TX Leibniz LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3871687	0	0		TX Newton LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-3889808	0	0		TX Wren LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	20-8668116	0	0		121 Village, Ltd.	.TX	NIA	ANREINV, LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	1
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BEP BID II Euro AIV L.P.	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II US AIV LP	.CYM	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BAMR BID II AIV LP	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Boole L.P.	.CYM	OTH	American National Insurance Company	Ownership	54.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Archimedes L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Cantor L.P.	.CYM	OTH	American National Insurance Company	Ownership	53.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 1 Ltd.	.CYM	OTH	North End Re (Cayman) SPC	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 2 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	75.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Note Issuer 3 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	76.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 1 Ltd.	.CYM	OTH	NER Note Issuer 1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 2 Ltd.	.CYM	OTH	NER Note Issuer 2 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		NER Asset Holdco 3 Ltd.	.CYM	OTH	NER Note Issuer 3 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1684989	0	0		Bylsma 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685005	0	0		Casals 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	81.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1685038	0	0		Dupre 2022-1, Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Bylsma 2022-1, LLC	.DE	OTH	Bylsma 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Casals 2022-1, LLC	.DE	OTH	Casals 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		Dupre 2022-1, LLC	.DE	OTH	Dupre 2022-1, Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	88-1138054	0	0		BGL PT Land, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL PT, LLC	.DE	OTH	Brookfield Reinsurance Investments LP	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691929	0	0		Atreides Leto Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1691732	0	0		Atreides Paul Holdco 2022-1 Ltd.	.CYM	OTH	American National Insurance Company	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1695168	0	0		Atreides Paul 2022-1 Ltd.	.CYM	OTH	Atreides Paul Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1694739	0	0		Atreides Leto 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	100.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000	98-1693420	0	0		Atreides 2022-1 Ltd.	.CYM	OTH	Atreides Leto Holdco 2022-1 Ltd.	Ownership	80.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst Land, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BLI Pinehurst Mezz, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	
.0408	Brookfield Reinsurance Ltd. Group	00000		0	0		BGL Pinehurst, LLC	.DE	OTH	BAMR US Holdings LLC	Management	0.000	Brookfield Reinsurance Ltd.	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0 .....	0 .....	.....	BLI Pinehurst, LLC .....	..DE.....	.....OTH.....	BLI Pinehurst Mezz, LLC .....	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	.....
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0 .....	0 .....	.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	..BMJ.....	.....NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	49.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	.....1 .....
.0408 ...	Brookfield Reinsurance Ltd. Group ....	.....00000 .....	.....	0 .....	0 .....	.....	Blue Investment SPE Ltd. ....	..BMJ.....	.....NIA.....	Brookfield Bermuda Real Estate Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Reinsurance Ltd. ....	....NO.....	.....1 .....

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE Y**

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE Y**

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

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

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



# ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

## 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
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1? .....	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
6. Will Management's Discussion and Analysis be filed by April 1? .....	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. 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.

<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? .....	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. 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
25. 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
26. 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
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
<b>APRIL FILING</b>	
28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO
33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
34. 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? .....	NO
35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

- 11.
- 12.
- 13.
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- 36.

**Bar Codes:**

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Financial Guaranty Insurance Exhibit [Document Identifier 240]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Supplement A to Schedule T [Document Identifier 455]



15. Trusteed Surplus Statement [Document Identifier 490]



16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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



21. Exceptions to the Reinsurance Attestation Supplement  
[Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



23. Director and Officer Insurance Coverage Supplement [Document Identifier 505]



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



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



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



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution  
Contracts [Document Identifier 555]



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



30. Accident and Health Policy Experience Exhibit [Document Identifier 210]



31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



32. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]



34. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit -  
Parts 1 and 2 [Document Identifier 290]



36. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



**OVERFLOW PAGE FOR WRITE-INS**

**NONE**



**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 .....	2,610,615	2.079	2,610,615		2,610,615	2.079
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 .....	79,526,363	63.338	79,526,364		79,526,364	63.338
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 .....	82,136,978	65.417	82,136,979		82,136,979	65.417
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....		0.000				0.000
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Exchange traded funds .....		0.000				0.000
3.09 Total common stocks .....		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....		0.000				0.000
4.03 Commercial mortgages .....		0.000				0.000
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	607,722	0.484	607,722		607,722	0.484
6.02 Cash equivalents (Schedule E, Part 2) .....	9,341,062	7.440	9,341,062		9,341,062	7.440
6.03 Short-term investments (Schedule DA) .....	33,473,228	26.659	33,473,228		33,473,228	26.659
6.04 Total cash, cash equivalents and short-term investments .....	43,422,012	34.583	43,422,012		43,422,012	34.583
7. Contract loans .....		0.000				0.000
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....		0.000				0.000
10. Receivables for securities .....		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	125,558,990	100.000	125,558,991		125,558,991	100.000

