

PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2022

OF THE CONDITION AND AFFAIRS OF THE

American National Lloyds Insurance Company

NAIC Group Code 0408 (Current) NAIC Company Code 10043 Employer's ID Number 75-2551212
State of Domicile or Port of Entry TX

Organized under the Laws of _____, 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 One Moody Plaza 409-766-6619
(Street and Number) (Area Code) (Telephone Number)

Galveston, TX, US 77550 (City or Town, State, Country and Zip Code)

Main 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) 417-687-4990
(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)
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OFFICERS

Chairman, President and CEO Timothy Allen Walsh Vice President & Controller Michelle Annette Gage
AVP, Corporate Secretary Ilse JeLayne Hoffman

OTHER

Matthew Richard Ostiguy, EVP, P&C Chief Operating Officer Stephanie Gunter Grobin, SVP, P&C Chief Underwriting Officer John Young McCaskill, SVP, P&C Operations
Brody Jason Merrill, SVP, CFO Stuart Milton Paulson, SVP, P&C Claims
James Patrick Stelling, SVP, Health & Specialty Markets Operations and Marketing James Walter Pangburn, SVP, Specialty Markets Sales

DIRECTORS OR TRUSTEES

John Young McCaskill 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 this 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

Timothy Allen Walsh
Chairman, President and CEO

Ilse JeLayne Hoffman

Ilse JeLayne Hoffman
AVP, Corporate Secretary

Michelle Annette Gage

Michelle Annette Gage
Vice President & Controller

Subscribed and sworn to before me this

27th day of April, 2022

Aliso Gamba

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

Yes [X] No []



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

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	92,732,989		92,732,989	79,926,684
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$425,024), cash equivalents (\$5,844,908) and short-term investments (\$)	6,269,932		6,269,932	25,320,243
6. Contract loans (including \$ premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	99,002,921		99,002,921	105,246,927
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	658,445		658,445	719,648
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,947,826		3,947,826	7,707,934
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	4,655,839		4,655,839	4,555,675
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	437,577		437,577	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	2,305,537	2,305,537		
18.2 Net deferred tax asset	1,558,121	564	1,557,557	989,534
19. Guaranty funds receivable or on deposit	4,147		4,147	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	7,465,378		7,465,378	3,227,447
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	126,436		126,436	14,182
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	120,162,227	2,306,101	117,856,126	123,177,646
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	120,162,227	2,306,101	117,856,126	123,177,646
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Other assets	10,272		10,272	14,182
2502. Prepaid State Taxes	110,439		110,439	
2503. Accts payable-claims funded by TPA	5,725		5,725	
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	126,436		126,436	14,182

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 11,516,455)	22,098,743	19,198,520
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	1,451,233	1,266,891
4. Commissions payable, contingent commissions and other similar charges	2,483,609	4,978,277
5. Other expenses (excluding taxes, licenses and fees)	153,395	94,828
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		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 (after deducting unearned premiums for ceded reinsurance of \$ 7,571,294 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)	20,293,204	19,515,934
10. Advance premium	584,052	198,398
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	258,181	1,291,527
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	(11,330)	1,232
16. Provision for reinsurance (including \$ certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	2,788,428	5,149,487
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	3,505,323	3,231,291
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	53,604,838	55,082,094
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	53,604,838	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)	50,251,288	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)	64,251,288	68,095,551
38. Totals (Page 2, Line 28, Col. 3)	117,856,126	123,177,646
DETAILS OF WRITE-INS		
2501. CASHBACK retrospective premium	3,176,995	2,904,112
2502. Escheat funds held in trust	328,328	327,179
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,505,323	3,231,291
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201. 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 through 3203 plus 3298)(Line 32 above)	2,000,000	2,000,000

