ANNUAL STATEMENT

OF THE

American National
Life Insurance Company
of Texas

OF

GALVESTON

IN THE STATE OF

TEXAS

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2019

2019

LIFE AND ACCIDENT AND HEALTH

2019

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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

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

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

Country of Domicile United States of America

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

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

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

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

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

Primary Location of Books and Records One Moody Plaza (Street and Number)
Galveston, TX, US 77550 (City or Town, State, Country and Zip Code), 409-766-6846 (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact Courtney Michelle Pacheco (Name), 409-766-6846 (Area Code) (Telephone Number)
StatutoryComp@AmericanNational.com (E-mail Address), 409-766-6936 (FAX Number)

OFFICERS

Chairman of the Board, President & CEO	James Edward Pozzi	Vice President & Controller	Michelle Annette Gage
Vice President & Corporate Secretary	John Mark Flippin #	Vice President & Actuary	Sara Liane Latham

OTHER

James Patrick Stelling, Senior Vice President & Chief Operating Officer	Timothy Allen Walsh #, Senior Vice President & Chief Financial Officer	Dwain Allen Akins, Vice President
Scott Frank Brast, Vice President	Elva Jean Gamero #, Vice President	Larry Blaine Hiwiller #, Vice President
Johnny David Johnson, Vice President	Robert Jay Kirchner, Vice President	Anne Marie LeMire, Vice President
Bruce Murray LePard #, Vice President	Michael Scott Marquis, Vice President	Tracy Leigh Milina, Vice President
Michael Scott Nimmons, Vice President	Edward Bruce Pavelka, Vice President	John Frederick Simon, Vice President & Actuary
Clarence Ellsworth Tipton, Vice President & Senior Health Actuary	William Henry Watson III, Vice President & Actuary	
William Joseph Hogan, Assistant Vice President	Larry Edward Linares, Assistant Vice President	Deanna Denise Snedden, Treasurer

DIRECTORS OR TRUSTEES

David Alan Behrens	George Richard Ferdinandtsen	Johnny David Johnson
James Edward Pozzi	John Frederick Simon	James Patrick Stelling
Clarence Ellsworth Tipton	Timothy Allen Walsh	

State of Texas
County of Galveston SS:

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

James Edward Pozzi	John Mark Flippin #	Michelle Annette Gage
Chariman of the Board, President & CEO	Vice President & Corporate Secretary	Vice President & Controller

Subscribed and sworn to before me this 6th day of February, 2020

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 ....

ALICE YBARRA
Notary Public, State of Texas
Comm. Expires 03-20-2021
Notary ID 125123427

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	118,453,331		118,453,331	116,016,772
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 ($ (846,626) , Schedule E - Part 1), cash equivalents ($ 4,458,775 , Schedule E - Part 2) and short-term investments ($ .... , Schedule DA)	3,612,149		3,612,149	1,754,220
6. Contract loans (including $ .... premium notes)	3,928,118		3,928,118	4,035,459
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	4,838		4,838	5,400
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)	125,998,436		125,998,436	121,811,851
13. Title plants less $ .... charged off (for Title insurers only)				
14. Investment income due and accrued	1,271,990		1,271,990	1,261,855
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	285,896		285,896	470,861
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	514,637		514,637	495,124
15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				289,599
16.2 Funds held by or deposited with reinsured companies				101,749
16.3 Other amounts receivable under reinsurance contracts	1,514,140		1,514,140	1,782,605
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,387,738	1,387,738		
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit	484,788		484,788	763,154
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	931,554		931,554	16,685
24. Health care ($ ....) and other amounts receivable	5,907,944	5,907,944		
25. Aggregate write-ins for other than invested assets	621,957	2,102	619,855	664,042
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	138,919,080	7,297,784	131,621,296	127,657,525
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	138,919,080	7,297,784	131,621,296	127,657,525
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. MGU Fee Income Receivable	529,356		529,356	640,001
2502. Taxes other than FIT	90,499		90,499	24,041
2503. Debit Suspense	2,102	2,102		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	621,957	2,102	619,855	664,042

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ 72,470,509 (Exh. 5, Line 9999999) less $ included in Line 6.3 (including $ Modco Reserve)	72,470,509	72,138,934
2.	Aggregate reserve for accident and health contracts (including $ Modco Reserve)	2,627,209	2,280,645
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ Modco Reserve)	174,119	202,396
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	603,252	460,685
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	8,084,189	7,809,382
5.	Policyholders' dividends/refunds to members $ and coupons $ due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ Modco)		
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $ Modco)		
	6.3 Coupons and similar benefits (including $ Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $ discount; including $ 719,418 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	720,219	578,617
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $ accident and health experience rating refunds of which $ is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $ assumed and $ ceded		
	9.4 Interest maintenance reserve (IMR, Line 6)	15,241	40,161
10.	Commissions to agents due or accrued-life and annuity contracts $ 595 accident and health $ 551,412 and deposit-type contract funds $	552,007	870,424
11.	Commissions and expense allowances payable on reinsurance assumed	1,051,239	1,041,258
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		5,341
13.	Transfers to Separate Accounts due or accrued (net) (including $ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	373,298	1,097,405
15.1	Current federal and foreign income taxes, including $ on realized capital gains (losses)		
15.2	Net deferred tax liability		
16.	Unearned investment income	30	24
17.	Amounts withheld or retained by reporting entity as agent or trustee	80,287	130,139
18.	Amounts held for agents' account, including $ 4,729,141 agents' credit balances	4,729,141	4,654,666
19.	Remittances and items not allocated	94,760	14,072
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $ and interest thereon $		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	875,794	771,946
	24.02 Reinsurance in unauthorized and certified ($) companies	1,163,977	726,159
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates	2,480,957	1,729,908
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives		
	24.09 Payable for securities		
	24.10 Payable for securities lending		
	24.11 Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities	129,403	130,959
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	96,225,631	94,683,121
27.	From Separate Accounts Statement		
28.	Total liabilities (Lines 26 and 27)	96,225,631	94,683,121
29.	Common capital stock	3,000,000	3,000,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	41,152,500	41,152,500
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)	(8,756,835)	(11,178,096)
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 29 $)		
	36.2 shares preferred (value included in Line 30 $)		
37.	Surplus (Total Lines 31+32+33+34+35-36) (including $ in Separate Accounts Statement)	32,395,665	29,974,404
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	35,395,665	32,974,404
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	131,621,296	127,657,525
	DETAILS OF WRITE-INS		
2501.	Pending escheat items	126,113	130,959
2502.	Miscellaneous liabilities	3,290	
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	129,403	130,959
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page		
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	52,023,930	39,194,254
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	4,848,302	4,537,214
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,489	(4,472)
5.	Separate Accounts net gain from operations excluding unrealized gains or losses		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	19,112,307	16,925,458
7.	Reserve adjustments on reinsurance ceded		
8.	Miscellaneous Income:		
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
	8.2 Charges and fees for deposit-type contracts		
	8.3 Aggregate write-ins for miscellaneous income	6,975,037	6,060,037
9.	Total (Lines 1 to 8.3)	82,964,065	66,712,491
10.	Death benefits	3,858,745	3,230,583
11.	Matured endowments (excluding guaranteed annual pure endowments)	2,009	12,620
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	36,005	47,696
13.	Disability benefits and benefits under accident and health contracts	40,086,414	31,832,163
14.	Coupons, guaranteed annual pure endowments and similar benefits		
15.	Surrender benefits and withdrawals for life contracts	1,317,850	1,379,072
16.	Group conversions		
17.	Interest and adjustments on contract or deposit-type contract funds	29,396	22,978
18.	Payments on supplementary contracts with life contingencies	9,225	11,558
19.	Increase in aggregate reserves for life and accident and health contracts	678,139	831,266
20.	Totals (Lines 10 to 19)	46,017,783	37,367,936
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	13,593,484	11,069,508
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	12,601,300	10,433,288
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	7,764,808	7,867,684
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,885,750	1,619,547
25.	Increase in loading on deferred and uncollected premiums	(6,466)	(34,847)
26.	Net transfers to or (from) Separate Accounts net of reinsurance		
27.	Aggregate write-ins for deductions	2,821	528
28.	Totals (Lines 20 to 27)	81,859,480	68,323,644
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,104,585	(1,611,153)
30.	Dividends to policyholders and refunds to members		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,104,585	(1,611,153)
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	(702,463)	(111,436)
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,807,048	(1,499,717)
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 29,756 (excluding taxes of $ (5,432) transferred to the IMR)	(29,756)	21,314
35.	Net income (Line 33 plus Line 34)	1,777,292	(1,478,403)
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	32,974,404	34,179,605
37.	Net income (Line 35)	1,777,292	(1,478,403)
38.	Change in net unrealized capital gains (losses) less capital gains tax of $		
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax	(4,272,648)	(1,314,559)
41.	Change in nonadmitted assets	5,319,790	1,359,224
42.	Change in liability for reinsurance in unauthorized and certified companies	(437,818)	278,093
43.	Change in reserve on account of change in valuation basis, (increase) or decrease		
44.	Change in asset valuation reserve	(103,848)	(22,972)
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46.	Surplus (contributed to) withdrawn from Separate Accounts during period		
47.	Other changes in surplus in Separate Accounts Statement		
48.	Change in surplus notes		
49.	Cumulative effect of changes in accounting principles		
50.	Capital changes:		
	50.1 Paid in		
	50.2 Transferred from surplus (Stock Dividend)		
	50.3 Transferred to surplus		
51.	Surplus adjustment:		
	51.1 Paid in		
	51.2 Transferred to capital (Stock Dividend)		
	51.3 Transferred from capital		
	51.4 Change in surplus as a result of reinsurance		
52.	Dividends to stockholders		
53.	Aggregate write-ins for gains and losses in surplus	138,493	(26,584)
54.	Net change in capital and surplus for the year (Lines 37 through 53)	2,421,261	(1,205,201)
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	35,395,665	32,974,404
	DETAILS OF WRITE-INS		
08.301.	Group Reinsurance Fee Income	6,869,061	6,010,528
08.302.	Miscellaneous Income	105,976	49,509
08.303.			
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page		
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	6,975,037	6,060,037
2701.	Fines and Penalties to Regulatory Authorities	2,821	528
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page		
2799.	Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	2,821	528
5301.	Change in deferred tax on non-admitted items	138,493	(26,584)
5302.			
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page		
5399.	Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	138,493	(26,584)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	52,337,450	39,189,767
2.	Net investment income	4,484,048	4,271,126
3.	Miscellaneous income	26,483,354	22,392,148
4.	Total (Lines 1 through 3)	83,304,852	65,853,041
5.	Benefit and loss related payments	44,608,120	34,226,897
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	37,243,656	28,377,817
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 24,324 tax on capital gains (losses)	(2,523,264)	
10.	Total (Lines 5 through 9)	79,328,512	62,604,714
11.	Net cash from operations (Line 4 minus Line 10)	3,976,340	3,248,327
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	11,907,191	10,610,370
	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		(139)
	12.7 Miscellaneous proceeds	562	1,363
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	11,907,753	10,611,594
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	14,333,549	16,286,666
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		1
	13.7 Total investments acquired (Lines 13.1 to 13.6)	14,333,549	16,286,667
14.	Net increase (decrease) in contract loans and premium notes	(425,403)	(304,095)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,000,393)	(5,370,978)
	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	(57,673)	(135,842)
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(60,345)	112,796
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(118,018)	(23,046)
	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)	1,857,929	(2,145,697)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	1,754,220	3,899,917
	19.2 End of year (Line 18 plus Line 19.1)	3,612,149	1,754,220