Schedule A - Verification - Real Estate

**NONE**

Schedule B - Verification - Mortgage Loans

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

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

**NONE**

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	79,926,684
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	14,573,934
3.	Accrual of discount .....	86,940
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	(29,121)
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	
	4.4. Part 4, Column 11 .....	(29,121)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(6,154)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	12,225,443
7.	Deduct amortization of premium .....	219,924
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 .....	30,063
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	82,136,979
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	82,136,979

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	2,610,615	2,349,925	2,641,890	2,550,240
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	2,610,615	2,349,925	2,641,890	2,550,240
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 .....	70,271,866	63,876,528	70,866,234	69,740,000
	9. Canada .....				
	10. Other Countries .....	9,254,497	7,785,980	9,248,180	9,250,000
	11. Totals	79,526,363	71,662,508	80,114,414	78,990,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	82,136,978	74,012,433	82,756,304	81,540,240
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	82,136,978	74,012,433	82,756,304	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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	33,473,228	2,610,375				XXX	36,083,603	31.2	2,627,938	2.7	36,083,603	
1.2 NAIC 2	240					XXX	240	0.0			240	
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	33,473,468	2,610,375				XXX	36,083,843	31.2	2,627,938	2.7	36,083,843	
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			3,203	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			3,203	0.0		

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	3,012,641	13,974,666	30,560,997			XXX	47,548,304	41.1	53,912,475	56.2	47,548,304	
6.2 NAIC 2	8,270,238	13,240,243	9,807,098			XXX	31,317,579	27.1	38,715,150	40.3	31,317,579	
6.3 NAIC 3		660,480				XXX	660,480	0.6	690,485	0.7	660,480	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	11,282,879	27,875,389	40,368,095			XXX	79,526,363	68.8	93,318,110	97.3	79,526,363	
<b>7. Hybrid Securities</b>												
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						
<b>8. Parent, Subsidiaries and Affiliates</b>												
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						
<b>9. SVO Identified Funds</b>												
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							
<b>10. Unaffiliated Bank Loans</b>												
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						
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 36,485,869	16,585,041	30,560,997				83,631,907	72.3	XXX	XXX	83,631,907	
12.2 NAIC 2	(d) 8,270,478	13,240,243	9,807,098				31,317,819	27.1	XXX	XXX	31,317,819	
12.3 NAIC 3	(d)	660,480					660,480	0.6	XXX	XXX	660,480	
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)						(c)		XXX	XXX		
12.7 Totals	44,756,347	30,485,764	40,368,095				(b) 115,610,206	100.0	XXX	XXX	115,610,206	
12.8 Line 12.7 as a % of Col. 7	38.7	26.4	34.9				100.0	XXX	XXX	XXX	100.0	
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	20,025,979	15,617,470	16,899,059	4,001,108			XXX	XXX	56,543,616	58.9	47,493,144	9,050,472
13.2 NAIC 2	4,484,527	21,144,153	13,086,470				XXX	XXX	38,715,150	40.3	34,109,837	4,605,313
13.3 NAIC 3		690,485					XXX	XXX	690,485	0.7	690,485	
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX	(c)	(c)		
13.7 Totals	24,510,506	37,452,108	29,985,529	4,001,108			XXX	XXX	(b) 95,949,251	100.0	82,293,466	13,655,785
13.8 Line 13.7 as a % of Col. 9	25.5	39.0	31.3	4.2			XXX	XXX	100.0	XXX	85.8	14.2
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	36,485,869	16,585,041	30,560,997				83,631,907	72.3	47,493,144	49.5	83,631,907	XXX
14.2 NAIC 2	8,270,478	13,240,243	9,807,098				31,317,819	27.1	34,109,837	35.5	31,317,819	XXX
14.3 NAIC 3		660,480					660,480	0.6	690,485	0.7	660,480	XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	44,756,347	30,485,764	40,368,095				115,610,206	100.0	82,293,466	85.8	115,610,206	XXX
14.8 Line 14.7 as a % of Col. 7	38.7	26.4	34.9				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	26.4	34.9				100.0	XXX	XXX	XXX	100.0	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1									9,050,472	9.4	XXX	
15.2 NAIC 2									4,605,313	4.8	XXX	
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals									13,655,785	14.2	XXX	
15.8 Line 15.7 as a % of Col. 7									XXX	XXX	XXX	
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12									XXX	XXX	XXX	