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

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 32,123,405)	31,437,963	20,450,935	106,951,411
1.2 Assumed (written \$)			
1.3 Ceded (written \$ 10,719,218)	10,719,218	5,045,427	22,220,549
1.4 Net (written \$ 21,404,187)	20,718,745	15,405,508	84,730,862
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 13,837,557):			
2.1 Direct	16,672,643	18,201,368	58,435,412
2.2 Assumed			
2.3 Ceded	1,254,054	588,425	7,584,997
2.4 Net	15,418,589	17,612,943	50,850,415
3. Loss adjustment expenses incurred	1,611,662	2,360,392	6,790,439
4. Other underwriting expenses incurred	8,802,247	6,254,093	36,787,417
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	25,832,498	26,227,428	94,428,271
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(5,113,753)	(10,821,920)	(9,697,409)
INVESTMENT INCOME			
9. Net investment income earned	701,444	599,985	2,771,295
10. Net realized capital gains (losses) less capital gains tax of \$		1,861	(9,591)
11. Net investment gain (loss) (Lines 9 + 10)	701,444	601,846	2,761,704
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 209 amount charged off \$ 2,128)	(1,919)	(5,099)	(16,593)
13. Finance and service charges not included in premiums	4,863	4,872	19,421
14. Aggregate write-ins for miscellaneous income	(2)	4,989	51,229
15. Total other income (Lines 12 through 14)	2,942	4,762	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)	(4,409,367)	(10,215,312)	(6,881,648)
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)	(4,409,367)	(10,215,312)	(6,881,648)
19. Federal and foreign income taxes incurred	(357,993)	(2,008,732)	(1,226,743)
20. Net income (Line 18 minus Line 19)(to Line 22)	(4,051,374)	(8,206,580)	(5,654,905)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	68,095,551	75,302,741	75,302,741
22. Net income (from Line 20)	(4,051,374)	(8,206,580)	(5,654,905)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ (613)	(2,306)	123,602	127,090
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	567,974	137,533	217,631
27. Change in nonadmitted assets	(358,557)	(2,010,164)	(1,897,006)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37)	(3,844,263)	(9,955,609)	(7,207,190)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	64,251,288	65,347,131	68,095,551
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Premium tax credit savings			35,340
1402. Other income miscellaneous			10,900
1403. Fines and penalties from regulatory authorities			4,989
1498. Summary of remaining write-ins for Line 14 from overflow page	(2)	4,989	
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(2)	4,989	51,229
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)			

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

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	24,508,267	14,109,185	87,187,714
2. Net investment income	806,148	854,320	3,106,850
3. Miscellaneous income	2,942	4,762	54,057
4. Total (Lines 1 to 3)	25,317,357	14,968,267	90,348,621
5. Benefit and loss related payments	12,243,791	10,516,322	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	12,821,377	8,025,161	39,846,863
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			700,000
10. Total (Lines 5 through 9)	25,065,168	18,541,484	85,126,432
11. Net cash from operations (Line 4 minus Line 10)	252,189	(3,573,217)	5,222,189
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,751,271	7,551,175	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		10,653	10,653
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,751,271	7,561,828	13,812,978
13. Cost of investments acquired (long-term only):			
13.1 Bonds	14,603,996	7,558,079	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)	14,603,996	7,558,079	10,554,549
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(12,852,725)	3,749	3,258,429
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(6,449,775)	(33,980)	2,451,807
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(6,449,775)	(33,980)	2,451,807
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(19,050,311)	(3,603,449)	10,932,425
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	25,320,243	14,387,818	14,387,818
19.2 End of period (Line 18 plus Line 19.1)	6,269,932	10,784,370	25,320,243

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

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NOTES TO FINANCIAL STATEMENTS

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

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

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (4,051,374)	\$ (5,654,905)
(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	\$ (4,051,374)	\$ (5,654,905)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 64,251,288	\$ 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	\$ 64,251,288	\$ 68,095,551

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

No significant change.

C. Accounting Policy

1) No significant change.

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

3-5) No significant change.

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

7-13) No significant change.

D. Going Concern

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

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

No significant change.

B. Correction of Errors

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

NOTE 3 Business Combinations and Goodwill

No significant change.

NOTE 4 Discontinued Operations

No significant change.

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

No significant change.

B. Debt Restructuring

No significant change.

C. Reverse Mortgages

No significant change.