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	52,023,930	2,703,312	14,828	88,800		49,216,990			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	4,848,302	3,814,956	103	211,074		822,169			
4. Amortization of Interest Maintenance Reserve (IMR)	4,489	3,532		198		759			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	19,112,307	249				19,112,058	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	6,975,037	1,401		16		6,973,620			
9. Totals (Lines 1 to 8.3)	82,964,065	6,523,450	14,931	300,088		76,125,596			
10. Death benefits	3,858,745	3,848,675	10,070			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	2,009	2,009				XXX	XXX		
12. Annuity benefits	36,005	XXX	XXX	36,005		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	40,086,414	38,674				40,047,740	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	1,317,850	1,202,063		115,787		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	29,396	22,614		6,782			XXX		
18. Payments on supplementary contracts with life contingencies	9,225			9,225		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	678,139	269,929	385	61,261		346,564	XXX		
20. Totals (Lines 10 to 19)	46,017,783	5,383,964	10,455	229,060		40,394,304	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	13,593,484	176,694	2,177			13,414,613			XXX
22. Commissions and expense allowances on reinsurance assumed	12,601,300					12,601,300	XXX		
23. General insurance expenses and fraternal expenses	7,764,808	954,039	12,329	50,247		6,748,193			
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,885,750	91,760	(5,037)	(1,113)		1,800,140			
25. Increase in loading on deferred and uncollected premiums	(6,466)	(6,466)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	2,821	344		17		2,460			
28. Totals (Lines 20 to 27)	81,859,480	6,600,335	19,924	278,211		74,961,010			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,104,585	(76,885)	(4,993)	21,877		1,164,586			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,104,585	(76,885)	(4,993)	21,877		1,164,586			
32. Federal income taxes incurred (excluding tax on capital gains)	(702,463)	48,829	3,176	(13,912)		(740,556)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,807,048	(125,714)	(8,169)	35,789		1,905,142			
34. Policies/certificates in force end of year	64,145	3,133	97	134		60,781	XXX		
DETAILS OF WRITE-INS									
08.301. Group Reinsurance Fee Income	6,869,061					6,869,061			
08.302. Miscellaneous Income	105,976	1,401		16		104,559			
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	6,975,037	1,401		16		6,973,620			
2701. Fines and Penalties to Regulatory Authorities	2,821	344		17		2,460			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,821	344		17		2,460			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts (a)	2,703,312		146,190	748,283		1,742,034	66,805					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	3,814,956		385,378	1,497,989		1,925,601	5,988					
4. Amortization of Interest Maintenance Reserve (IMR)	3,532		357	1,387		1,782	6					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	249			122		127						
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	1,401		240	319		809	33					
9. Totals (Lines 1 to 8.3)	6,523,450		532,165	2,248,100		3,670,353	72,832					
10. Death benefits	3,848,675		37,910			3,810,765						
11. Matured endowments (excluding guaranteed annual pure endowments)	2,009		2,009									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	38,674		4,083	20,899		13,186	506					
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	1,202,063		6,400			1,195,663						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	22,614		1,197			21,417						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	269,929		21,498	465,770		(174,340)	(42,999)					
20. Totals (Lines 10 to 19)	5,383,964		73,097	486,669		4,866,691	(42,493)					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	176,694		21,419	109,634		43,955	1,686					XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	954,039		208,588	265,681		461,126	18,644					
24. Insurance taxes, licenses and fees, excluding federal income taxes	91,760		6,115	31,299		52,339	2,007					
25. Increase in loading on deferred and uncollected premiums	(6,466)		(7,567)	1,101								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	344		159	185								
28. Totals (Lines 20 to 27)	6,600,335		301,811	894,569		5,424,111	(20,156)					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(76,885)		230,354	1,353,531		(1,753,758)	92,988					
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(76,885)		230,354	1,353,531		(1,753,758)	92,988					
32. Federal income taxes incurred (excluding tax on capital gains)	48,829		(146,494)	(860,779)		1,115,238	(59,136)					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(125,714)		376,848	2,214,310		(2,868,996)	152,124					
34. Policies/certificates in force end of year	3,133		526	622		1,908	77					
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	1,401		240	319		809	33					
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,401		240	319		809	33					
2701. Fine and Penalties to Regulatory Authorities	344		159	185								
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	344		159	185								

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts (b)	14,828	14,828							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	103	103							
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	14,931	14,931							
10. Death benefits	10,070	10,070							
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	385	385							
20. Totals (Lines 10 to 19)	10,455	10,455							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,177	2,177							XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	12,329	12,329							
24. Insurance taxes, licenses and fees, excluding federal income taxes	(5,037)	(5,037)							
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	19,924	19,924							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(4,993)	(4,993)							
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(4,993)	(4,993)							
32. Federal income taxes incurred (excluding tax on capital gains)	3,176	3,176							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(8,169)	(8,169)							
34. Policies/certificates in force end of year	97	97							
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

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

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

		1	Deferred				6	7
			2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		Other Annuities
1.	Premiums for individual annuity contracts	88,800	88,800					
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3.	Net investment income	211,074	193,057				18,017	
4.	Amortization of Interest Maintenance Reserve (IMR)	198	189				9	
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							
6.	Commissions and expense allowances on reinsurance ceded							
7.	Reserve adjustments on reinsurance ceded							
8.	Miscellaneous Income:							
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
	8.2 Charges and fees for deposit-type contracts							
	8.3 Aggregate write-ins for miscellaneous income	16	16					
9.	Totals (Lines 1 to 8.3)	300,088	282,062				18,026	
10.	Death benefits							
11.	Matured endowments (excluding guaranteed annual pure endowments)							
12.	Annuity benefits	36,005	25,601				10,404	
13.	Disability benefits and benefits under accident and health contracts							
14.	Coupons, guaranteed annual pure endowments and similar benefits							
15.	Surrender benefits and withdrawals for life contracts	115,787	115,787					
16.	Group conversions							
17.	Interest and adjustments on contract or deposit-type contract funds	6,782					6,782	
18.	Payments on supplementary contracts with life contingencies	9,225					9,225	
19.	Increase in aggregate reserves for life and accident and health contracts	61,261	79,482				(18,221)	
20.	Totals (Lines 10 to 19)	229,060	220,870				8,190	
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22.	Commissions and expense allowances on reinsurance assumed							
23.	General insurance expenses	50,247	50,020				227	
24.	Insurance taxes, licenses and fees, excluding federal income taxes	(1,113)	(1,117)				4	
25.	Increase in loading on deferred and uncollected premiums							
26.	Net transfers to or (from) Separate Accounts net of reinsurance							
27.	Aggregate write-ins for deductions	17	17					
28.	Totals (Lines 20 to 27)	278,211	269,790				8,421	
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	21,877	12,272				9,605	
30.	Dividends to policyholders and refunds to members							
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	21,877	12,272				9,605	
32.	Federal income taxes incurred (excluding tax on capital gains)	(13,912)	(7,804)				(6,108)	
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	35,789	20,076				15,713	
34.	Policies/certificates in force end of year	134	117				17	
	DETAILS OF WRITE-INS							
08.301.	Miscellaneous Income	16	16					
08.302.								
08.303.								
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page							
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	16	16					
2701.	Fines and Penalties to Regulatory Authorities	17	17					
2702.								
2703.								
2798.	Summary of remaining write-ins for Line 27 from overflow page							
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	17	17					

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH [(a)]

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3				Federal						
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	49,216,990	7,822,535		36,686,361									4,708,094
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	822,169	501,945		226,096									94,128
4. Amortization of Interest Maintenance Reserve (IMR)	759	463		209									87
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	19,112,058					4,372,990							14,739,068
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	6,973,620	4,148		89,098		1,172,036							5,708,338
9. Totals (Lines 1 to 8.3)	76,125,596	8,329,091		37,001,764		5,545,026							25,249,715
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	40,047,740	5,560,773		31,476,062									3,010,905
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	346,564	(123,556)		474,414									(4,294)
20. Totals (Lines 10 to 19)	40,394,304	5,437,217		31,950,476									3,006,611
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	13,414,613	344,619		5,171,310		4,209,164							3,689,520
22. Commissions and expense allowances on reinsurance assumed	12,601,300												12,601,300
23. General insurance expensess	6,748,193	3,601,602		2,986,016		10,738							149,837
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,800,140	216,611		786,601		357,114							439,814
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	2,460	1,310		1,092		4							54
28. Totals (Lines 20 to 27)	74,961,010	9,601,359		40,895,495		4,577,020							19,887,136
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	1,164,586	(1,272,268)		(3,893,731)		968,006							5,362,579
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,164,586	(1,272,268)		(3,893,731)		968,006							5,362,579
32. Federal income taxes incurred (excluding tax on capital gains)	(740,556)	809,163		2,476,223		(615,604)							(3,410,338)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,905,142	(2,081,431)		(6,369,954)		1,583,610							8,772,917
34. Policies/certificates in force end of year	60,781	855		22,215		30,561							7,150
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income	6,869,061					1,166,194							5,702,867
08.302. Miscellaneous Income	104,559	4,148		89,098		5,842							5,471
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	6,973,620	4,148		89,098		1,172,036							5,708,338
2701. Fine and Penalties to Regulatory Authorities	2,460	1,310		1,092		4							54
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,460	1,310		1,092		4							54

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	68,801,076		836,486	2,386,466		65,389,578	188,546					
2. Tabular net premiums or considerations	1,819,241		205,503	1,047,160		545,759	20,819					
3. Present value of disability claims incurred												
4. Tabular interest	2,741,762		32,413	101,081		2,601,998	6,270					
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	(137,732)		(23,489)	(49,406)		(25,317)	(39,520)					
8. Totals (Lines 1 to 7)	73,224,347		1,050,913	3,485,301		68,512,018	176,115					
9. Tabular cost	2,102,325		128,857	541,522		1,401,499	30,447					
10. Reserves released by death	705,096		18,454			686,642						
11. Reserves released by other terminations (net)	1,268,106		32,877	49,393		1,185,720	116					
12. Annuity, supplementary contract and disability payments involving life contingencies	38,673		711	24,000		13,962						
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	4,114,200		180,899	614,915		3,287,823	30,563					
15. Reserve December 31 of current year	69,110,147		870,014	2,870,386		65,224,195	145,552					
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	51,994,281		1,251,059			50,742,469	753					
17. Amount Available for Policy Loans Based upon Line 16 CSV	47,928,450		1,249,780			46,677,977	693					

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE [a]
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life [b]	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	42,046	42,046							
2. Tabular net premiums or considerations	15,110	15,110							
3. Present value of disability claims incurred									
4. Tabular interest	2,739	2,739							
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	39,023	39,023							
8. Totals (Lines 1 to 7)	98,918	98,918							
9. Tabular cost	94,213	94,213							
10. Reserves released by death									
11. Reserves released by other terminations (net)	1,297	1,297							
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	95,510	95,510							
15. Reserve December 31 of current year	3,408	3,408							
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	3,295,812	3,156,847				138,965	
2. Tabular net premiums or considerations	88,800	88,800					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	139,072	132,070				7,002	
5. Tabular less actual reserve released	(5,594)					(5,594)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	3,518,090	3,377,717				140,373	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	161,017	141,388				19,629	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	161,017	141,388				19,629	
15. Reserve December 31 of current year	3,357,073	3,236,329				120,744	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	3,236,329	3,236,329					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES [a]
(N/A Fraternal)

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

NONE

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 44,679	44,669
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 4,445,836	4,452,473
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	314,560	318,061
6	Cash, cash equivalents and short-term investments	(e) 99,729	99,730
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	4,904,804	4,914,933
11.	Investment expenses		(g) 65,432
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,199
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)		66,631
17.	Net investment income (Line 10 minus Line 16)		4,848,302
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 116,327 accrual of discount less $ 221,958 amortization of premium and less $ 105,503 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 $ 73,615 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 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)	(25,863)		(25,863)		
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					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	(25,863)		(25,863)		
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

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

			Insurance									
		1	2	Ordinary		5	Group		Accident and Health			11	12
				3	4		6	7	8	9	10		
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
	FIRST YEAR (other than single)												
1.	Uncollected	357,573		362					345,464		11,747		
2.	Deferred and accrued	45,907		45,907									
3.	Deferred , accrued and uncollected:												
	3.1 Direct	2,374,099		46,269					2,316,083		11,747		
	3.2 Reinsurance assumed	4,730,218							4,730,218				
	3.3 Reinsurance ceded	6,700,837							6,700,837				
	3.4 Net (Line 1 + Line 2)	403,480		46,269					345,464		11,747		
4.	Advance	337,800							238		337,562		
5.	Line 3.4 - Line 4	65,680		46,269					345,226		(325,815)		
6.	Collected during year:												
	6.1 Direct	48,967,389		121,563					33,861,804		14,984,022		
	6.2 Reinsurance assumed	60,170,325							60,170,325				
	6.3 Reinsurance ceded	89,194,213		358					89,193,832		23		
	6.4 Net	19,943,501		121,205					4,838,297		14,983,999		
7.	Line 5 + Line 6.4	20,009,181		167,474					5,183,523		14,658,184		
8.	Prior year (uncollected + deferred and accrued - advance)	365,370		56,792					541,476		(232,898)		
9.	First year premiums and considerations:												
	9.1 Direct	47,405,256		110,778					32,403,373		14,891,105		
	9.2 Reinsurance assumed	60,086,171							60,086,171				
	9.3 Reinsurance ceded	87,847,616		96					87,847,497		23		
	9.4 Net (Line 7 - Line 8)	19,643,811		110,682					4,642,047		14,891,082		
	SINGLE												
10.	Single premiums and considerations:												
	10.1 Direct												
	10.2 Reinsurance assumed												
	10.3 Reinsurance ceded												
	10.4 Net												
	RENEWAL												
11.	Uncollected	(71,678)		(127,250)					14,932		40,640		
12.	Deferred and accrued	355,745		355,745									
13.	Deferred, accrued and uncollected:												
	13.1 Direct	633,886		578,314					14,932		40,640		
	13.2 Reinsurance assumed												
	13.3 Reinsurance ceded	349,819		349,819									
	13.4 Net (Line 11 + Line 12)	284,067		228,495					14,932		40,640		
14.	Advance	382,419		801					176,564		205,054		
15.	Line 13.4 - Line 14	(98,352)		227,694					(161,632)		(164,414)		
16.	Collected during year:												
	16.1 Direct	33,357,186		3,530,992	88,800		14,828		13,114,248		16,608,318		
	16.2 Reinsurance assumed												
	16.3 Reinsurance ceded	963,235		948,334					9,820		5,081		
	16.4 Net	32,393,951		2,582,658	88,800		14,828		13,104,428		16,603,237		
17.	Line 15 + Line 16.4	32,295,599		2,810,352	88,800		14,828		12,942,796		16,438,823		
18.	Prior year (uncollected + deferred and accrued - advance)	(84,520)		217,722					(178,412)		(123,830)		
19.	Renewal premiums and considerations:												
	19.1 Direct	33,363,508		3,561,117	88,800		14,828		13,131,028		16,567,735		
	19.2 Reinsurance assumed												
	19.3 Reinsurance ceded	983,389		968,487					9,820		5,082		
	19.4 Net (Line 17 - Line 18)	32,380,119		2,592,630	88,800		14,828		13,121,208		16,562,653		
	TOTAL												
20.	Total premiums and annuity considerations:												
	20.1 Direct	80,768,764		3,671,895	88,800		14,828		45,534,401		31,458,840		
	20.2 Reinsurance assumed	60,086,171							60,086,171				
	20.3 Reinsurance ceded	88,831,005		968,583					87,857,317		5,105		
	20.4 Net (Lines 9.4 + 10.4 + 19.4)	52,023,930		2,703,312	88,800		14,828		17,763,255		31,453,735		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