(a) Includes \$ ..... 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 \$ ..... 33,473,228 ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....	33,473,228	2,610,375				XXX	36,083,603	31.2	2,627,938	2.7	36,083,603	
1.02 Residential Mortgage-Backed Securities .....	240					XXX	240	0.0			240	
1.03 Commercial Mortgage-Backed Securities .....						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	33,473,468	2,610,375				XXX	36,083,843	31.2	2,627,938	2.7	36,083,843	
<b>2. All Other Governments</b>												
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						
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
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						
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
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						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....						XXX						
5.02 Residential Mortgage-Backed Securities .....						XXX			3,203	0.0		
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals						XXX			3,203	0.0		
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	11,282,879	27,875,389	40,368,095			XXX	79,526,363	68.8	93,318,110	97.3	79,526,363	
6.02 Residential Mortgage-Backed Securities .....						XXX						
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	11,282,879	27,875,389	40,368,095			XXX	79,526,363	68.8	93,318,110	97.3	79,526,363	
<b>7. Hybrid Securities</b>												
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						
<b>8. Parent, Subsidiaries and Affiliates</b>												
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 2022 OF THE American National Lloyds Insurance Company  
**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX		XXX	XXX			
12. Total Bonds Current Year												
12.01 Issuer Obligations	44,756,107	30,485,764	40,368,095			XXX	115,609,966	100.0	XXX	XXX	115,609,966	
12.02 Residential Mortgage-Backed Securities	240					XXX	240	0.0	XXX	XXX	240	
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	44,756,347	30,485,764	40,368,095				115,610,206	100.0	XXX	XXX	115,610,206	
12.10 Line 12.09 as a % of Col. 7	38.7	26.4	34.9				100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01 Issuer Obligations	24,510,506	37,448,904	29,985,530	4,001,108		XXX	XXX	XXX	95,946,048	100.0	82,290,262	13,655,786
13.02 Residential Mortgage-Backed Securities		3,203				XXX	XXX	XXX	3,203	0.0	3,203	
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	24,510,506	37,452,107	29,985,530	4,001,108		XXX	XXX	XXX	95,949,251	100.0	82,293,465	13,655,786
13.10 Line 13.09 as a % of Col. 9	25.5	39.0	31.3	4.2		XXX	XXX	XXX	100.0	XXX	85.8	14.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	44,756,107	30,485,764	40,368,095			XXX	115,609,966	100.0	82,290,262	85.8	115,609,966	XXX
14.02 Residential Mortgage-Backed Securities	240					XXX	240	0.0	3,203	0.0	240	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	44,756,347	30,485,764	40,368,095				115,610,206	100.0	82,293,465	85.8	115,610,206	XXX
14.10 Line 14.09 as a % of Col. 7	38.7	26.4	34.9				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	26.4	34.9				100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations						XXX			13,655,786	14.2	XXX	
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals									13,655,786	14.2	XXX	
15.10 Line 15.09 as a % of Col. 7									XXX	XXX	XXX	
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12									XXX	XXX	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....					
2. Cost of short-term investments acquired .....	59,425,159	59,425,159			
3. Accrual of discount .....	48,069	48,069			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	26,000,000	26,000,000			
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) .....	33,473,228	33,473,228			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	33,473,228	33,473,228			

(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**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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 .....	24,222,614	16,022,568	8,200,046	
2. Cost of cash equivalents acquired .....	712,836,780	308,053,941	404,782,839	
3. Accrual of discount .....				
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	(483)	(483)		
6. Deduct consideration received on disposals .....	727,717,850	324,076,026	403,641,824	
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) .....	9,341,061		9,341,061	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	9,341,061		9,341,061	