NOTES TO FINANCIAL STATEMENTS

- D. **Loan-Backed Securities**
- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from independent third party pricing services or internal estimates.
 - (2) At March 31, 2022, the Company did not have any securities within the scope of SSAP No. 43R, Revised Statutory Accounting for Loan-backed and Structured Securities, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.
 - (3) At March 31, 2022, the Company did not hold any loan-backed and structured securities with a recognized credit-related other-than-temporary impairment.
 - (4)
 - a) The aggregate amount of unrealized losses:
 1. Less than 12 Months
 2. 12 Months or Longer
 - b) The aggregate related fair value of securities with unrealized losses:
 1. Less than 12 Months
 2. 12 Months or Longer
 - (5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an other-than-temporary impairment should be recognized. As of March 31, 2022, the Company believes it has the intent and ability to hold securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary impairment at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.
- E. **Dollar Repurchase Agreements and/or Securities Lending Transactions**
The Company has no repurchase agreements or securities lending transactions.
- F. **Repurchase Agreements Transactions Accounted for as Secured Borrowing**
The Company has no repurchase agreements transactions.
- G. **Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing**
The Company has no reverse repurchase agreements transactions.
- H. **Repurchase Agreements Transactions Accounted for as a Sale**
The Company has no repurchase agreements transactions.
- I. **Reverse Repurchase Agreements Transactions Accounted for as a Sale**
The Company has no reverse repurchase agreements transactions.
- J. **Real Estate**
No significant change.
- K. **Low Income Housing tax Credits (LIHTC)**
No significant change.
- L. **Restricted Assets**
No significant change.
- M. **Working Capital Finance Investments**
The Company has no working capital finance investments.
- N. **Offsetting and Netting of Assets and Liabilities**
The Company has no offsetting and netting of assets and liabilities.
- O. **5GI Securities**
No significant change.
- P. **Short Sales**
No significant change.
- Q. **Prepayment Penalty and Acceleration Fees**
No significant change.
- R. **Reporting Entity's Share of Cash Pool by Asset Type**
The Company did not participate in any cash pools.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

NOTE 7 Investment Income

No significant change.

NOTE 8 Derivative Instruments

The Company has no investments in derivative instruments.

NOTE 9 Income Taxes

No significant change.

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

A-F No significant change

- G. The Company is controlled by the attorney-in-fact, ANPAC Lloyds Insurance Management, Incorporated. American National Property And Casualty Company, a fire 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 ultimate parent is American National Group, Inc., a Delaware corporation ("ANAT").

On August 6, 2021, ANAT entered into an Agreement and Plan of Merger (the "Merger Agreement") with Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance"), an exempted ANAT limited by shares existing under the laws of Bermuda, and Freestone Merger Sub Inc., a Delaware corporation and an indirect wholly-owned subsidiary of Brookfield Reinsurance ("Merger Sub"). Upon completion of the transactions contemplated by the Merger Agreement, ANAT will become an indirect wholly owned subsidiary of Brookfield Reinsurance in consideration for the payment of \$190.00 per share in cash, for total merger consideration of \$5.1 billion.

H-O No significant change

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

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

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

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

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

No significant change.

NOTE 14 Liabilities, Contingencies and Assessments

A.-F. No significant change.

G. All Other Contingencies

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

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

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

NOTE 15 Leases

No significant change.

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

No significant change.

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

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

NOTES TO FINANCIAL STATEMENTS

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

No significant change.

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

No significant change.

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds		\$ 687,346			\$ 687,346
Total assets at fair value/NAV	\$ -	\$ 687,346	\$ -	\$ -	\$ 687,346

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

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

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

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

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

B.

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

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

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 90,806,043	\$ 92,732,989	\$ 2,460,451	\$ 88,345,592	\$ -		

D. Not Practicable to Estimate Fair Value

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

E. Investments measured using Net Asset Value

The Company had no investments measured using Net Asset Value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

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

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

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

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

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

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

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

B-H No significant change.

NOTE 22 Events Subsequent

No significant change.

NOTE 23 Reinsurance

No significant change.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Incurred losses and loss adjustment expenses attributable to insured events of prior years have increased by \$2,176,000 in 2022. This change is the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims and such adjustments are included in current operations.