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

		Insurance										
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	19,112,058							19,112,058				
23.2 Reinsurance assumed	12,601,300							12,601,300				
23.3 Net ceded less assumed	6,510,758							6,510,758				
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	249		249									
25.2 Reinsurance assumed												
25.3 Net ceded less assumed	249		249									
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	19,112,307		249					19,112,058				
26.2 Reinsurance assumed (Page 6, Line 22)	12,601,300							12,601,300				
26.3 Net ceded less assumed	6,511,007		249					6,510,758				
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	10,493,179		153,794					7,627,884		2,711,501		
28. Single												
29. Renewal	3,100,305		22,900			2,177		359,012		2,716,216		
30. Deposit-type contract funds												
31. Totals (to agree with Page 6, Line 21)	13,593,484		176,694			2,177		7,986,896		5,427,717		

EXHIBIT 2 - GENERAL EXPENSES

	Insurance: 1 Life	Accident and Health: 2 Cost Containment	Accident and Health: 3 All Other	4 All Other Lines of Business	5 Investment	6 Fraternal	7 Total
1. Rent	98		4,358		17		4,473
2. Salaries and wages	382,299	332,408	3,915,963		42,620		4,673,290
3.11 Contributions for benefit plans for employees	18,081		570,651		2,044		590,776
3.12 Contributions for benefit plans for agents	48,189		61,857				110,046
3.21 Payments to employees under non-funded benefit plans	3,050		50,087		413		53,550
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	7,440		12,809		336		20,585
3.32 Other agent welfare							
4.1 Legal fees and expenses	2,268		63,511		8		65,787
4.2 Medical examination fees	86,983		530				87,513
4.3 Inspection report fees	31,028						31,028
4.4 Fees of public accountants and consulting actuaries	22,235		42,612		6		64,853
4.5 Expense of investigation and settlement of policy claims	2,737		1,670				4,407
5.1 Traveling expenses	4,468	347	13,963		148		18,926
5.2 Advertising	226		344		4		574
5.3 Postage, express, telegraph and telephone	22,434	4,033	60,258		19		86,744
5.4 Printing and stationery	4,724	1,079	5,346		81		11,230
5.5 Cost or depreciation of furniture and equipment	1,524	742	3,548		50		5,864
5.6 Rental of equipment	12,446		107,465		3		119,914
5.7 Cost or depreciation of EDP equipment and software	64,519	79	553,800		3		618,401
6.1 Books and periodicals	338		194		607		1,139
6.2 Bureau and association fees	7,522		29,531		7		37,060
6.3 Insurance, except on real estate	25		93				118
6.4 Miscellaneous losses	178		14,740				14,918
6.5 Collection and bank service charges	91,670		95,593				187,263
6.6 Sundry general expenses	20,567	3	3,310		5		23,885
6.7 Group service and administration fees		265,847	(41,409)				224,438
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less $ 127 recovered)	46,088		117,607				163,695
7.3 Agency conferences other than local meetings	5		1,735				1,740
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses					1		1
9.2 Investment expenses not included elsewhere					18,503		18,503
9.3 Aggregate write-ins for expenses	135,473		453,489		557		589,519
10. General expenses incurred	1,016,615	604,538	6,143,655		65,432	(b)	(a) 7,830,240
11. General expenses unpaid Dec. 31, prior year	690		4,607		44		5,341
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	1,017,305	604,538	6,148,262		65,476		7,835,581
DETAILS OF WRITE-INS							
09.301. Special Service Fees	135,473		453,489		557		589,519
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	135,473		453,489		557		589,519

(a) Includes management fees of $ (6,931,408) to affiliates and $ to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable $; 2. Institutional $; 3. Recreational and Health $; 4. Educational $
5. Religious $; 6. Membership $; 7. Other $; 8. Total $

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

	Insurance: 1 Life	2 Accident and Health	3 All Other Lines of Business	4 Investment	5 Fraternal	6 Total
1. Real estate taxes						
2. State insurance department licenses and fees	8,780	203,327		1		212,108
3. State taxes on premiums	41,249	1,474,269				1,515,518
4. Other state taxes, including $ for employee benefits	2,397	29,533		27		31,957
5. U.S. Social Security taxes	20,731	21,339		1,164		43,234
6. All other taxes	12,453	71,672		7		84,132
7. Taxes, licenses and fees incurred	85,610	1,800,140		1,199		1,886,949
8. Taxes, licenses and fees unpaid Dec. 31, prior year	158,441	938,179		785		1,097,405
9. Taxes, licenses and fees unpaid Dec. 31, current year	16,936	356,125		237		373,298
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	227,115	2,382,194		1,747		2,611,056

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 1958CET 3.00% NLP ALB CRF (81-04)	2,697		2,697		
0100002. 1958CET 3.50% CRVM ALB CNF (81-82)	11,024		11,024		
0100003. 1958CET 3.50% CRVM ALB CRF (80-81)	1,576		1,576		
0100004. 1958CET 3.50% NLP ALB CRF (73-76)	17,397		17,397		
0100005. 1958CET 4.00% NLP ALB CNF (82-82)					
0100006. 1958CET 4.00% NLP ALB CRF (05-05)	476		476		
0100007. 1958CET 4.50% CRVM ALB CNF (81-82)	2,707		2,707		
0100008. 1958CET 3.00% CRVM ANB CNF (82-83)	9,050		9,050		
0100009. 1958CET 3.00% NLP ANB CRF (78-80)	5,373		5,373		
0100010. 1958CET 4.00% CRVM ANB CRF (76-78)	2,937		2,937		
0100011. 1958CSO 3.00% CRVM ALB CNF (78-84)	36,875		36,875		
0100012. 1958CSO 3.00% NLP ALB CNF (79-18)	7,427		7,427		
0100013. 1958CSO 3.00% NLP ALB CRF (79-03)	56,756		56,756		
0100014. 1958CSO 3.50% CRVM ALB CNF (73-86)	29,152		29,152		
0100015. 1958CSO 3.50% NLP ALB CNF (79-84)	5,298		5,298		
0100016. 1958CSO 3.50% CRVM ALB CRF (80-82)	142,725		142,725		
0100017. 1958CSO 3.50% NLP ALB CRF (73-83)	34,580		34,580		
0100018. 1958CSO 4.00% CRVM ALB CNF (80-80)	7,864		7,864		
0100019. 1958CSO 4.00% NLP ALB CNF (79-83)	27,052		27,052		
0100020. 1958CSO 4.50% CRVM ALB CNF (81-86)	51,253		51,253		
0100021. 1958CSO 4.50% NLP ALB CNF (83-83)	6,260		6,260		
0100022. 1958CSO 4.50% CRVM ALB CRF (82-87)	78,214		78,214		
0100023. 1958CSO 3.00% CRVM ANB CNF (78-93)	53,752		53,752		
0100024. 1958CSO 3.00% NLP ANB CNF (83-83)	7,815		7,815		
0100025. 1958CSO 3.00% NLP ANB CRF (78-80)	98,305		98,305		
0100026. 1958CSO 3.50% CRVM ANB CRF (93-93)	3		3		
0100027. 1958CSO 4.00% CRVM ANB CRF (76-83)	69,844		69,844		
0100028. 1980CSO 4.00% CRVM ALB CNF (88-10)	46,777,386		46,773,978		3,408
0100029. 1980CSO 4.50% CRVM ALB CNF (93-02)	124,804		124,804		
0100030. 1980CSO 5.00% CRVM ALB CNF (93-93)	4,695		4,695		
0100031. 1980CSO 5.50% CRVM ALB CNF (90-92)	9,186		9,186		
0100032. 2001CSO 3.50% CRVM ALB CNF (13-19)	74,212		74,212		
0100033. 2001CSO 4.00% CRVM ALB CNF (12-14)	7,007		7,007		
0100034. 2001CSO 3.50% CRVM ANB CNF (13-19)	2,125,249		2,125,249		
0100035. 150% 2001CSO 3.50% CRVM ANB CNF (13-19)	225,262		225,262		
0100036. 200% 2001CSO 3.50% CRVM ALB CNF (14-19)	29,078		29,078		
0100037. 200% 2001CSO 4.00% CRVM ALB CNF (11-12)	3,453		3,453		
0100038. 2017CSO 3.50% CRVM ALB CNF (19-19)	7,567		7,567		
0100039. UNEARNED PREMIUM	415,730		415,730		
0100040. IPC RESERVE ON CURTATE BUSINESS	920		920		
0199997. Totals (Gross)	50,570,961		50,567,553		3,408
0199998. Reinsurance ceded					
0199999. Life Insurance: Totals (Net)	50,570,961		50,567,553		3,408
0200001. DEFERRED ANNUITY at 4%	3,236,329	XXX	3,236,329	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE	36,727	XXX	36,727	XXX	
0299997. Totals (Gross)	3,273,056	XXX	3,273,056	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	3,273,056	XXX	3,273,056	XXX	
0300001. 83 IAM - 6.00% IMMEDIATE	4,990		4,990		
0300002. A-2000 - 5.00% IMMEDIATE	75,967		75,967		
0300003. A-2000 - 8.00% IMMEDIATE	3,060		3,060		
0399997. Totals (Gross)	84,017		84,017		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	84,017		84,017		
0400001. 59 ADB 58CSO 3.00%	447		447		
0400002. 59 ADB 58CSO 3.50%	2,149		2,149		
0499997. Totals (Gross)	2,596		2,596		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	2,596		2,596		
0500001. 52 DISA 58CSO 3.00%	44		44		
0500002. 52 DISA 58CSO 3.50%	712		712		
0599997. Totals (Gross)	756		756		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	756		756		
0600001. 52 DISA 3.00%	493,491		493,491		
0699997. Totals (Gross)	493,491		493,491		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	493,491		493,491		
0700001. FOR THE EXCESS OF VALUATION NET PREMIUMS OVER CORRESPONDING GROSS PREMIUMS ON RESPECTIVE POLICIES COMPUTED ACCORDING TO THE STANDARD OF VALUATION REQUIRED BY THE STATE OF DOMICILE	220,633		220,633		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	1,787		1,787		
0700003. ADDITIONAL ACTUARIAL RESERVES - ASSET/LIABILITY ANALYSIS	18,000,000		18,000,000		
0799997. Totals (Gross)	18,222,420		18,222,420		
0799998. Reinsurance ceded	176,788		176,788		
0799999. Miscellaneous Reserves: Totals (Net)	18,045,632		18,045,632		
9999999. Totals (Net) - Page 3, Line 1	72,470,509		72,467,101		3,408

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]

1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]

2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]
If so, state:
4.1 Amount of insurance? $
4.2 Amount of reserve? $
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year $

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $
Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements $
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: $
7.4 Identify where the reserves are reported in the blank:

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

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

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

1	Valuation Basis		4
	2	3	Increase in Actuarial Reserve Due to Change
Description of Valuation Class	Changed From	Changed To	
9999999 - Total (Column 4, only)			

NONE

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3				Federal Employees Health Benefits Plan						
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only		Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	1,938,672	385,793		1,545,572									7,307
2. Additional contract reserves (b)	688,537			688,537									
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	2,627,209	385,793		2,234,109									7,307
8. Reinsurance ceded													
9. Totals (Net)	2,627,209	385,793		2,234,109									7,307
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)	2,627,209	385,793		2,234,109									7,307
18. TABULAR FUND INTEREST	26,215			26,215									
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	202,396			202,396		
2. Deposits received during the year	25,468			25,468		
3. Investment earnings credited to the account	6,782			6,782		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	60,527			60,527		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	174,119			174,119		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	174,119			174,119		

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:												
	1.1 Direct											
	1.2 Reinsurance assumed											
	1.3 Reinsurance ceded											
	1.4 Net											
2. In course of settlement:												
2.1 Resisted	2.11 Direct											
	2.12 Reinsurance assumed											
	2.13 Reinsurance ceded											
	2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other	2.21 Direct	6,227,645		486,620						2,079,960		3,661,065
	2.22 Reinsurance assumed											
	2.23 Reinsurance ceded	29,330		29,330								
	2.24 Net	6,198,315		(b) 457,290	(b)		(b)	(b)		(b) 2,079,960	(b)	(b) 3,661,065
3. Incurred but unreported:												
	3.1 Direct	9,840,104		145,962						9,694,142		
	3.2 Reinsurance assumed	26,588,158								26,588,158		
	3.3 Reinsurance ceded	33,939,136								33,939,136		
	3.4 Net	2,489,126		(b) 145,962	(b)		(b)	(b)		(b) 2,343,164	(b)	(b)
4. TOTALS	4.1 Direct	16,067,749		632,582						11,774,102		3,661,065
	4.2 Reinsurance assumed	26,588,158								26,588,158		
	4.3 Reinsurance ceded	33,968,466		29,330						33,939,136		
	4.4 Net	8,687,441	(a)	(a) 603,252				(a)		4,423,124		3,661,065