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-R3-6	UNITED STATES TREAS				1.B FE	2,641,647	92.1440	2,349,685	2,550,000	2,610,375		(17,563)			1.625	0.910	MN	5,380	41,438	03/18/2021	05/15/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					2,641,647	XXX	2,349,685	2,550,000	2,610,375		(17,563)			XXX	XXX	XXX	5,380	41,438	XXX	XXX
31393N-OT-9	FHLMC REMIC SERIES				4	243		99.8340	240	240					5.500	5.400	MON	6	5	04/03/2003	02/15/2023
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					243	XXX	240	240	240					XXX	XXX	XXX	6	5	XXX	XXX
0109999999	Total - U.S. Government Bonds					2,641,890	XXX	2,349,925	2,550,240	2,610,615		(17,563)			XXX	XXX	XXX	5,386	41,443	XXX	XXX
0309999999	Total - All Other Government Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds						XXX								XXX	XXX	XXX			XXX	XXX
00440E-AS-6	ACE INA HLDG INC			1	1.F FE	1,000,390	96.6290	966,295	1,000,000	1,000,105		(45)			3.150	3.140	MS	9,275	31,500	05/14/2015	03/15/2025
008252-AP-3	AFFILIATED MANAGERS			1	1.G FE	1,317,706	82.9190	1,077,948	1,300,000	1,313,588		(1,651)			3.300	3.130	JD	1,907	42,900	06/10/2020	06/15/2030
023135-BZ-8	AMAZON COM INC				1.D FE	954,100		819,964	1,000,000	957,900		3,800			2.100	2.660	MN	2,858	21,000	02/23/2022	05/12/2031
03073E-AM-7	AMERISOURCEBERGEN CO			1	2.A FE	995,811	96.3690	963,693	1,000,000	998,976		449			3.250	3.290	MS	10,833	32,500	03/09/2015	03/01/2025
03076C-AF-3	AMERIPRISE FINL INC			1	1.G FE	1,064,920	99.3080	993,080	1,000,000	1,006,702		(8,273)			4.000	3.130	AO	8,444	40,000	03/06/2015	10/15/2023
03522A-AG-5	ANHEUSER-BUSCH COS L			1	2.A FE	1,044,550	96.3160	963,160	1,000,000	1,015,537		(4,730)			3.650	3.110	FA	15,208	36,500	05/15/2019	02/01/2026
037389-BB-8	AON CORP			1	2.A FE	1,002,370	96.6360	966,363	1,000,000	1,002,196					4.500	4.460	JD	2,000	45,000	12/12/2018	12/15/2028
037389-BE-2	AON CORP			1	2.A FE	1,439,033	85.6000	1,138,491	1,330,000	1,417,440		(11,400)			2.800	1.810	MN	4,758	37,240	02/01/2021	05/15/2030
03765H-AD-3	APOLLO MGMT HLDGS LP			1	1.G FE	2,031,380	94.2490	1,884,996	2,000,000	2,020,876		27,041			4.872	4.660	FA	36,811	97,440	04/05/2019	02/15/2029
04621X-AH-1	ASSURANT INC			1	2.B FE	2,247,074	98.8810	2,218,896	2,244,000	2,244,466		(609)			4.200	4.170	MS	24,609	94,248	04/16/2018	09/27/2023
05369A-AA-9	AVIATION CAP GROUP L			1	2.C FE	989,240	87.4950	874,955	1,000,000	994,328		1,056			3.500	3.620	MN	5,833	35,000	11/01/2017	11/01/2027
05369A-AD-3	AVIATION CAP GROUP L			1	2.B FE	1,467,090	93.3630	1,400,459	1,500,000	1,486,322		4,888			4.125	4.500	FA	25,781	61,875	10/17/2018	08/01/2025
05565E-AV-1	BMW US CAP LLC			1	1.F FE	1,967,400	94.4180	1,888,372	2,000,000	1,981,101		3,161			3.750	3.950	AO	16,458	75,000	05/11/2018	04/12/2028
06654D-AD-9	BANNER HEALTH			1	1.D FE	994,320	79.1820	791,823	1,000,000	995,428		523			1.897	1.950	JJ	9,485	18,970	10/30/2020	01/01/2031