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

NOTE 26 Intercompany Pooling Arrangements

No significant change.

NOTE 27 Structured Settlements

No significant change.

NOTE 28 Health Care Receivables

No significant change.

NOTE 29 Participating Policies

No significant change.

NOTE 30 Premium Deficiency Reserves

No significant change.

NOTE 31 High Deductibles

No significant change.

NOTES TO FINANCIAL STATEMENTS

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

No significant change.

NOTE 33 Asbestos/Environmental Reserves

No significant change.

NOTE 34 Subscriber Savings Accounts

No significant change.

NOTE 35 Multiple Peril Crop Insurance

No significant change.

NOTE 36 Financial Guaranty Insurance

The Company does not issue financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2015
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/04/2017
- 6.4 By what department or departments?
Texas Department of Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

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

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 7,440,039

INVESTMENT

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

GENERAL INTERROGATORIES

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

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

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

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

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

- 17.4 If yes, give full information relating thereto:

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

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

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

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

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

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

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

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

- 18.2 If no, list exceptions:

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

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto.

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

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

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

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

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

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

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

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

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

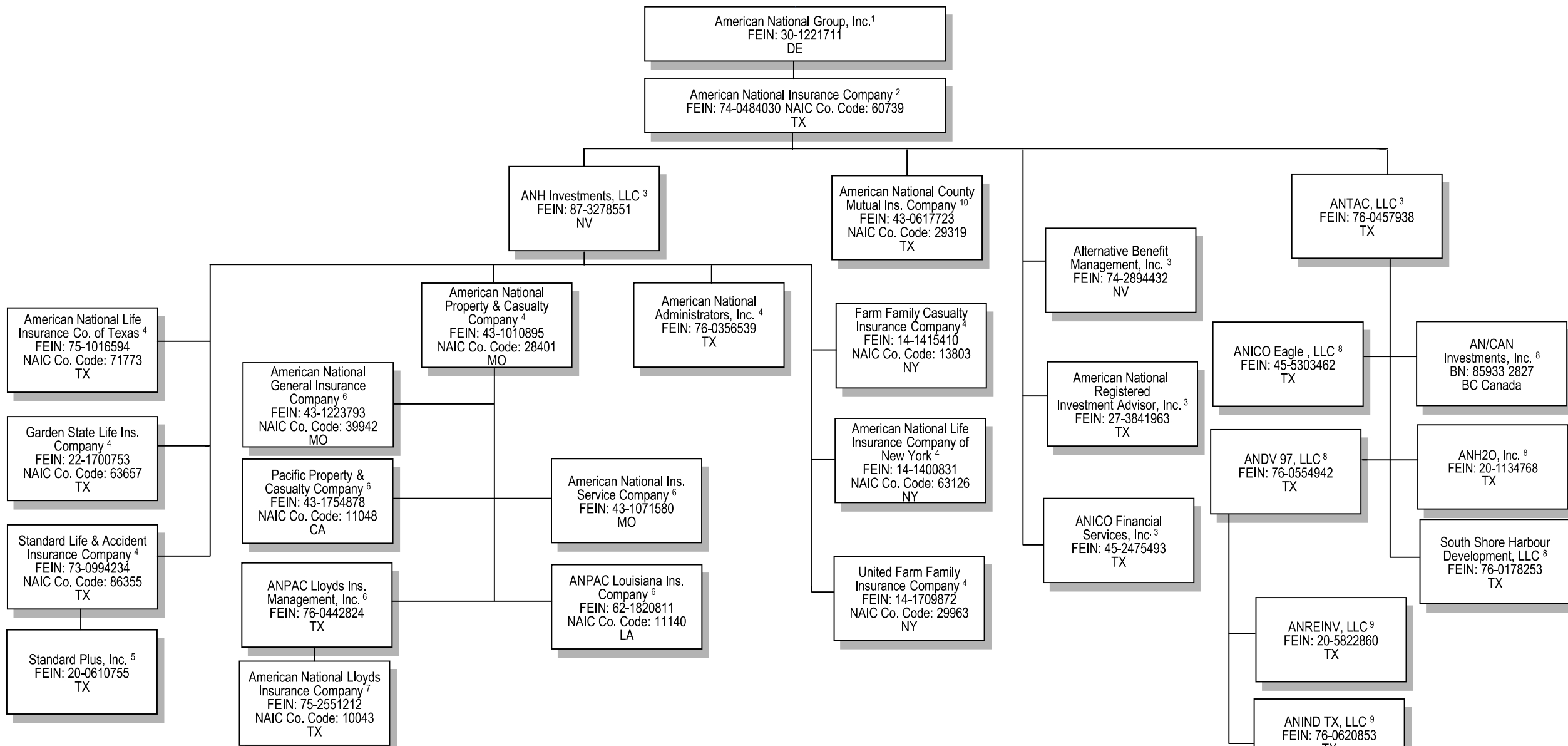
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	E	274,063	198,657	46,946	121	215,411	60,403
2. Alaska	AK	E						20,565