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $ 494,247 Individual Annuities $ .... , Credit Life (Group and Individual) $ .... , and Group Life $ .... , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $ .... Credit (Group and Individual) Accident and Health $ .... , and Other Accident and Health $ .... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	64,614,981		4,274,905	36,005	9,225		10,070		34,325,970		25,958,806
1.2 Reinsurance assumed	43,474,096								43,474,096		
1.3 Reinsurance ceded	64,803,652		528,114						63,960,477		315,061
1.4 Net	(d) 43,285,425		3,746,791	36,005	9,225		10,070		13,839,589		25,643,745
2. Liability December 31, current year from Part 1:											
2.1 Direct	16,067,748		632,581						11,774,102		3,661,065
2.2 Reinsurance assumed	26,588,158								26,588,158		
2.3 Reinsurance ceded	33,968,465		29,329						33,939,136		
2.4 Net	8,687,441		603,252						4,423,124		3,661,065
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	16,414,349		490,015						13,738,233		2,186,101
4.2 Reinsurance assumed	23,246,927								23,246,927		
4.3 Reinsurance ceded	31,391,209		29,330						31,361,879		
4.4 Net	8,270,067		460,685						5,623,281		2,186,101
5. Amounts recoverable from reinsurers December 31, prior year	289,599										289,599
6. Incurred Benefits											
6.1 Direct	64,268,380		4,417,471	36,005	9,225		10,070		32,361,839		27,433,770
6.2 Reinsurance assumed	46,815,327								46,815,327		
6.3 Reinsurance ceded	67,091,309		528,113						66,537,734		25,462
6.4 Net	43,992,398		3,889,358	36,005	9,225		10,070		12,639,432		27,408,308

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ .... in Line 1.1, $ .... in Line 1.4.
$ .... in Line 6.1, and $ .... in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ 2,009 in Line 1.1, $ 2,009 in Line 1.4.
$ 2,009 in Line 6.1, and $ 2,009 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ .... in Line 1.1, $ .... in Line 1.4.
$ .... in Line 6.1, and $ .... in Line 6.4.

(d) Includes $ 43,786 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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	1,387,738	3,232,863	1,845,125
18.2	Net deferred tax asset		4,134,155	4,134,155
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software			
21.	Furniture and equipment, including health care delivery assets			
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable	5,907,944	5,231,536	(676,408)
25.	Aggregate write-ins for other than invested assets	2,102	19,020	16,918
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,297,784	12,617,574	5,319,790
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	7,297,784	12,617,574	5,319,790
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.	Debit Suspense	2,102	19,020	16,918
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)	2,102	19,020	16,918

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #		2019		2018
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$	1,777,292	$	(1,478,403)
(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	$	1,777,292	$	(1,478,403)
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$	35,395,665	$	32,974,404
(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	$	35,395,665	$	32,974,404

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. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency and interest rates.

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

(1) Short-term investments, which consist of securities with maturity dates at date of purchase of less than one year, are carried at amortized cost.

(2) Bonds not backed by other loans, with the NAIC rating of 6, stated at the lower of amortized cost or SVO market value; all other NAIC ratings at amortized cost using the interest method.

(3) The Company had no investments in common stocks.

(4) The Company had no investments in preferred stock.

(5) The Company had no investments in mortgage loans or real estate.

(6) Loan-backed securities are carried at amortized cost using the prospective method including anticipated prepayments at the date of purchase.

(7) The Company had no investments in affiliates that represent investments in mutual funds and are carried at market.

(8) The Company had no investments in joint ventures, partnerships and limited liability companies.

(9) The Company had no investments in derivatives.

(10) The Company does utilize future investment income as a factor in the premium deficiency reserve calculations.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior year.

(13) The Company does not carry pharmaceutical rebate receivables.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of December 31, 2019.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no changes in accounting principles or correction of errors as of December 31, 2019, and 2018.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method as of December 31, 2019.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2019.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2019.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2019.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2019 and 2018.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

The Company had no investments in reverse mortgages.

D. Loan-Backed Securities

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

(2) At December 31, 2019, the Company did not have any securities within the scope of SSAP 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 period of time sufficient to recover the amortized cost basis.

(3) At December 31, 2019, the Company did not hold any loan-backed securities with a recognized credit-related other-than-temporary impairment.

(4) Unrealized loss fair value information: Not Applicable

(5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an other-than-temporary impairment should be recognized. As of December 31, 2019, the Company belives it has the intent and ability to hold these securities long enough to allow the cose basis of these securities to be recovered. Although the investment securities above id not meet managments criteria for other-than-temporary at this time. it is possible that future events or information could cuse 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 had no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company had no repurchase agreements.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company had no reverse repurchase agreements.

J. Real Estate

The Company had no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

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

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown							
b. Collateral held under security lending agreements							
c. Subject to repurchase agreements							
d. Subject to reverse repurchase agreements							
e. Subject to dollar repurchase agreements							
f. Subject to dollar reverse repurchase agreements							
g. Placed under option contracts							
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	$ 4,679,483				$ 4,679,483	$ 4,687,542	$ (8,059)
k. On deposit with other regulatory bodies							
l. Pledged collateral to FHLB (including assets backing funding agreements)							
m. Pledged as collateral not captured in other categories							
n. Other restricted assets							
o. Total Restricted Assets	$ 4,679,483				$ 4,679,483	$ 4,687,542	$ (8,059)

(a) Subset of Column 1
(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown			0.000%	0.000%
b. Collateral held under security lending agreements			0.000%	0.000%
c. Subject to repurchase agreements			0.000%	0.000%
d. Subject to reverse repurchase agreements			0.000%	0.000%
e. Subject to dollar repurchase agreements			0.000%	0.000%
f. Subject to dollar reverse repurchase agreements			0.000%	0.000%
g. Placed under option contracts			0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock			0.000%	0.000%
i. FHLB capital stock			0.000%	0.000%
j. On deposit with states		$ 4,679,483	3.368%	3.555%
k. On deposit with other regulatory bodies			0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)			0.000%	0.000%
m. Pledged as collateral not captured in other categories			0.000%	0.000%
n. Other restricted assets			0.000%	0.000%
o. Total Restricted Assets		$ 4,679,483	3.368%	3.555%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

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

Not applicable.

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

Not applicable.

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

Not applicable.

M. Working Capital Finance Investments

The Company does not have working capital investments.

NOTES TO FINANCIAL STATEMENTS

N. Offsetting and Netting of Assets and Liabilities

The Company had no offsetting and netting assets and liabilities.

O. 5GI Securities

The Company does not have 5GI securities.

P. Short Sales

The Company does not have any Short Sales.

Q. Prepayment Penalty and Acceleration Fees

The Company does not have any prepayment penalty and acceleration fees.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

NOTE 7 Investment Income

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

B. There was no investment income excluded from surplus in 2019 or 2018.

NOTE 8 Derivative Instruments

The Company had no investments in derivative instruments.

NOTE 9 Income Taxes

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

1.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	$ 6,537,909		$ 6,537,909	$ 7,315,495		$ 7,315,495	$ (777,586)		$ (777,586)
(b) Statutory Valuation Allowance Adjustment	$ 6,265,279		$ 6,265,279	$ 2,896,666		$ 2,896,666	$ 3,368,613		$ 3,368,613
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	$ 272,630		$ 272,630	$ 4,418,829		$ 4,418,829	$(4,146,199)		$(4,146,199)
(d) Deferred Tax Assets Nonadmitted				$ 4,134,155		$ 4,134,155	$(4,134,155)		$(4,134,155)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	$ 272,630		$ 272,630	$ 284,674		$ 284,674	$ (12,044)		$ (12,044)
(f) Deferred Tax Liabilities	$ 272,630		$ 272,630	$ 284,674		$ 284,674	$ (12,044)		$ (12,044)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)									

2.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks									
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)									
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.									
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	$ 5,309,350	XXX	XXX	$ 4,946,161	XXX	XXX	$ 363,189
(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.	$ 272,630		$ 272,630	$ 284,674		$ 284,674	$ (12,044)		$ (12,044)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	$ 272,630		$ 272,630	$ 284,674		$ 284,674	$ (12,044)		$ (12,044)

3.

	2019	2018
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1183.193%	1076.158%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	$ 35,395,665	$ 32,974,404

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2018		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	$ 272,630		$ 4,418,829		$ (4,146,199)	
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%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 272,630		$ 284,674		$ (12,044)	
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%	0.000%	0.000%

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

B. The Company has no unrecognized deferred tax liabilities as of December 31, 2019.

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

	(1) As of End of Current Period	(2) 12/31/2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	$ (702,463)	$ (111,436)	$ (591,027)
(b) Foreign			
(c) Subtotal	$ (702,463)	$ (111,436)	$ (591,027)
(d) Federal income tax on net capital gains	$ 24,324	$ 2,984	$ 21,340
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred	$ (678,139)	$ (108,452)	$ (569,687)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve			
(3) Policyholder reserves	$ 4,136,258	$ 4,026,848	$ 109,410
(4) Investments	$ 6		$ 6
(5) Deferred acquisition costs	$ 1,151,962	$ 629,184	$ 522,778
(6) Policyholder dividends accrual			
(7) Fixed Assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	$ 1,241,110	$ 2,651,663	$ (1,410,553)
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other (including items <5% of total ordinary tax assets)	$ 8,573	$ 7,800	$ 773
(99) Subtotal	$ 6,537,909	$ 7,315,495	$ (777,586)
(b) Statutory valuation allowance adjustment	$ 6,265,279	$ 2,896,666	$ 3,368,613
(c) Nonadmitted		$ 4,134,155	$ (4,134,155)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 272,630	$ 284,674	$ (12,044)
(e) Capital:			
(1) Investments			
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other (including items <5% of total ordinary tax assets)			
(99) Subtotal			
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	$ 272,630	$ 284,674	$ (12,044)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	$ 94,459	$ 81,817	$ 12,642
(2) Fixed Assets			
(3) Deferred and uncollected premium	$ 168,112	$ 202,857	$ (34,745)
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)	$ 10,059		$ 10,059
(99) Subtotal	$ 272,630	$ 284,674	$ (12,044)
(b) Capital:			
(1) Investments			
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal			
(c) Deferred tax liabilities (3a99 + 3b99)	$ 272,630	$ 284,674	$ (12,044)
4. Net deferred tax assets/liabilities (2i - 3c)			

NOTES TO FINANCIAL STATEMENTS

D. Additional Items

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

	(1) 12/31/2019	(2) 12/31/2018	(3) (Col. 1 - 2) Change
Gross Deferred Tax Assets	$ 272,630	$ 4,418,829	$ (4,146,199)
Deferred Tax Liabilities	$ 272,630	$ 284,674	$ (12,044)
Net deferred tax asset (liability)	$ ---	$ 4,134,155	$ (4,134,155)
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			$ (138,493)
Change In Deferred Income Taxes In Surplus			$ (4,272,648)

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) 12/31/2019	(2) Tax Rate
Gain (loss) From Operations	$ 1,104,585	
Capital Gains (Losses)	(25,863)	
Reported Statutory Income (Loss)	$ 1,078,722	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	$ 226,532	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	$ (943)	(0.1) %
Non-deductible Expenses	$ 592	0.1 %
Prior Year Adjustments	$ (285)	0.0 %
Valuation Allowance	$ 3,368,613	312.2 %
Total Income Tax Reported	$ 3,594,509	333.2 %
Current Income Taxes Incurred	$ (678,139)	(62.9) %
Change In Deferred Income Taxes	4,272,648	396.1 %
Total Income Tax Reported	$ 3,594,509	333.2 %

E. Operating Loss Carry-forward

1. As of December 31, 2019, there were no operating loss or tax credit carry-forwards available for tax purposes.

2. As of December 31, 2019, the Company had no federal income taxes available for recoupment.

3. As of December 31, 2019, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

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

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

Non Life Companies:
American National Property and Casualty Company
American National General Insurance Company
Pacific Property and Casualty Company
ANPAC Louisiana Insurance Company
Farm Family Casualty Insurance Company
United Farm Family Insurance Company

Non Life Companies:
ANH2O, Inc.
American National Insurance Service Company
Alternative Benefits Management Inc.
American National Holdings, Inc.
American National Administrators, Inc.
American National Registered Investment Advisor, Inc.
ANICO Financial Services, Inc.
Standard Plus, Inc.
ANPAC Lloyds Insurance Management, Inc.

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

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

G. Tax Loss Contingencies

As of December 31, 2019, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2019, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2019, the Company had no AMT credit carryforwards.

NOTES TO FINANCIAL STATEMENTS

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

A.-C. On September 27, 2019, the Company received $3,132,029 from its Ultimate Parent, American National Insurance Company, for the settlement of its tax receivable related to tax losses utilized in the consolidated federal income tax returns through the 2017 tax year. This settlement was permitted by the terms of the intercompany tax sharing agreement.

Dividends are paid as determined by the Board of Directors and are non-cumulative. The Company did not pay any dividends in 2019.