09261B-AG-5	BLACKSTONE HLDGS FIN			1	1.E FE	2,486,000	78.0840	1,952,111	2,500,000	2,487,135		1,135			2.550	2.610	MS	16,115	46,042	01/05/2022	03/30/2032
10112R-AV-0	BOSTON PPTYS LTD PAR			1	2.A FE	491,850	90.1600	450,802	500,000	496,685		825			2.750	2.930	AO	3,438	13,750	09/09/2016	10/01/2026
110122-DU-9	BRISTOL-MYERS SQUIBB			1	1.F FE	3,017,070	87.5070	2,625,217	3,000,000	3,015,827		(1,243)			2.950	2.880	MS	26,058	47,446	02/25/2022	03/15/2032
14020A-AS-3	CAPITAL IMPACT PARTN			1	1.F FE	1,000,000	93.2950	932,953	1,000,000	1,000,000					3.950	3.950	MJSD	1,756	39,500	06/18/2018	06/15/2028
174610-AK-1	CITIZENS FINL GROUP			2	2.B FE	993,560	97.3070	973,071	1,000,000	997,231		870			4.300	4.400	JD	3,344	43,000	06/21/2018	12/03/2025
20826F-AD-8	CONOCOPHILLIPS CO			1	1.F FE	978,237	97.3110	948,783	975,000	975,641		(359)			3.350	3.310	MN	4,174	32,663	11/17/2014	11/15/2024
26875P-AU-5	EOG RES INC			1	1.G FE	2,156,688	97.0810	1,747,470	1,800,000	2,078,363		(36,476)			4.375	2.000	AO	16,625	78,750	10/27/2020	04/15/2030
291011-BR-4	EMERSON ELEC CO			1	1.F FE	1,956,120	81.2550	1,625,100	2,000,000	1,959,941		3,821			2.200	2.450	JD	1,222	44,000	01/12/2022	12/21/2031
29364W-AS-7	ENTERGY LA LLC			1	1.F FE	1,002,420	99.5110	995,112	1,000,000	1,000,139		(317)			4.050	4.020	MS	13,500	40,500	08/22/2013	09/01/2023
29379V-BE-2	ENTERPRISE PRODS OPE			1	2.A FE	975,250	97.2960	972,968	1,000,000	993,678		2,798			3.750	4.060	FA	14,167	37,500	07/10/2015	02/15/2025
302491-AS-4	F M C CORP			1	2.B FE	512,350	98.6260	493,133	500,000	501,279		(1,456)			4.100	3.790	FA	8,542	20,500	03/17/2014	02/01/2024
313747-AU-1	FEDERAL REALTY INVT			1	2.A FE	1,037,840	98.7260	987,261	1,000,000	1,004,284		(5,220)			3.950	3.400	JJ	18,214	39,500	11/16/2015	01/15/2024
316773-CP-3	FIFTH THIRD BANCORP			2	2.B FE	1,006,260	98.9830	989,832	1,000,000	1,000,773		(743)			4.300	4.220	JJ	19,708	43,000	02/10/2014	01/16/2024
33829T-AA-4	FIVE CORNERS FDG TR			1	1.G FE	1,054,210	99.1330	991,334	1,000,000	1,005,802		(6,432)			4.419	3.730	MN	5,647	44,190	05/09/2014	11/15/2023
343412-AC-6	FLUOR CORP NEW			1	3.A FE	695,375	96.0000	660,480	688,000	660,480		(29,121)			3.500	3.360	JD	1,070	24,080	09/21/2015	12/15/2024
354613-AK-7	FRANKLIN RES INC			1	1.F FE	964,970	95.3230	953,235	1,000,000	990,974		3,811			2.850	3.270	MS	7,204	28,500	06/04/2015	03/30/2025
40434L-AJ-4	HP INC			1	2.B FE	1,000,430	78.1650	781,656	1,000,000	1,000,403		(13)			2.650	2.640	JD	1,031	26,500	01/20/2022	06/17/2031
40621P-AA-7	HALLIBURTON CO MIN B			1	2.A FE	1,229,040	103.1180	1,031,189	1,000,000	1,100,269		(22,152)			6.750	4.060	FA	28,125	67,500	07/06/2016	02/01/2027
45866F-AN-4	INTERCONTINENTAL EXC			1	1.G FE	2,238,900	75.6530	1,833,086	2,423,000	2,253,129		14,229			1.850	2.670	MS	13,199	44,826	01/20/2022	09/15/2032
49327M-ZK-9	KEYBANK NATIONAL ASS			1	1.G FE	985,960	96.0640	960,643	1,000,000	996,001		1,560			3.300	3.470	JD	2,750	33,000	11/10/2015	06/01/2025