3. Arizona	AZ	E	222,622	64,995	110,899		186,852	2,254
4. Arkansas	AR	E	130,901	23,853	46,000		51,286	411,781
5. California	CA	E	2,431,152	1,078,907	319,200	192,559	1,339,475	171,647
6. Colorado	CO	E	766,504	310,654	138,596		349,163	88,803
7. Connecticut	CT	E	12,242	42,050	26,400	20,248	28,600	13
8. Delaware	DE	E	8,764				769	
9. District of Columbia	DC	E	10,865	178	2,480		1,034	669,562
10. Florida	FL	E	4,016,524	2,123,715	134,064	150,766	1,362,477	59,174
11. Georgia	GA	E	985,702	523,455	388,096	62,611	379,842	6,583
12. Hawaii	HI	E	22,708	94,398			1,231	516
13. Idaho	ID	E	36,270	2,733			31,558	63,561
14. Illinois	IL	E	680,970	415,431	198,280	24,223	732,039	190,462
15. Indiana	IN	E	287,924	256,331	59,256		274,833	3,638,890
16. Iowa	IA	E	4,058,096	2,627,342	1,634,605	918,979	8,111,545	17,618
17. Kansas	KS	E	287,308	123,416	9,068		92,407	2,898
18. Kentucky	KY	E	7,856	23,891			62,653	228,015
19. Louisiana	LA	E	120,336	18,595	(110,247)	(124,507)	46,033	133,617
20. Maine	ME	E						
21. Maryland	MD	E	215,401	256,801	346,371	12,805	133,438	
22. Massachusetts	MA	E	195,114		199,867	381	148,595	36,430
23. Michigan	MI	E	148,620	139,134	27,508	5,510	76,907	5,163
24. Minnesota	MN	E	54,706	6,665	27,701		21,609	141,165
25. Mississippi	MS	E	255,758	99,024	16,275	10,279	172,583	48,089
26. Missouri	MO	E	585,561	151,196	936	17,677	109,275	94,254
27. Montana	MT	E	3,111				19	
28. Nebraska	NE	E	524,726	482,471	375,499	72,104	257,755	129
29. Nevada	NV	E	23,088	1,020	55,000		9,228	2,000
30. New Hampshire	NH	E		36,916	29,931	8,038	10,000	15,699
31. New Jersey	NJ	E	357,367	282,469	11,175	1,350	139,726	775
32. New Mexico	NM	E					1,008	26,979
33. New York	NY	E	622,458	51,136	500	29,069	74,226	51,457
34. North Carolina	NC	E	220,377	130,912	91,106	9,854	83,550	9,021
35. North Dakota	ND	E	1,247					
36. Ohio	OH	E	371,634	38,817	172,821	7,398	172,966	48,183
37. Oklahoma	OK	E	39,902	13,012	(20,604)	(19,533)	9,155	
38. Oregon	OR	E			(868)	(868)	15,288	183,300
39. Pennsylvania	PA	E	945,027	494,317	196,490	138,028	292,242	33,091
40. Rhode Island	RI	E						
41. South Carolina	SC	E	885,775	490,164	102,010	14,698	74,900	571,036
42. South Dakota	SD	E						
43. Tennessee	TN	E	1,408,999	899,524	653,009	231,521	432,227	15,055,676
44. Texas	TX	L	9,551,381	9,348,978	8,853,369	10,691,328	9,817,318	181
45. Utah	UT	E	178,154		101,150		42,353	
46. Vermont	VT	E		4,718			394	8,099
47. Virginia	VA	E	872,752	46,894	4,768		272,455	1,101
48. Washington	WA	E	139,367	22,150			49,328	63,237
49. West Virginia	WV	E	78,441	198,797	94,362	97,660	92,710	38,737
50. Wisconsin	WI	E	73,648	136,137	3,802	44,155	42,754	
51. Wyoming	WY	E	9,984		5,497		1,412	
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		32,123,405	21,259,853	14,351,318	12,616,454	25,820,629	22,200,164
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX							