D. At December 31, 2019, the Company reported $2,480,957 as amounts due to American National Insurance Company (ANICO). ANICO is the ultimate parent company. There is $931,554 due from ANICO. The terms of settlement require these amounts to be settled within 30 days of receipt of invoice or, as applicable under certain agreements, within 30 days of the end of the billing period.

E. The Company had no guarantees or undertakings for the benefit of an affiliate.

F. ANICO provides administrative services for the Company through a management service agreement. For these services, ANICO received a service fee of $6,865,974 from the Company in 2019.

G. All outstanding shares of the Company are owned by American National Holdings, Inc., an insurance holding company.

H. The Company does not own any shares of the Parent Company or any upstream company.

I. The Company has no investment in Subsidiary, Controlled or Affiliated Companies (“SCA Investments”).

J. Not applicable.

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

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

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

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

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

NOTE 11 Debt

A. The Company has a line of credit established with American National for up to $3,500,000 to meet short term liquidity needs. As of December 31, 2019, there is no outstanding balance on this line of credit. The Company has no long-term debt and no other short-term borrowing arrangements.

B. FHLB (Federal Home Loan Bank) Agreements

The Company had no FHLB obligations.

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

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

A. Defined Benefit Plan

Not Applicable.

B. Investment Policies and Strategies

Not Applicable.

C. The fair value of each class of plan assets

Not Applicable.

D. Expected Long-Term Rate-of-Return

Not Applicable.

E. Defined Contribution Plan

Not Applicable.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Not applicable.

H. Postemployment Benefits and Compensated Absences

Not applicable.

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

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

(1) The Company has 3,000,000 shares authorized and 3,000,000 shares outstanding.

(2) The Company has no preferred stock outstanding.

(3) The Company cannot pay dividends to its parent company without prior approval of the commissioner of its domiciliary state, Texas.

(4) The Company paid no dividend in 2019.

(5) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Company's state of incorporation, Texas, to $3,539,567 for 2019, an amount that is based on restrictions relating to net operating income and surplus.

(6) There were no restrictions placed on the Company's surplus.

(7) The Company has not made any advances from surplus.

(8) The Company has no stock held for special purposes.

(9) The Company has no special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: $ 256,655

(11) The Company has not issued any surplus debentures or similar obligations.

(12) The Company did not participate in a quasi-reorganization.

(13) The Company did not participate in a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies. The amount of the accrued liability for anticipated assessments is $299,870 at December 31, 2019 and $565,443 at December 31, 2018.

C. Gain Contingencies

No gain contingencies were reported in the financial statements.

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	$ 596,637
(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. Joint and Several Liabilities

The Company had no joint and several liability arrangements.

F. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

NOTE 15 Leases

A. Lessee Operating Lease

The Company had no lessee lease agreements.

B. Lessor Leases

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

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

The Company had no financial instruments with off-balance sheet risk and no material exposure to financial instruments having concentrations of credit risk at December 31, 2019 and 2018.

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.

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

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

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

Direct premium written by Managing General Agents and Third Party Administrators was $33,841,548 for 2019. The majority of this premium was generated from:

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/ Produced By
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	U	$ 16,282,416
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	C	
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	CA	
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	B	
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	P	
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	U	$ 3,839,646
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	C	
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	CA	
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	B	
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	P	
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	U	$ 3,507,259
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	C	
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	CA	
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	B	
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	P	
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	U	$ 10,119,111
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	C	
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	CA	
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	B	
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	P	
Total	XXX	XXX	XXX	XXX	$ 33,748,432

NOTE 20 Fair Value Measurements

A. Fair Value Measurements at December 31, 2019

(1) There were no assets measured and reported at fair value for the twelve months ended December 31, 2019. There were no transfers between Level 1 and Level 2 fair value hierarchies.

(2) There were no level 3 securities for the period ending December 31, 2019.

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

(4) As of December 31, 2019, the Company did not report any investments at fair value in Level 2 or Level 3. The market values held as equity securities and fixed income securities are obtained by the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners and/or various pricing services. There has been no change in the valuation techniques and related inputs.

NOTES TO FINANCIAL STATEMENTS

(5) Not applicable.

B. Not applicable.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 122,000,948	$ 118,453,331		$ 122,000,948			

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.

There are some equity and fixed income securities whose market price is obtained from the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners. For those securities that are not priced by the SVO, the price is obtained from 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.

Additionally, the Company can hold 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.

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

D. Not Practicable to Estimate Fair Value

As of December 31, 2019, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

E. Investments measured using Net Asset Value

The Company had no investments measured using net asset value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

The Company had no extraordinary items reported in the financial statements.

B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2019.

C. Other Disclosures

Assets in the amount of $4,679,483 and $4,687,542 at December 31, 2019 and 2018 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of $5,907,944 at December 31, 2019. The Company routinely assesses the collectability of these receivables. However, the amounts have been non-admitted and thus charged to surplus, thereby posing no potential additional loss to the Company's financial position.

NOTES TO FINANCIAL STATEMENTS

D. Business Interruption Insurance Recoveries

The Company has no business interruption insurance recoveries.

E. State Transferable and Non-transferable Tax Credits

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

F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

G. Retained Assets

The Company does not offer retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

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

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

NOTE 22 Events Subsequent

Subsequent events have been considered through February 24, 2020 for these statutory financial statements which are to be issued February 24, 2020. There were no recognized events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Type II - Nonrecognized Subsequent Events:

		Current Year	Prior Year
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	Yes		
B. ACA fee assessment payable for the upcoming year		$ 29,424	
C. ACA fee assessment paid			
D. Premium written subject to ACA 9010 assessment		$ 25,335,534	
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 30)		$ 36,271,459	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 30 minus 22B above)		$ 36,242,035	
G. Authorized Control Level (Five-Year Historical Line 31)		$ 1,693,746	
H. Would reporting the ACA assessment as of Dec. 31, 2019 have triggered an RBC action level (YES/NO)?	No		

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - Interrogatories

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

No.

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

Yes, the Company's Specialty Markets Group has reinsurance agreements in place with several reinsurance companies that are producer-owned, usually by car dealerships. These entities are listed on Schedule S-Part 4, Reinsurance Ceded to Unauthorized Companies.

Section 2 – Ceded Reinsurance Report – Part A

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

No.

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

No.

Section 3 – Ceded Reinsurance Report – Part B

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

$724,106

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

No.

NOTES TO FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses.

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

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

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

E. Affiliated Captive Reinsurance Contracts with Variable Annuities

The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

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

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

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

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Claim Liabilities and Reserves as of December 31, 2018 were $7.8 million. As of December 31, 2019, $5.1 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Claims liabilities and reserves remaining as of December 31, 2019 are now $0.3 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been $2.4 million of favorable prior-year development from December 31, 2018 to December 31, 2019. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

NOTE 26 Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements.

NOTE 27 Structured Settlements

The Company has not purchased any annuities with a claimant as payee in order to release reserves for contingent liabilities in 2019.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

Date	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2019		$ 7,947	$ 7,947		
09/30/2019		$ 34,961	$ 34,961		
06/30/2019		$ 34,021	$ 34,021		
03/31/2019		$ 34	$ 34		
12/31/2018					
09/30/2018		$ 19,315	$ 19,315		
06/30/2018					
03/31/2018		$ 38,205	$ 38,205		
12/31/2017		$ 17,407	$ 17,407		
09/30/2017		$ 15,334	$ 15,334		
06/30/2017					
03/31/2017		$ 35,876	$ 35,876		

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

NOTE 29 Participating Policies

The Company does not sell or administer participating policies.

NOTE 30 Premium Deficiency Reserves

As of December 31, 2019, the Company had no liabilities related to premium deficiency reserves. The Company did not consider anticipated investment income when calculating its premiums deficiency reserves.

NOTE 31 Reserves for Life Contracts and Annuity Contracts

(1) The Company generally waives deduction of deferred fractional premiums upon death of the insured for all policies and returns any portion of the final premium beyond the date of death. For business not reserved with continuous functions, immediate payment of claims reserves and/or non-deduction reserves are also held. Surrender values are not promised in excess of the legally computed reserves.

(2) Extra premiums for substandard lives are based on appropriate multiples of standard mortality. Mean reserves are calculated from tables based on multiples of standard mortality. In addition, one-half of the premiums, if any, in excess of that 250% mortality is added to reserve. Extra premiums for occupational hazards are calculated as a flat charge; mean reserves include 50% of such extra premiums.

(3) As of December 31,2019 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is $41,072,961.

NOTES TO FINANCIAL STATEMENTS

(4) The Tabular Interest, Tabular less Actual Reserves Released and Tabular Cost items in the Analysis of Increase in Reserves during the year were completed by the formulas in the instructions with the exception of the tabular cost of universal life products which were determined from the basic data.

(5) The Tabular Interest on funds not involving life contingencies was determined from the basic data.

(6) The details for other changes:

			ORDINARY				GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	$ (20,784)		$ (20,784)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change	$ (116,952)		$ (116,952)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change	$ 5		$ 5					
line 7 of Analysis of Increase in Reserves, reserve change in prior year's beginning reserve due to reporting error	$ 39,023						$ 39,023	
3106999 Total	$ (98,708)		$ (137,731)				$ 39,023	

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

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment					0.0%
b. At book value less current surrender charge of 5% or more					0.0%
c. At fair value					0.0%
d. Total with market value adjustment or at fair value (total of a through c)					0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	$ 3,236,330			$ 3,236,330	96.4%
(2) Not subject to discretionary withdrawal	$ 120,743			$ 120,743	3.6%
(3) Total (gross: direct + assumed)	$ 3,357,073			$ 3,357,073	100.0%
(4) Reinsurance ceded					
(5) Total (net)* (3) - (4)	$ 3,357,073			$ 3,357,073	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:					

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

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment					0.0%
b. At book value less current surrender charge of 5% or more					0.0%
c. At fair value					0.0%
d. Total with market value adjustment or at fair value (total of a through c)					0.0%
e. At book value without adjustment (minimal or no charge or adjustment)					0.0%
(2) Not subject to discretionary withdrawal					0.0%
(3) Total (gross: direct + assumed)					100.0%
(4) Reinsurance ceded					
(5) Total (net)* (3) - (4)					
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:					

NOTES TO FINANCIAL STATEMENTS

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment					0.0%
b. At book value less current surrender charge of 5% or more					0.0%
c. At fair value					0.0%
d. Total with market value adjustment or at fair value (total of a through c)					0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	$ 174,119			$ 174,119	100.0%
(2) Not subject to discretionary withdrawal					0.0%
(3) Total (gross: direct + assumed)	$ 174,119			$ 174,119	100.0%
(4) Reinsurance ceded					
(5) Total (net)* (3) - (4)	$ 174,119			$ 174,119	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:					

D. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	$ 3,273,056
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	$ 84,017
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	$ 174,119
4. Subtotal	$ 3,531,192
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	
8. Policyholder premiums	
9. Guaranteed interest contracts	
10. Other contract deposit funds	
11. Subtotal	
12. Combined Total	$ 3,531,192

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	General Account			Separate Account - Guaranteed and Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:						
(1) Term Policies with Cash Value						
(2) Universal Life	$ 46,722,236	$ 46,677,977	$ 46,801,311			
Guarantees	$ 29,999	$ 693	$ 145,535			
(4) Indexed Universal Life						
(5) Indexed Universal Life with Secondary Guarantees						
(6) Indexed Life						
(7) Other Permanent Cash Value Life Insurance	$ 718,489	$ 718,489	$ 873,084			
(8) Variable Life						
(9) Variable Universal Life						
(10) Miscellaneous Reserves						
B. Not subject to discretionary withdrawal or no cash values:						
(1) Term Policies with Cash Value	XXX	XXX	$ 2,490,340	XXX	XXX	
(2) Accidental Death Benefits	XXX	XXX	$ 447	XXX	XXX	
(3) Disability - Active Lives	XXX	XXX	$ 45	XXX	XXX	
(4) Disability - Disabled Lives	XXX	XXX	$ 493,492	XXX	XXX	
(5) Miscellaneous Reserves	XXX	XXX	$ 18,000,000	XXX	XXX	
C. Total (gross: direct + assumed)	$ 47,470,724	$ 47,397,159	$ 68,804,254			
D. Reinsurance ceded						
E. Total (net) (C) - (D)	$ 47,470,724	$ 47,397,159	$ 68,804,254			

F. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	$ 50,570,961
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	$ 2,596
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	$ 756
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	$ 493,491
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	$ 18,045,632
(6) Subtotal	$ 69,113,436
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, column 2	
(8) Exhibit 3, Line 0499999, column 2	
(9) Exhibit 3, Line 0599999, column 2	
(10) Subtotal (Lines (7) through (9))	
(11) Combined Total (6) and (10))	$ 69,113,436

NOTES TO FINANCIAL STATEMENTS

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019, were as follows:

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business	$ 46,269	$ 7,814
(3) Ordinary renewal	$ 228,495	$ 379,935
(4) Credit Life		
(5) Group Life		
(6) Group Annuity		
(7) Totals	$ 274,764	$ 387,749

NOTE 35 Separate Accounts

The Company has no Separate Accounts.

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2019 and December 31, 2018 was $255,927 and $309,752, respectively.