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
534187-BE-8	LINCOLN NATL CORP IN			1	2.A FE	856,989	96.1910	865,723	900,000	888,084		5,113			3.350	3.980	MS	9,380	30,150	03/09/2016	03/09/2025
534187-BQ-1	LINCOLN NATL CORP IN				2.A FE	1,007,030	81.2020	812,030	1,000,000	1,006,533		(497)			3.400	3.310	MS	11,333	17,000	03/07/2022	03/01/2032
57629W-DE-7	MASSMUTUAL GLOBAL FUNDIN				1.D FE	1,996,040	88.1250	1,762,503	2,000,000	1,997,170		777			1.200	1.240	JJ	11,000	24,000	07/13/2021	07/16/2026
589400-AB-6	MERCURY GENL CORP NE			1	2.B FE	1,011,490	93.6360	936,361	1,000,000	1,005,349		(1,204)			4.400	4.250	MS	12,956	44,000	04/27/2017	03/15/2027
59217G-CK-3	METROPOLITAN LIFE GL				1.D FE	3,037,530	90.7990	2,723,970	3,000,000	3,024,618		(4,816)			3.000	2.810	MS	25,500	90,000	03/30/2020	09/19/2027
59523U-AM-9	MID-AMERICA APTS LP			1	1.G FE	994,300	97.1190	971,191	1,000,000	998,118		606			4.000	4.070	MN	5,111	40,000	12/29/2015	11/15/2025
61945C-AC-7	MOSAIC CO NEW			1	2.B FE	1,565,730	99.1600	1,487,405	1,500,000	1,506,718		(10,439)			4.250	3.520	MN	8,146	63,750	10/19/2016	11/15/2023
637432-NY-7	NATIONAL RURAL UTILS				1.E FE	1,944,360	82.5040	1,650,088	2,000,000	1,948,626		4,286			2.750	3.070	AO	11,611	37,889	02/11/2022	04/15/2032
63743F-VU-7	NATIONAL RURAL UTILS				1.F FE	1,000,000	96.0530	960,539	1,000,000	1,000,000					3.000	3.000	MCN	1,333	30,000	03/16/2015	09/15/2024
680223-AK-0	OLD REP INTL CORP			1	2.B FE	1,250,438	94.7870	1,184,838	1,250,000	1,250,212		(53)			3.875	3.870	FA	16,819	48,438	07/11/2017	08/26/2026
743674-BD-4	PROTECTIVE LIFE CORP			1	1.G FE	1,151,300	93.5810	935,819	1,000,000	1,111,307		(18,880)			4.300	2.140	MS	10,869	43,000	11/05/2020	09/30/2028
743820-AA-0	PROVIDENCE ST JOSEPH				1.E FE	1,193,718	84.8560	950,387	1,120,000	1,178,466		(8,105)			2.532	1.700	AO	7,090	28,358	02/04/2021	10/01/2029
759351-AM-1	REINSURANCE GROUP AM			1	2.A FE	1,025,470	96.6440	966,448	1,000,000	1,011,245		(2,993)			3.950	3.600	MS	11,631	39,500	11/15/2017	09/15/2026
759351-AN-9	REINSURANCE GRP OF A			1	2.A FE	2,131,480	91.7210	1,834,422	2,000,000	2,095,059		(13,333)			3.900	3.070	MN	9,967	78,000	05/15/2020	05/15/2029
828807-CW-5	SIMON PPTY GROUP LP			1	1.G FE	989,910	95.0260	950,267	1,000,000	996,134		1,187			3.300	3.430	JJ	15,217	33,000	05/09/2017	01/15/2026
828807-DC-8	SIMON PPTY GROUP LP			1	1.G FE	994,260	93.3260	933,269	1,000,000	997,215		569			3.375	3.440	JD	1,500	33,750	05/23/2017	06/15/2027
845437-BR-2	SOUTHWESTERN ELEC PW			1	2.A FE	1,211,174	95.0830	1,150,507	1,210,000	1,210,734		(112)			4.100	4.080	MS	14,607	49,610	09/17/2018	09/15/2028
891027-AS-3	TORCHMARK CORP			1	2.A FE	1,114,100	97.0910	970,915	1,000,000	1,080,562		(13,420)			4.550	2.940	MS	13,397	45,500	06/08/2020	09/15/2028
948741-AK-9	WEINGARTEN RLTY INVS			1	2.A FE	2,093,000	98.7950	1,975,916	2,000,000	2,012,718		(15,495)			4.450	3.630	JJ	41,039	89,000	05/10/2017	01/15/2024
04686J-AA-9	ATHENE HOLDING LTD			D	2.A FE	989,530	92.1450	921,457	1,000,000	994,170		1,019			4.125	4.250	JJ	19,365	41,250	01/31/2018	01/12/2028
05464H-AC-4	AXIS SPECIALTY FINAN			D	2.A FE	1,004,350	92.7310	927,319	1,000,000	1,002,327		(435)			4.000	3.940	JD	2,778	40,000	12/13/2017	12/06/2027
22533A-CN-5	CREDIT AGRICOLE CIB MTN BONDS			D	1.D FE	1,000,000	70.2330	702,337	1,000,000	1,000,000					1.920	1.920	AO	4,000	19,200	10/14/2020	10/16/2032
22533A-CT-2	CREDIT AGRICOLE CIB SA			D	1.E FE	1,000,000	70.6480	706,486	1,000,000	1,000,000					2.000	2.000	MN	2,111	20,000	11/19/2020	11/23/2032
60687Y-BQ-1	MIZUHO FINANCIAL GRO			D	1.G FE	993,670	76.2780	762,783	1,000,000	994,644		507			2.172	2.230	MN	2,353	21,720	02/24/2021	05/22/2032
75968N-AD-3	RENAISSANCEERE HLDGS			D	1.G FE	1,260,830	90.1170	1,126,466	1,250,000	1,260,894		(1,769)			3.600	3.410	AO	9,500	45,000	02/10/2021	04/15/2029
86562M-AC-4	SUMITOMO MITSUI FINL			D	1.G FE	996,990	96.3310	963,317	1,000,000	998,690		379			3.784	3.820	MS	11,772	37,840	03/09/2018	03/09/2026
86562M-AY-6	SUMITOMO MITSUI FINL			D	1.G FE	995,250	92.3750	923,758	1,000,000	997,392		464			3.544	3.600	JJ	16,145	35,440	01/19/2018	01/17/2028
902613-AE-8	UBS GROUP AG			D	1.G FE	1,007,560	75.2050	752,057	1,000,000	1,006,379		(593)			2.095	2.010	FA	8,147	20,950	02/12/2021	02/11/2032
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					80,114,413	XXX	71,662,509	78,990,000	79,526,363	(29,121)	(109,292)			XXX	XXX	XXX	694,826	2,610,265	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					80,114,413	XXX	71,662,509	78,990,000	79,526,363	(29,121)	(109,292)			XXX	XXX	XXX	694,826	2,610,265	XXX	XXX
1309999999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					82,756,060	XXX	74,012,194	81,540,000	82,136,738	(29,121)	(126,855)			XXX	XXX	XXX	700,206	2,651,703	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					243	XXX	240	240	240					XXX	XXX	XXX	6	5	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX
2509999999	Total Bonds					82,756,303	XXX	74,012,434	81,540,240	82,136,978	(29,121)	(126,855)			XXX	XXX	XXX	700,212	2,651,708	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