(a) Active Status Counts:

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

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

PART 1 - ORGANIZATIONAL CHART



11

(1) 22.75% owned by The Moody Foundation and 37.00% owned by the Libbie S. Moody Trust.
 (2) 100.0% owned by American National Group, Inc.
 (3) 100.0% owned by American National Insurance Company.
 (4) 100.0% owned by ANH Investments, LLC.
 (5) 100.0% owned by Standard Life and Accident Insurance Company.
 (6) 100.0% owned by American National Property and Casualty Company.
 (7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.
 (8) 100.0% owned by ANTAC, LLC.

(9) 100.0% owned by ANDV 97, LLC.
 (10) Not a subsidiary company but managed by American National Insurance Company.

STATEMENT AS OF MARCH 31, 2022 OF THE American National Lloyds Insurance Company
PART 1 - LOSS EXPERIENCE

	Line of Business	Current Year to Date			Prior Year to Date
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire.....	167,216	167,595	100.2	
2.1	Allied Lines.....	4,112,113	4,036,914	98.2	146.8
2.2	Multiple peril crop.....				
2.3	Federal flood.....				
2.4	Private crop.....				
2.5	Private flood.....	5,403	1,000	18.5	
3.	Farmowners multiple peril.....				
4.	Homeowners multiple peril.....	4,662,316	2,841,106	60.9	258.1
5.	Commercial multiple peril.....	12,763,148	6,476,891	50.7	32.8
6.	Mortgage guaranty.....				
8.	Ocean marine.....				
9.	Inland marine.....	204,043	227,440	111.5	(15.5)
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.....				
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.....	4,790,054	1,363,474	28.5	18.7
17.2	Other liability - claims-made.....				
17.3	Excess workers' compensation.....				
18.1	Products liability - occurrence.....				
18.1	Products liability - claims-made.....				
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.....	4,733,670	1,558,223	32.9	29.7
29.	International.....				
30.	Warranty.....				
31.	Reinsurance - Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability.....	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business.....				
35.	Totals.....	31,437,963	16,672,643	53.0	89.0
DETAILS OF WRITE-INS					
3401.				
3402.				
3403.				
3498.	Summary of remaining write-ins for Line 34 from overflow page.....				
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above).....				

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

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1	2	3
		Current Quarter	Current Year to Date	Prior Year Year to Date
1.	Fire	147,710	147,710	186,076
2.1	Allied Lines	4,313,348	4,313,348	1,677,349
2.2	Multiple peril crop			
2.3	Federal flood			
2.4	Private crop			
2.5	Private flood	5,403	5,403	7,520
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	4,459,860	4,459,860	4,298,799
5.	Commercial multiple peril	13,632,196	13,632,196	8,625,729
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine	313,327	313,327	228,654
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			
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	4,816,707	4,816,707	2,887,649
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	4,434,854	4,434,854	3,348,077
29.	International			
30.	Warranty			
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business			
35.	Totals	32,123,405	32,123,405	21,259,853
DETAILS OF WRITE-INS				
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page			
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)			