The Company incurred $2,041,265 and paid $2,095,090 of claim adjustment expenses in the current year, of which $325,765 of the paid amount was attributable to insured or covered events in prior years. The Company did not increase or decrease the provision for insured events of prior years. The Company does not anticipate having any anticipated salvage or subrogation amounts; consequently no adjustmtent to the current liability was needed.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

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 [X] 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 [X] 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. 904163

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 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015

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. 12/31/2015

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). 10/02/2017

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 [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [ ] No [ ] N/A [X]

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 [X]
4.12 renewals? Yes [ ] No [X]

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 [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
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 [X]

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 [X]

7.2 If yes,
7.21 State the percentage of foreign control; %
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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KMPG LLP, 811 Main St., Suite 4500, Houston, TX 77002

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

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?
Liane Latham, FSA, MAAA, One Moody Plaza, Galveston, TX 77550, an Officer of the Company

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value $

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [X]

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 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: $ 916,657

INVESTMENT

24.01 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 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For security 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)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $

24.07 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]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 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]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

24.103 Total payable for securities lending reported on the liability page. $

25.1 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 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $

25.22 Subject to reverse repurchase agreements $

25.23 Subject to dollar repurchase agreements $

25.24 Subject to reverse dollar repurchase agreements $

25.25 Placed under option agreements $

25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $

25.27 FHLB Capital Stock $

25.28 On deposit with states $ 4,679,483

25.29 On deposit with other regulatory bodies $

25.30 Pledged as collateral - excluding collateral pledged to an FHLB $

25.31 Pledged as collateral to FHLB - including assets backing funding agreements $

25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 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 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]

26.42 Permitted accounting practice Yes [ ] No [ ]

26.43 Other accounting guidance Yes [ ] No [ ]

26.5 By responding YES to 26.41 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.

27.1 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]

27.2 If yes, state the amount thereof at December 31 of the current year. $

28. 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 [ ]

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

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

GENERAL INTERROGATORIES

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

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

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

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, 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]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 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

29.1 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]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 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

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	118,453,331	122,000,948	3,547,617
30.2 Preferred stocks			
30.3 Totals	118,453,331	122,000,948	3,547,617

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values were obtained using various independent pricing services

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No [ ]
32.2 If no, list exceptions:

33. 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]

34. 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]

35. 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]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 30,000

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

1 Name	2 Amount Paid
A.M. Best Company	30,000

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any? $ 6,784

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

1 Name	2 Amount Paid
Greer, Herz & Adams, LLP	6,784

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

1.2 If yes, indicate premium earned on U.S. business only $ 36,218,045

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. $ 31,476,060

1.6 Individual policies:

Most current three years:

1.61 Total premium earned $ 28,127,667

1.62 Total incurred claims $ 25,262,708

1.63 Number of covered lives 19,792

All years prior to most current three years

1.64 Total premium earned $ 934,670

1.65 Total incurred claims $ 833,739

1.66 Number of covered lives 472

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 $ 7,155,708

1.75 Total incurred claims $ 5,379,613

1.76 Number of covered lives 1,951

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	48,798,243	29,037,164
2.2	Premium Denominator	52,023,930	39,194,254
2.3	Premium Ratio (2.1/2.2)	0.938	0.741
2.4	Reserve Numerator	10,022,861	9,407,587
2.5	Reserve Denominator	65,739,527	64,350,019
2.6	Reserve Ratio (2.4/2.5)	0.152	0.146

3.1 Does this reporting entity have Separate Accounts? Yes [ ] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [ ] No [ ] N/A [X]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $

3.4 State the authority under which Separate Accounts are maintained:

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [ ] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? $

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year: $

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

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

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

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

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

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [ ] No [ ] N/A [X]

6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

7.1 Direct Premium Written $ 97,000

7.2 Total Incurred Claims $

7.3 Number of Covered Lives 3,268

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

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

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

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No [ ]

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid $ 6,557,349

9.22 Received $

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [X]

10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1 $

10.22 Page 4, Line 1 $

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 41,152,500

12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash $ 6,136,451

12.12 Stock $

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [ ] No [ ]

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			
13.32 Paid claims			
13.33 Claim liability and reserve (beginning of year)			
13.34 Claim liability and reserve (end of year)			
13.35 Incurred claims			

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [ ] No [ ]
15. How often are meetings of the subordinate branches required to be held?
16. How are the subordinate branches represented in the supreme or governing body?
17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?
18.2 When was the last regular meeting of the governing body held?
18.3 When and where will the next regular or special meeting of the governing body be held?
18.4 How many members of the governing body attended the last regular meeting?
18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
20. When and by whom are the officers and directors elected?
21. What are the qualifications for membership?
22. What are the limiting ages for admission?
23. What is the minimum and maximum insurance that may be issued on any one life?

NONE

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [ ] No [ ]
25. Are applicants admitted to membership without first filing an application with and becoming a member of a local branch by ballot and initiation? Yes [ ] No [ ]

26.1 Are notices of the payments required sent to the members? Yes [ ] No [ ] N/A [ ]
26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [ ] No [ ]

27. What proportion of first and subsequent year's payments may be used for management expenses?
   27.11 First Year %
   27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [ ] No [ ]
28.2 If so, what amount and for what purpose? $

29.1 Does the reporting entity pay an old age disability benefit? Yes [ ] No [ ]
29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [ ] No [ ]
30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [ ] No [ ]

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [ ] No [ ]
32.2 If so, was an additional reserve included in Exhibit 5? Yes [ ] No [ ] N/A [ ]
32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [ ] No [ ]
33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [ ] No [ ] N/A [ ]

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [ ] No [ ]

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [ ] No [ ]
35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

1 Date	2 Outstanding Lien Amount

NONE

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
$000 omitted for amounts of life insurance

		1 2019	2 2018	3 2017	4 2016	5 2015
	Life Insurance in Force					
	(Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	342,220	356,607	360,499	367,548	380,312
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	206,767	222,394	199,905	177,066	148,605
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	1,089	1,191	1,321	1,441	1,626
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	550,076	580,192	561,725	546,055	530,543
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
	New Business Issued					
	(Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	1,527	9,035	3,785	320	144
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,183	37,786	36,976	41,799	44,043
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)			5		5
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	2,710	46,821	40,766	42,119	44,192
	Premium Income - Lines of Business					
	(Exhibit 1 - Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary-life insurance (Line 20.4, Col. 3)	2,703,312	2,354,516	2,176,293	2,201,293	3,100,790
15.2	Ordinary-individual annuities (Line 20.4, Col. 4)	88,800	285,039	27,781	518,209	40,496
16	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)	14,828	15,809	16,618	17,837	19,615
17.2	Group annuities (Line 20.4, Col. 7)					
18.1	A & H-group (Line 20.4, Col. 8)	17,763,255	19,323,337	19,444,420	21,107,796	29,102,960
18.2	A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3	A & H-other (Line 20.4, Col. 10)	31,453,735	17,215,553	7,093,427	2,952,164	3,230,692
19.	Aggregate of all other lines of business (Line 20.4,Col. 11)					
20.	Total	52,023,930	39,194,254	28,758,539	26,797,299	35,494,553
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	131,621,296	127,657,525	123,674,185	122,523,153	127,522,951
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	96,225,631	94,683,121	89,494,580	87,351,585	91,596,459
23.	Aggregate life reserves (Page 3, Line 1)	72,470,509	72,138,934	71,301,127	70,927,749	70,183,259
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24.	Aggregate A & H reserves (Page 3, Line 2)	2,627,209	2,280,645	2,287,186	2,204,043	2,500,549
25.	Deposit-type contract funds (Page 3, Line 3)	174,119	202,396	315,260	246,500	269,079
26.	Asset valuation reserve (Page 3, Line 24.01)	875,794	771,946	748,974	641,303	680,111
27.	Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28.	Surplus (Page 3, Line 37)	32,395,665	29,974,404	31,179,605	32,171,568	32,926,492
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	3,976,340	3,248,327	(19,070)	(2,585,099)	(8,044,828)
	Risk-Based Capital Analysis					
30.	Total adjusted capital	36,271,459	33,746,350	34,928,579	35,812,871	36,606,603
31.	Authorized control level risk - based capital	1,693,746	3,135,817	2,683,212	2,503,475	3,195,416
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	94.0	95.2	93.3	89.4	92.9
33.	Stocks (Lines 2.1 and 2.2)					
34.	Mortgage loans on real estate(Lines 3.1 and 3.2)					
35.	Real estate (Lines 4.1, 4.2 and 4.3)					
36.	Cash, cash equivalents and short-term investments (Line 5)	2.9	1.4	3.3	7.0	3.6
37.	Contract loans (Line 6)	3.1	3.3	3.4	3.6	3.6
38.	Derivatives (Page 2, Line 7)					
39.	Other invested assets (Line 8)					
40.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2019	2 2018	3 2017	4 2016	5 2015
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47.	Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated					
50.	Total of above Lines 44 to 49					
51.	Total Investment in Parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	7,297,784	12,617,574	13,976,798	17,357,247	18,345,080
53.	Total admitted assets (Page 2, Line 28, Col. 3)	131,621,296	127,657,525	123,674,185	122,523,153	127,522,951
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	4,848,302	4,537,214	4,729,689	4,528,876	4,946,038
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(29,756)	21,314	(3,215)	555,369	81,520
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57.	Total of above Lines 54, 55 and 56	4,818,546	4,558,528	4,726,474	5,084,245	5,027,558
	Benefits and Reserve Increases (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	5,253,283	4,707,545	6,050,981	4,122,396	7,387,819
59.	Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	40,047,740	31,794,589	21,932,778	22,466,055	34,440,323
60.	Increase in life reserves - other than group and annuities (Line 19, Col. 2)	269,929	646,231	680,285	234,959	13,467
61.	Increase in A & H reserves (Line 19, Col. 6)	346,564	(6,541)	83,143	(296,506)	(499,963)
62.	Dividends to policyholders and refunds to members (Line 30, Col. 1)					
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	28.5	31.8	29.8	29.9	28.0
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.3	4.6	4.1	4.5	4.7
65.	A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	83.2	89.4	85.7	95.5	108.3
66.	A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.2	2.4	2.8	3.3	3.4
67.	A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	30.4	31.7	29.8	30.4	28.5
	A & H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	3,683,810	2,683,393	3,747,002	6,615,537	15,226,486
69.	Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	5,623,281	3,841,925	3,372,819	5,912,954	6,152,091
70.	Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	1,744,768	957,791	697,920	508,393	822,985
71.	Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	2,186,101	1,077,278	642,659	642,840	653,454
	Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72.	Industrial life (Page 6.1, Col. 2)					
73.	Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(125,714)	(608,533)	(1,016,965)	142,800	(1,255,578)
74.	Ordinary - individual annuities (Page 6, Col. 4)	35,789	(25,681)	30,594	(27,448)	(2,838)
75.	Ordinary-supplementary contracts	XXX	4,954	1,945	(3,112)	316
76.	Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77.	Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	(8,169)	41,054	4,204	4,571	(34,290)
78.	Group annuities (Page 6, Col. 5)					
79.	A & H-group (Page 6.5, Col. 3)		1,557,847	724,960	160,351	(3,680,402)
80.	A & H-credit (Page 6.5, Col. 10)					
81.	A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	1,905,142	(2,469,358)	(283,685)	(1,603,601)	(456,360)
82.	Aggregate of all other lines of business (Page 6, Col. 8)					
83.	Fraternal (Page 6, Col. 7)					
84.	Total (Page 6, Col. 1)	1,807,048	(1,499,717)	(538,947)	(1,326,439)	(5,429,152)

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 2019 OF THE American National Life Insurance Company of Texas

DIRECT BUSINESS IN THE STATE OF Grand Total | DURING THE YEAR 2019

NAIC Group Code 0408 | NAIC Company Code 71773

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,613,881		14,828		3,628,709
2. Annuity considerations	88,800				88,800
3. Deposit-type contract funds	25,468	XXX		XXX	25,468
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,728,149		14,828		3,742,977
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,234,221		10,070		4,244,291
10. Matured endowments	2,009				2,009
11. Annuity benefits	36,005				36,005
12. Surrender values and withdrawals for life contracts	1,317,850				1,317,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,590,085		10,070		5,600,155
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	21	315,305							21	315,305
17. Incurred during current year	42	4,407,545			1	10,070			43	4,417,615
Settled during current year:										
18.1 By payment in full	52	4,236,230			1	10,070			53	4,246,300
18.2 By payment on compromised claims										
18.3 Totals paid	52	4,236,230			1	10,070			53	4,246,300
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	52	4,236,230			1	10,070			53	4,246,300
19. Unpaid Dec. 31, current year (16+17-18.6)	11	486,620							11	486,620
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,258	579,000,847		(a)	105	1,191,250			3,363	580,192,097
21. Issued during year	89	2,709,564							89	2,709,564
22. Other changes to in force (Net)	(214)	(32,723,241)			(8)	(102,500)			(222)	(32,825,741)
23. In force December 31 of current year	3,133	548,987,170		(a)	97	1,088,750			3,230	550,075,920

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	46,970,943	45,659,542		34,320,859	32,356,724
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	29,839,285	29,179,861		24,554,568	26,176,413
25.3 Non-renewable for stated reasons only (b)	1,753,052	1,808,255		1,404,243	1,257,361
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	31,592,337	30,988,116		25,958,811	27,433,774
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	78,563,280	76,647,658		60,279,670	59,790,498

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 664 and number of persons insured under indemnity only products 3 .