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

Line Number	1A	1A ..\$ .....	1B ..\$ .....	2,610,615	1C ..\$ .....	1D ..\$ .....	7,975,116	1E ..\$ .....	6,614,227	1F ..\$ .....	12,923,728	1G ..\$ .....	20,035,234
1B	2A ..\$ .....	19,330,497	2B ..\$ .....	10,992,753	2C ..\$ .....	994,328							
1C	3A ..\$ .....	660,480	3B ..\$ .....		3C ..\$ .....								
1D	4A ..\$ .....		4B ..\$ .....		4C ..\$ .....								
1E	5A ..\$ .....		5B ..\$ .....		5C ..\$ .....								
1F	6 ..\$ .....												



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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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
023135-BZ-8	AMAZON COM INC		02/23/2022	FTN FINANCIAL		954,100	1,000,000	6,008
09261B-AG-5	BLACKSTONE HLDGS FIN		01/05/2022	FTN FINANCIAL		2,486,000	2,500,000	
110122-DU-9	BRISTOL-MYERS SQUIBB		02/25/2022	FTN FINANCIAL		3,017,070	3,000,000	
291011-BR-4	EMERSON ELEC CO		01/12/2022	J.P. MORGAN		1,926,058	2,000,000	2,811
40434L-AJ-4	HP INC		01/20/2022	CONVERSION TAX FREE EXCHANGE		1,000,416	1,000,000	2,429
45866F-AN-4	INTERCONTINENTAL EXC		01/20/2022	MORGAN		2,238,900	2,423,000	16,062
534187-B0-1	LINCOLN NATL CORP IN		03/07/2022	BOK Financial Securities		1,007,030	1,000,000	756
637432-NY-7	NATIONAL RURAL UTILS		02/11/2022	CITIGROUP GLOBAL MARKETS INC		1,944,360	2,000,000	1,222
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					14,573,934	14,923,000	29,288
2509999997	Total - Bonds - Part 3					14,573,934	14,923,000	29,288
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					14,573,934	14,923,000	29,288
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					14,573,934	XXX	29,288