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

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2022 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2019 + Prior	1,451	330	1,781	540		540	1,213		298	1,511	302	(32)	270
2. 2020	1,595	942	2,537	273	10	283	1,461		817	2,278	139	(115)	24
3. Subtotals 2020 + Prior	3,046	1,272	4,318	813	10	823	2,674		1,115	3,789	441	(147)	294
4. 2021	8,401	7,747	16,148	9,599	761	10,360	3,683	248	3,739	7,670	4,881	(2,999)	1,882
5. Subtotals 2021 + Prior	11,447	9,019	20,466	10,412	771	11,183	6,357	248	4,854	11,459	5,322	(3,146)	2,176
6. 2022	XXX	XXX	XXX	XXX	2,763	2,763	XXX	5,546	6,545	12,091	XXX	XXX	XXX
7. Totals	11,447	9,019	20,466	10,412	3,534	13,946	6,357	5,794	11,399	23,550	5,322	(3,146)	2,176
8. Prior Year-End Surplus As Regards Policyholders	68,096										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 46.5	2. (34.9)	3. 10.6
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 3.2

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

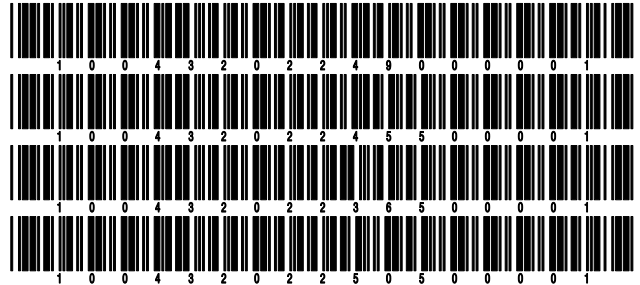
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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

Explanations:

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

Bar Codes:

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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Statement of Income Line 14

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1404. Other markets income	(2)	4,989	
1497. Summary of remaining write-ins for Line 14 from overflow page	(2)	4,989	

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

SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

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

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	79,926,684	83,322,097
2. Cost of bonds and stocks acquired	14,603,996	10,554,549
3. Accrual of discount	14,165	39,282
4. Unrealized valuation increase (decrease)	(2,919)	57,770
5. Total gain (loss) on disposals		(9,591)
6. Deduct consideration for bonds and stocks disposed of	1,751,271	14,005,415
7. Deduct amortization of premium	57,666	235,098
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		203,090
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	92,732,989	79,926,684
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	92,732,989	79,926,684

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

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	56,543,616	83,630,559	84,470,854	1,114,382	56,817,703			56,543,616
2. NAIC 2 (a)	38,715,150	2,007,446	1,000,417	(1,151,006)	38,571,173			38,715,150
3. NAIC 3 (a)	690,485			(3,138)	687,347			690,485
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	95,949,251	85,638,005	85,471,271	(39,762)	96,076,223			95,949,251
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	95,949,251	85,638,005	85,471,271	(39,762)	96,076,223			95,949,251

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

NAIC 1 \$ 3,343,234 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	24,222,614	13,791,832
2. Cost of cash equivalents acquired	153,797,365	388,427,846
3. Accrual of discount	6,658	8,769
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	172,181,729	378,005,833
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)	5,844,908	24,222,614
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	5,844,908	24,222,614

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	
023135-BZ-8	AMAZON COM INC		.02/23/2022	FTN FINANCIAL		954,100	1,000,000	6,008	1.D FE	
09261B-AG-5	BLACKSTONE HLDGS FIN		.01/05/2022	FTN FINANCIAL		2,486,000	2,500,000		1.E FE	
110122-DU-9	BRISTOL-MYERS SQUIBB		.02/25/2022	FTN FINANCIAL		3,017,070	3,000,000		1.F FE	
291011-BR-4	EMERSON ELEC CO		.01/12/2022	J.P. MORGAN		1,956,120	2,000,000	2,811	1.F FE	
40434L-AJ-4	HP INC		.01/20/2022	CONVERSION TAX FREE EXCHANGE		1,000,416	1,000,000	2,429	2.B FE	
45866F-AN-4	INTERCONTINENTAL EXC		.01/20/2022	MORGAN, STANLEY		2,238,900	2,423,000	16,062	1.G FE	
534187-BQ-1	LINCOLN NATL CORP IN		.03/07/2022	BOK Financial Securities		1,007,030	1,000,000	756	2.A FE	
637432-NY-7	NATIONAL RURAL UTILS		.02/11/2022	CITIGROUP GLOBAL MARKETS INC		1,944,360	2,000,000	1,222	1.E FE	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						14,603,996	14,923,000	29,288	XXX
2509999997	Total - Bonds - Part 3						14,603,996	14,923,000	29,288	XXX
2509999998	Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999	Total - Bonds						14,603,996	14,923,000	29,288	XXX
4509999997	Total - Preferred Stocks - Part 3							XXX		XXX
4509999998	Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999	Total - Preferred Stocks							XXX		XXX
5989999997	Total - Common Stocks - Part 3							XXX		XXX
5989999998	Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks							XXX		XXX
5999999999	Total - Preferred and Common Stocks							XXX		XXX
6009999999	Totals						14,603,996	XXX	29,288	XXX