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	
							7	8		
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	Total Amount of Insurance
1. In force end of prior year			3,258	579,001			2	105	1,191	580,192
2. Issued during year			89	2,710						2,710
3. Reinsurance assumed										
4. Revived during year			13	3,043						3,043
5. Increased during year (net)				512						512
6. Subtotals, Lines 2 to 5			102	6,265						6,265
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			3,360	585,266			2	105	1,191	586,457
Deductions during year:										
10. Death			53	4,420			XXX			4,420
11. Maturity			6	70			XXX			70
12. Disability							XXX			
13. Expiry			11	403						403
14. Surrender			69	14,737						14,737
15. Lapse			84	15,249				8	102	15,351
16. Conversion			4	1,400			XXX	XXX	XXX	1,400
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			227	36,279				8	102	36,381
21. In force end of year (b) (Line 9 minus Line 20)			3,133	548,987			2	97	1,089	550,076
22. Reinsurance ceded end of year	XXX		XXX	133,732	XXX		XXX	XXX		133,732
23. Line 21 minus Line 22	XXX		XXX	415,255	XXX	(a)	XXX	XXX	1,089	416,344
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group $ .... ; Individual $ ....

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			204	1,079
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			4	30
28. Term policies - other	3	1,170	610	169,217
29. Other term insurance - decreasing	XXX	13	XXX	140
30. Other term insurance	XXX		XXX	36,940
31. Totals (Lines 27 to 30)	3	1,183	614	206,327
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	52	440
34. Totals, whole life and endowment	86	1,527	2,467	342,220
35. Totals (Lines 31 to 34)	89	2,710	3,133	548,987

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36 Industrial				
37. Ordinary	2,710		548,987	
38. Credit Life (Group and Individual)				
39. Group			1,089	
40. Totals (Lines 36 to 39)	2,710		550,076	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

NONE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	5,240

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.

47.1 Actual amount in force

47.2 Actual insurance in force or appropriate multiple of insurance on parent assuming 2.5 children per family

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provisions	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi-cates	8 Amount of Ins rance
48. Waiver of Premium			9	2,003				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	9	(a) 2,003		(a)		(a)

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

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	6	3		
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	6	4		
Deductions during year:				
6. Decreased (net)	1	1		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	1		
9. In force end of year	5	3		
10. Amount on deposit		(a) 44,202		(a)
11. Income now payable	5			
12. Amount of income payable	(a) 9,405	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	10	125		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	10	125		
Deductions during year:				
6. Decreased (net)	1	8		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	8		
9. In force end of year	9	117		
Income now payable:				
10. Amount of income payable	(a) 45,743	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 3,122,352	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 113,977	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	40,970	76,636,875			4,687	10,348,884
2. Issued during year	6,538	15,688,941			11,508	21,928,416
3. Reinsurance assumed	61,645	78,273,162				
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	109,153	XXX		XXX	16,195	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	38,291	XXX		XXX	(4,285)	XXX
8. Reinsurance ceded	30,561	XXX		XXX		XXX
9. Totals (Lines 6 to 8)	68,852	XXX		XXX	(4,285)	XXX
10. In force end of year	40,301	(a) 88,650,927		(a)	20,480	(a) 41,086,338

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

		1 Amount
1.	Reserve as of December 31, Prior Year	40,161
2.	Current year's realized pre-tax capital gains/(losses) of $ (25,863) transferred into the reserve net of taxes of $ (5,432)	(20,431)
3.	Adjustment for current year's liability gains/(losses) released from the reserve	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	19,730
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	4,489
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	15,241

AMORTIZATION

	Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1.	2019	6,867	(2,378)		4,489
2.	2020	7,845	(10,915)		(3,070)
3.	2021	13,979	(7,195)		6,784
4.	2022	9,323	57		9,380
5.	2023	1,440			1,440
6.	2024	274			274
7.	2025	118			118
8.	2026	30			30
9.	2027	16			16
10.	2028	20			20
11.	2029	43			43
12.	2030	80			80
13.	2031	83			83
14.	2032	38			38
15.	2033	5			5
16.	2034				
17.	2035				
18.	2036				
19.	2037				
20.	2038				
21.	2039				
22.	2040				
23.	2041				
24.	2042				
25.	2043				
26.	2044				
27.	2045				
28.	2046				
29.	2047				
30.	2048				
31.	2049 and Later				
32.	Total (Lines 1 to 31)	40,161	(20,431)		19,730

ASSET VALUATION RESERVE

	Default Component			Equity Component			
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	7 Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	771,946		771,946				771,946
2. Realized capital gains/(losses) net of taxes - General Account							
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	184,677		184,677				184,677
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	956,623		956,623				956,623
9. Maximum reserve	928,320		928,320				928,320
10. Reserve objective	552,475		552,475				552,475
11. 20% of (Line 10 - Line 8)	(80,830)		(80,830)				(80,830)
12. Balance before transfers (Lines 8 + 11)	875,794		875,794				875,794
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	875,794		875,794				875,794

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

			1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
Line Num-ber	NAIC Desig-nation	Description	Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1.		Exempt Obligations	2,663,487	XXX	XXX	2,663,487	0.0000		0.0000		0.0000	
2.	1	Highest Quality	54,849,407	XXX	XXX	54,849,407	0.0005	27,425	0.0016	87,759	0.0033	181,003
3.	2	High Quality	57,186,788	XXX	XXX	57,186,788	0.0021	120,092	0.0064	365,995	0.0106	606,180
4.	3	Medium Quality	3,753,649	XXX	XXX	3,753,649	0.0099	37,161	0.0263	98,721	0.0376	141,137
5.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
6.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
7.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	118,453,331	XXX	XXX	118,453,331	XXX	184,678	XXX	552,475	XXX	928,320
		PREFERRED STOCK										
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
		SHORT - TERM BONDS										
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
20.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
21.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
22.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
23.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	118,453,331	XXX	XXX	118,453,331	XXX	184,678	XXX	552,475	XXX	928,320

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

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

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

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

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

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

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

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

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts: Non-Cancelable		Other Individual Contracts: Guaranteed Renewable		Other Individual Contracts: Non-Renewable for Stated Reasons Only		Other Individual Contracts: Other Accident Only		Other Individual Contracts: All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	49,361,194	XXX	17,738,814	XXX		XXX		XXX		XXX	29,872,142	XXX	1,750,238	XXX		XXX		XXX
2. Premiums earned	48,876,524	XXX	17,893,511	XXX		XXX		XXX		XXX	29,179,700	XXX	1,803,313	XXX		XXX		XXX
3. Incurred claims	40,047,740	81.9	12,639,432	70.6							26,176,411	89.7	1,231,897	68.3				
4. Cost containment expenses	604,538	1.2	336,180	1.9							256,299	0.9	12,059	0.7				
5. Incurred claims and cost containment expenses (Lines 3 and 4)	40,652,278	83.2	12,975,612	72.5							26,432,710	90.6	1,243,956	69.0				
6. Increase in contract reserves	6,097	0.0	(112,125)	(0.6)							118,222	0.4						
7. Commissions (a)	6,903,855	14.1	1,476,138	8.2							5,332,646	18.3	95,071	5.3				
8. Other general insurance expenses	6,143,655	12.6	5,437,430	30.4							(62,389)	(0.2)	761,892	42.2			6,722	
9. Taxes, licenses and fees	1,800,140	3.7	1,126,210	6.3							624,795	2.1	49,110	2.7			25	
10. Total other expenses incurred	14,847,650	30.4	8,039,778	44.9							5,895,052	20.2	906,073	50.2			6,747	
11. Aggregate write-ins for deductions	2,454	0.0	2,099	0.0							71	0.0	282	0.0			2	
12. Gain from underwriting before dividends or refunds	(6,631,955)	(13.6)	(3,011,853)	(16.8)							(3,266,355)	(11.2)	(346,998)	(19.2)			(6,749)	
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(6,631,955)	(13.6)	(3,011,853)	(16.8)							(3,266,355)	(11.2)	(346,998)	(19.2)			(6,749)	
DETAILS OF WRITE-INS																		
1101. Fines and penalties	2,454	0.0	2,099	0.0							71	0.0	282	0.0			2	
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)	2,454	0.0	2,099	0.0							71	0.0	282	0.0			2	

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,938,671	747,283				1,063,753	127,635		
2. Advance premiums	719,418	176,802				539,636	2,980		
3. Reserve for rate credits									
4. Total premium reserves, current year	2,658,089	924,085				1,603,389	130,615		
5. Total premium reserves, prior year	2,173,418	1,078,782				910,946	183,690		
6. Increase in total premium reserves	484,671	(154,697)				692,443	(53,075)		
B. Contract Reserves:									
1. Additional reserves (a)	688,537	562,281				126,256			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	688,537	562,281				126,256			
4. Total contract reserves, prior year.	682,440	674,406				8,034			
5. Increase in contract reserves	6,097	(112,125)				118,222			
C. Claim Reserves and Liabilities:									
1. Total current year	8,084,189	4,423,124				3,364,869	296,196		
2. Total prior year	7,809,382	5,623,281				1,743,023	443,078		
3. Increase	274,807	(1,200,157)				1,621,846	(146,882)		

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES	1	2	3	4	5	6	7	8	9
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	5,144,307	3,406,143				1,589,371	148,793		
1.2 On claims incurred during current year	34,628,626	10,433,446				22,965,194	1,229,986		
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	284,271	277,667				797	5,807		
2.2 On claims incurred during current year	7,799,918	4,145,457				3,364,072	290,389		
3. Test:									
3.1 Lines 1.1 and 2.1	5,428,578	3,683,810				1,590,168	154,600		
3.2 Claim reserves and liabilities, December 31, prior year	7,809,382	5,623,281				1,743,023	443,078		
3.3 Line 3.1 minus Line 3.2	(2,380,804)	(1,939,471)				(152,855)	(288,478)		

PART 4. - REINSURANCE	1	2	3	4	5	6	7	8	9
A. Reinsurance Assumed:									
1. Premiums written	60,086,172	60,086,172							
2. Premiums earned	60,086,172	60,086,172							
3. Incurred claims	46,815,327	46,815,327							
4. Commissions	12,601,300	12,601,300							
B. Reinsurance Ceded:									
1. Premiums written	87,862,421	87,857,317				160	4,944		
2. Premiums earned	87,862,421	87,857,317				160	4,944		
3. Incurred claims	66,563,196	66,537,734					25,462		
4. Commissions	19,112,058	19,112,058							

(a) Includes $ .... premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	8,457,882	9,847,010	41,490,717	59,795,609
2. Beginning Claim Reserves and Liabilities	5,065,602	1,714,308	9,144,424	15,924,334
3. Ending Claim Reserves and Liabilities	4,098,221	2,118,693	9,218,253	15,435,167
4. Claims Paid	9,425,263	9,442,625	41,416,888	60,284,776
B. Assumed Reinsurance:				
5. Incurred Claims			46,815,327	46,815,327
6. Beginning Claim Reserves and Liabilities			23,246,927	23,246,927
7. Ending Claim Reserves and Liabilities			26,588,158	26,588,158
8. Claims Paid			43,474,096	43,474,096
C. Ceded Reinsurance:				
9. Incurred Claims		9,847,010	56,716,186	66,563,196
10. Beginning Claim Reserves and Liabilities		1,714,308	29,937,170	31,651,478
11. Ending Claim Reserves and Liabilities		2,118,693	31,820,443	33,939,136
12. Claims Paid		9,442,625	54,832,913	64,275,538
D. Net:				
13. Incurred Claims	8,457,882		31,589,858	40,047,740
14. Beginning Claim Reserves and Liabilities	5,065,602		2,454,181	7,519,783
15. Ending Claim Reserves and Liabilities	4,098,221		3,985,968	8,084,189
16. Claims Paid	9,425,263		30,058,071	39,483,334
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	9,062,421		31,589,857	40,652,278
18. Beginning Reserves and Liabilities	5,065,602		2,454,181	7,519,783
19. Ending Reserves and Liabilities	4,098,221		3,985,968	8,084,189
20. Paid Claims and Cost Containment Expenses	10,029,802		30,058,070	40,087,872

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
9999999 - Totals												

NONE

SCHEDULE S - PART 1 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
00000	81-4754831	05/01/2017	Dallas Risk Management, LLC	TX	SSL/G	SLEL	3,151,754			3,027,456		
00000	26-0386635	01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	862,406			188,427		
00000	81-4614670	03/01/2017	Monumental Risk Strategies, LLC	TX	SSL/G	SLEL	7,536,834			3,012,199		
00000	82-2597779	11/01/2017	UnityRe, LLC	MA	SSL/G	SLEL	3,177,243			2,354,835		
00000	20-5824915	08/01/2007	USBenefits Insurance Services, LLC	CA	SSL/G	SLEL	19,046,264			8,513,907		
00000	82-1283717	10/01/2017	Risk Underwriting Services, LLC	PA	SSL/G	SLEL	350,338			27,849		
00000	27-0371422	08/01/2014	Roundstone Management , Ltd.	OH	SSL/G	SLEL	25,961,332			9,463,485		
0899999. U.S. Non-Affiliates							60,086,171			26,588,158		
1099999. Total - Non-Affiliates							60,086,171			26,588,158		
1199999. Total U.S. (Sum of 0399999 and 0899999)							60,086,171			26,588,158		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							60,086,171			26,588,158		