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**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
31393N-QT-9	FHLMC REMIC SERIES		12/01/2022	MBS PAYDOWN		2,963	2,963	2,993	2,963						2,963				84	02/15/2023
0309999999. Subtotal - Bonds - All Other Governments						2,963	2,963	2,993	2,963						2,963				84	XXX
00206R-BN-1	AT&T INC		05/11/2022	CALL at 100.512		1,005,121	1,000,000	970,530	996,860		1,227		1,227		998,087		1,913	1,913	16,787	12/01/2022
04621X-AH-1	ASSURANT INC		06/30/2022	CALL at 101.271		714,974	706,000	706,967	706,338		(94)		(94)		706,244		(244)	(244)	31,460	09/27/2023
05531G-AA-9	BB&T CORP SUB MEDIUM		02/22/2022	CALL at 100.000		750,000	750,000	815,550	751,145		(1,145)		(1,145)		750,000				12,344	03/22/2022
14916R-AC-8	CATHOLIC HEALTH INIT		11/01/2022	MATURITY CONVERSION TAX FREE		1,000,000	1,000,000	1,016,310	1,001,537		(1,537)		(1,537)		1,000,000				29,500	11/01/2022
40434L-AG-0	HP INC		01/20/2022	EXCHANGE		1,000,417	1,000,000	1,000,430	1,000,419		(2)		(2)		1,000,417				2,429	06/17/2031
406216-BD-2	HALLIBURTON CO		09/25/2022	CALL at 100.000		1,000,000	1,000,000	993,440	998,746		573		573		999,318		682	682	40,250	08/01/2023
45866F-AA-2	INTERCONTINENTAL EXC		06/12/2022	CALL at 101.597		1,015,968	1,000,000	1,050,080	1,011,259		(2,753)		(2,753)		1,008,505		(8,505)	(8,505)	42,301	10/15/2023
665859-AN-4	NORTHERN TR CORP		08/02/2022	MATURITY		1,250,000	1,250,000	1,246,463	1,249,769		231		231		1,250,000				29,688	08/02/2022
670346-AL-9	NUCOR CORP		08/15/2022	CALL at 100.000		1,000,000	1,000,000	1,022,260	1,001,092		(1,092)		(1,092)		1,000,000				37,813	09/15/2022
808513-AG-0	SCHWAB CHARLES CORP		09/01/2022	MATURITY		1,000,000	1,000,000	1,018,290	1,001,407		(1,407)		(1,407)		1,000,000				32,250	09/01/2022
891027-AQ-7	TORCHMARK CORP		09/15/2022	MATURITY		1,486,000	1,486,000	1,487,917	1,486,185		(185)		(185)		1,486,000				56,468	09/15/2022
94973V-AX-5	ANTHEM INC		05/15/2022	MATURITY		1,000,000	1,000,000	998,770	999,945		55		55		1,000,000				15,625	05/15/2022
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						12,222,480	12,192,000	12,327,007	12,204,702		(6,129)		(6,129)		12,198,571		(6,154)	(6,154)	346,915	XXX
2509999997. Total - Bonds - Part 4						12,225,443	12,194,963	12,330,000	12,207,665		(6,129)		(6,129)		12,201,534		(6,154)	(6,154)	346,999	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						12,225,443	12,194,963	12,330,000	12,207,665		(6,129)		(6,129)		12,201,534		(6,154)	(6,154)	346,999	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
5989999997. Total - Common Stocks - Part 4							XXX													XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks							XXX													XXX
5999999999. Total - Preferred and Common Stocks							XXX													XXX
6009999999 - Totals						12,225,443	XXX	12,330,000	12,207,665		(6,129)		(6,129)		12,201,534		(6,154)	(6,154)	346,999	XXX

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

**N O N E**

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

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American National Lloyds Insurance Company

**SCHEDULE DA - PART 1**

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREAS .....			..12/27/2022	BOK Financial Securit .....	01/10/2023	4,995,749		1,889			5,000,000	4,993,859			0.000	3.405	N/A		
UNITED STATES TREAS .....			..12/28/2022	BOK Financial Securit .....	01/12/2023	8,492,026		2,175			8,500,000	8,489,852			0.000	3.074	N/A		
UNITED STATES TREAS .....			..12/28/2022	BOK Financial Securit .....	01/05/2023	12,495,661		3,254			12,500,000	12,492,407			0.000	3.126	N/A		
UNITED STATES TREAS .....			..12/30/2022	BOK Financial Securit .....	01/17/2023	7,489,792					7,500,000	7,489,791			0.000	3.505	N/A		
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						33,473,228		7,318			33,500,000	33,465,909			XXX	XXX	XXX		
0109999999. Total - U.S. Government Bonds						33,473,228		7,318			33,500,000	33,465,909			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						33,473,228		7,318			33,500,000	33,465,909			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						33,473,228		7,318			33,500,000	33,465,909			XXX	XXX	XXX		
7109999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
7709999999. Totals						33,473,228		7,318			XXX	33,465,909			XXX	XXX	XXX		

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

Number	1A	1A ..\$ .....	33,473,228	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 2022 OF THE American National Lloyds Insurance Company

**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					
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					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX	B TX Ins Code Art 18.10	2,303,272	2,073,251		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
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	2,303,272	2,073,251		
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				