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For-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	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	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	
31393N-QT-9	FHLMC REMIC SERIES		03/01/2022	MBS PAYDOWN		854	854	862	854						854				8	02/15/2023	1.B FE	
0909999999	Subtotal - Bonds - U.S. Special Revenues					854	854	862	854						854				8	XXX	XXX	
05531G-AA-9	BB&T CORP SUB MEDIUM		02/22/2022	CALL at 100.000 CONVERSION TAX FREE		750,000	750,000	815,550	751,145		(1,145)		(1,145)		750,000				12,344	03/22/2022	1.G FE	
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	2.B FE	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,750,417	1,750,000	1,815,980	1,751,564		(1,147)		(1,147)		1,750,417				14,773	XXX	XXX	
2509999997	Total - Bonds - Part 3					1,751,271	1,750,854	1,816,842	1,752,418		(1,147)		(1,147)		1,751,271				14,781	XXX	XXX	
2509999998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999	Total - Bonds					1,751,271	1,750,854	1,816,842	1,752,418		(1,147)		(1,147)		1,751,271				14,781	XXX	XXX	
4509999997	Total - Preferred Stocks - Part 3						XXX													XXX	XXX	
4509999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999	Total - Preferred Stocks						XXX													XXX	XXX	
5989999997	Total - Common Stocks - Part 3						XXX													XXX	XXX	
5989999998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks						XXX													XXX	XXX	
5999999999	Total - Preferred and Common Stocks						XXX													XXX	XXX	
6009999999	Totals					1,751,271	XXX	1,816,842	1,752,418		(1,147)		(1,147)		1,751,271				14,781	XXX	XXX	

E05

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Central Bank of the Ozarks ... Springfield, MO					644,039	(267,935)	805,099	.XXX.
Key Bank Cleveland, OH					212,390		(430,837)	.XXX.
Moody National Bank Galveston, TX					50,762	73,034	50,762	.XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			907,191	(194,901)	425,024	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			907,191	(194,901)	425,024	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX			907,191	(194,901)	425,024	XXX

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999. Total - U.S. Government Bonds								
0309999999. Total - All Other Government Bonds								
0509999999. Total - U.S. States, Territories and Possessions Bonds								
0709999999. Total - U.S. Political Subdivisions Bonds								
0909999999. Total - U.S. Special Revenues Bonds								
	SOUTHERN CO FUNDING CORP		03/31/2022	0.750	04/12/2022	3,343,234		70
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations								
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
1309999999. Total - Hybrid Securities								
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds								
1909999999. Subtotal - Unaffiliated Bank Loans								
2419999999. Total - Issuer Obligations								
2429999999. Total - Residential Mortgage-Backed Securities								
2439999999. Total - Commercial Mortgage-Backed Securities								
2449999999. Total - Other Loan-Backed and Structured Securities								
2459999999. Total - SVO Identified Funds								
2469999999. Total - Affiliated Bank Loans								
2479999999. Total - Unaffiliated Bank Loans								
2509999999. Total Bonds								
825252-40-6	STIT Treasury Portfolio		03/31/2022	0.000		2,501,674		105
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO								
8609999999 - Total Cash Equivalents								