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
60739	74-0484030	06/01/1992	American National Insurance Company	TX		29,330
0299999. Life and Annuity - U.S. Affiliates - Other						29,330
0399999. Total Life and Annuity - U.S. Affiliates						29,330
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						29,330
1099999. Total Life and Annuity - Non-Affiliates						
1199999. Total Life and Annuity						29,330
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
37273	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL		11,103,588
11054	43-1898350	01/01/2010	Maiden Re	MO		27,548
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY		11,160,743
23680	47-0698507	01/01/2015	Odyssey America Reinsurance Co	CT		2,716,721
11835	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE		6,811,842
1999999. Accident and Health - U.S. Non-Affiliates						31,820,442
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA		149,655
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA		172,265
00000	AA-0051832	01/01/2012	Cooperative Reinsurance Company	TCA		1,214,201
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA		48,151
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA		534,420
2099999. Accident and Health - Non-U.S. Non-Affiliates						2,118,692
2199999. Total Accident and Health - Non-Affiliates						33,939,134
2299999. Total Accident and Health						33,939,134
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						31,849,772
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						2,118,692
9999999 Totals - Life, Annuity and Accident and Health						33,968,464

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi-ciliary Juris-diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken 9 Current Year	Reserve Credit Taken 10 Prior Year	11 Premiums	Outstanding Surplus Relief 12 Current Year	Outstanding Surplus Relief 13 Prior Year	14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		90	96	2,482				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	70,566,143	106,338	89,803	813,978				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	2,650,000	5,516	4,312	101,427				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	283,697	328	4,227	2,291				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	60,232,066	64,517	57,567	48,405				
0299999. General Account - Authorized U.S. Affiliates - Other							133,731,906	176,789	156,005	968,583				
0399999. Total General Account - Authorized U.S. Affiliates							133,731,906	176,789	156,005	968,583				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							133,731,906	176,789	156,005	968,583				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							133,731,906	176,789	156,005	968,583				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3499999. Total General Account Authorized, Unauthorized and Certified							133,731,906	176,789	156,005	968,583				
3799999. Total Separate Accounts - Authorized U.S. Affiliates														
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates														
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized														
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
5599999. Total Separate Accounts - Unauthorized Non-Affiliates														
5699999. Total Separate Accounts Unauthorized														
5999999. Total Separate Accounts - Certified U.S. Affiliates														
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999. Total Separate Accounts - Certified Affiliates														
6699999. Total Separate Accounts - Certified Non-Affiliates														
6799999. Total Separate Accounts Certified														
6899999. Total Separate Accounts Authorized, Unauthorized and Certified														
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							133,731,906	176,789	156,005	968,583				
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)														
9999999 - Totals							133,731,906	176,789	156,005	968,583				

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi-ciliary Juris-diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief 11 Current Year	Outstanding Surplus Relief 12 Prior Year	13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
37273	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL	QA/G	SLEL	29,359,138						
11054	43-1898350	01/01/2010	Maiden Re	MO	QA/G	SLEL	374,882						
10227	13-4924125	01/01/2006	Munich Reinsurance America	DE	SSL/G	CMM	14,947						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	QA/G	SLEL	23,980,849						
23680	47-0698507	01/01/2015	Odyssey America Reinsurance Co	CT	QA/G	SLEL	6,872,043						
11835	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE	QA/G	SLEL	11,028,257						
0899999. General Account - Authorized U.S. Non-Affiliates							71,630,116						
1099999. Total General Account - Authorized Non-Affiliates							71,630,116						
1199999. Total General Account Authorized							71,630,116						
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA	QA/G	D	1,350,785						
00000	AA-0051832	01/01/2012	Cooperative Reinsurance Company	TCA	QA/G	D	8,733,935						
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA	QA/G	D	332,113						
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA	QA/G	D	1,251,658						
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA	QA/G	D	4,563,815						
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							16,232,306						
2199999. Total General Account - Unauthorized Non-Affiliates							16,232,306						
2299999. Total General Account Unauthorized							16,232,306						
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified							87,862,422						
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							71,630,116						
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							16,232,306						
9999999 - Totals							87,862,422						

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates									XXX					
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates									XXX					
0799999. Total General Account - Life and Annuity Affiliates									XXX					
1099999. Total General Account - Life and Annuity Non-Affiliates									XXX					
1199999. Total General Account Life and Annuity									XXX					
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.		149,655	23,924	173,579				24,241	89,649		113,890
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.		172,265	27,538	199,803					103,193		103,193
00000	AA-0051832	01/01/2012	Cooperative Reinsurance Company		1,214,201	194,104	1,408,305					727,349		727,349
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.		48,151	7,698	55,849					28,844		28,844
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.		534,420	85,433	619,853					320,136		320,136
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412
2199999. Total General Account - Accident and Health Non-Affiliates					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412
2299999. Total General Account Accident and Health					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412
2399999. Total General Account					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412
2699999. Total Separate Accounts - U.S. Affiliates									XXX					
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX					
3099999. Total Separate Accounts - Affiliates									XXX					
3399999. Total Separate Accounts - Non-Affiliates									XXX					
3499999. Total Separate Accounts									XXX					
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)									XXX					
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412
9999999 - Totals					2,118,692	338,697	2,457,389		XXX		24,241	1,269,171		1,293,412

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

NONE

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business

($000 Omitted)

	1 2019	2 2018	3 2017	4 2016	5 2015
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	88,831	78,191	53,129	47,548	49,572
2. Commissions and reinsurance expense allowances	19,112	16,925	11,609	10,379	11,952
3. Contract claims	67,091	59,291	41,771	35,854	30,902
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	21	21	13	11	(13)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	7,051	8,377	6,292	5,799	6,466
9. Aggregate reserves for life and accident and health contracts	177	156	135	122	111
10. Liability for deposit-type contracts					
11. Contract claims unpaid	33,968	31,391	15,919	11,424	16,331
12. Amounts recoverable on reinsurance		290			
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	1,514	1,783	1,352	1,200	1,460
16. Unauthorized reinsurance offset	1,164	726	1,004	840	1,236
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	24	25			87
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)	1,269	1,319	1,170	2,103	1,153
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

		1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
	ASSETS (Page 2, Col. 3)			
1.	Cash and invested assets (Line 12)	125,998,436		125,998,436
2.	Reinsurance (Line 16)	1,514,140	(1,514,140)	
3.	Premiums and considerations (Line 15)	800,533	7,050,656	7,851,189
4.	Net credit for ceded reinsurance	XXX	27,444,761	27,444,761
5.	All other admitted assets (balance)	3,308,187		3,308,187
6.	Total assets excluding Separate Accounts (Line 26)	131,621,296	32,981,277	164,602,573
7.	Separate Account assets (Line 27)			
8.	Total assets (Line 28)	131,621,296	32,981,277	164,602,573
	LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9.	Contract reserves (Lines 1 and 2)	75,097,718	176,788	75,274,506
10.	Liability for deposit-type contracts (Line 3)	174,119		174,119
11.	Claim reserves (Line 4)	8,687,441	33,968,466	42,655,907
12.	Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13.	Premium & annuity considerations received in advance (Line 8)	720,219		720,219
14.	Other contract liabilities (Line 9)	15,241		15,241
15.	Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	1,163,977	(1,163,977)	
16.	Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17.	Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18.	Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19.	All other liabilities (balance)	10,366,916		10,366,916
20.	Total liabilities excluding Separate Accounts (Line 26)	96,225,631	32,981,277	129,206,908
21.	Separate Account liabilities (Line 27)			
22.	Total liabilities (Line 28)	96,225,631	32,981,277	129,206,908
23.	Capital & surplus (Line 38)	35,395,665	XXX	35,395,665
24.	Total liabilities, capital & surplus (Line 39)	131,621,296	32,981,277	164,602,573
	NET CREDIT FOR CEDED REINSURANCE			
25.	Contract reserves	176,788		
26.	Claim reserves	33,968,466		
27.	Policyholder dividends/reserves			
28.	Premium & annuity considerations received in advance			
29.	Liability for deposit-type contracts			
30.	Other contract liabilities			
31.	Reinsurance ceded assets	1,514,140		
32.	Other ceded reinsurance recoverables			
33.	Total ceded reinsurance recoverables	35,659,394		
34.	Premiums and considerations	7,050,656		
35.	Reinsurance in unauthorized companies	1,163,977		
36.	Funds held under reinsurance treaties with unauthorized reinsurers			
37.	Reinsurance with Certified Reinsurers			
38.	Funds held under reinsurance treaties with Certified Reinsurers			
39.	Other ceded reinsurance payables/offsets			
40.	Total ceded reinsurance payable/offsets	8,214,633		
41.	Total net credit for ceded reinsurance	27,444,761		

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

		Direct Business Only					
	1	Life Contracts		4	5	6	7
		2	3				
States, Etc.	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama AL	L	377,178		36,100		413,278	
2. Alaska AK	L	1,129		4,256		5,385	
3. Arizona AZ	L	26,252	105	6,195,758		6,222,115	
4. Arkansas AR	L	50,322		197,413		247,735	
5. California CA	L	147,562		12,841,584		12,989,146	
6. Colorado CO	L	44,179		360,466		404,645	
7. Connecticut CT	L	19,960		13,739		33,699	
8. Delaware DE	L	882		1,193,494		1,194,376	
9. District of Columbia DC	L						
10. Florida FL	L	185,799		323,497		509,296	
11. Georgia GA	L	100,120		312,941		413,061	
12. Hawaii HI	L	67,994		67,429		135,423	
13. Idaho ID	L	13,235		175,038		188,273	
14. Illinois IL	L	85,712		755,303		841,015	
15. Indiana IN	L	36,367		1,276,757		1,313,124	
16. Iowa IA	L	17,019		725,576		742,595	
17. Kansas KS	L	15,441		756,502		771,943	
18. Kentucky KY	L	14,354		156,220		170,574	
19. Louisiana LA	L	82,603		316,472		399,075	
20. Maine ME	N	3,513	100			3,613	
21. Maryland MD	L	18,672		673,830		692,502	
22. Massachusetts MA	L	12,892	88,038	58,859		159,789	
23. Michigan MI	L	24,134	175	1,014,275		1,038,584	
24. Minnesota MN	L	84,676		4,156		88,832	
25. Mississippi MS	L	43,818		541,886		585,704	
26. Missouri MO	L	123,385		904,558		1,027,943	
27. Montana MT	L	2,390		16,776		19,166	
28. Nebraska NE	L	7,871		523,359		531,230	
29. Nevada NV	L	53,952		1,027,920		1,081,872	
30. New Hampshire NH	L	630				630	
31. New Jersey NJ	N	4,959		13,403		18,362	
32. New Mexico NM	L	41,619		121,298		162,917	
33. New York NY	N	7,980		571		8,551	
34. North Carolina NC	L	113,896		651,790		765,686	
35. North Dakota ND	L	199		2,224		2,423	
36. Ohio OH	L	89,979		3,176,666		3,266,645	
37. Oklahoma OK	L	111,598		1,206,035		1,317,633	
38. Oregon OR	L	6,674		7,917,595		7,924,269	
39. Pennsylvania PA	L	73,536	270	411,938		485,744	
40. Rhode Island RI	L		112	2,617		2,729	
41. South Carolina SC	L	30,552		504,462		535,014	
42. South Dakota SD	L	5,386		2,749		8,135	
43. Tennessee TN	L	179,487		347,993		527,480	25,468
44. Texas TX	L	1,108,746		22,058,818		23,167,564	
45. Utah UT	L	92,548		10,404,378		10,496,926	
46. Vermont VT	N	980				980	
47. Virginia VA	L	40,317		120,580		160,897	
48. Washington WA	L	12,942		220,251		233,193	
49. West Virginia WV	L	20,656		390,985		411,641	
50. Wisconsin WI	L	2,995		225,182		228,177	
51. Wyoming WY	L	1,482		309,581		311,063	
52. American Samoa AS	N						
53. Guam GU	L	4,022				4,022	
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	16,115				16,115	
59. Subtotal	XXX	3,628,709	88,800	78,563,280		82,280,789	25,468
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	38,674		5,112		43,786	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	3,667,383	88,800	78,568,392		82,324,575	25,468
96. Plus reinsurance assumed	XXX			60,170,325		60,170,325	
97 Totals (All Business)	XXX	3,667,383	88,800	138,738,717		142,494,900	25,468
98. Less reinsurance ceded	XXX	948,692		89,208,756		90,157,448	
99. Totals (All Business) less Reinsurance Ceded	XXX	2,718,691	88,800	(c) 49,529,961		52,337,452	25,468
DETAILS OF WRITE-INS							
58001. MEX Mexico	XXX	14,000				14,000	
58002. SGP Singapore	XXX	1,884				1,884	
58003. USA Overseas Military	XXX	231				231	
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	16,115				16,115	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG .... 48 R - Registered - Non-domiciled RRGs ....

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state .... Q - Qualified - Qualified or accredited reinsurer ....

N - None of the above - Not allowed to write business in the state 9

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

The premium is reported in the resident state of the premium payer.

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

SCHEDULE T - PART 2

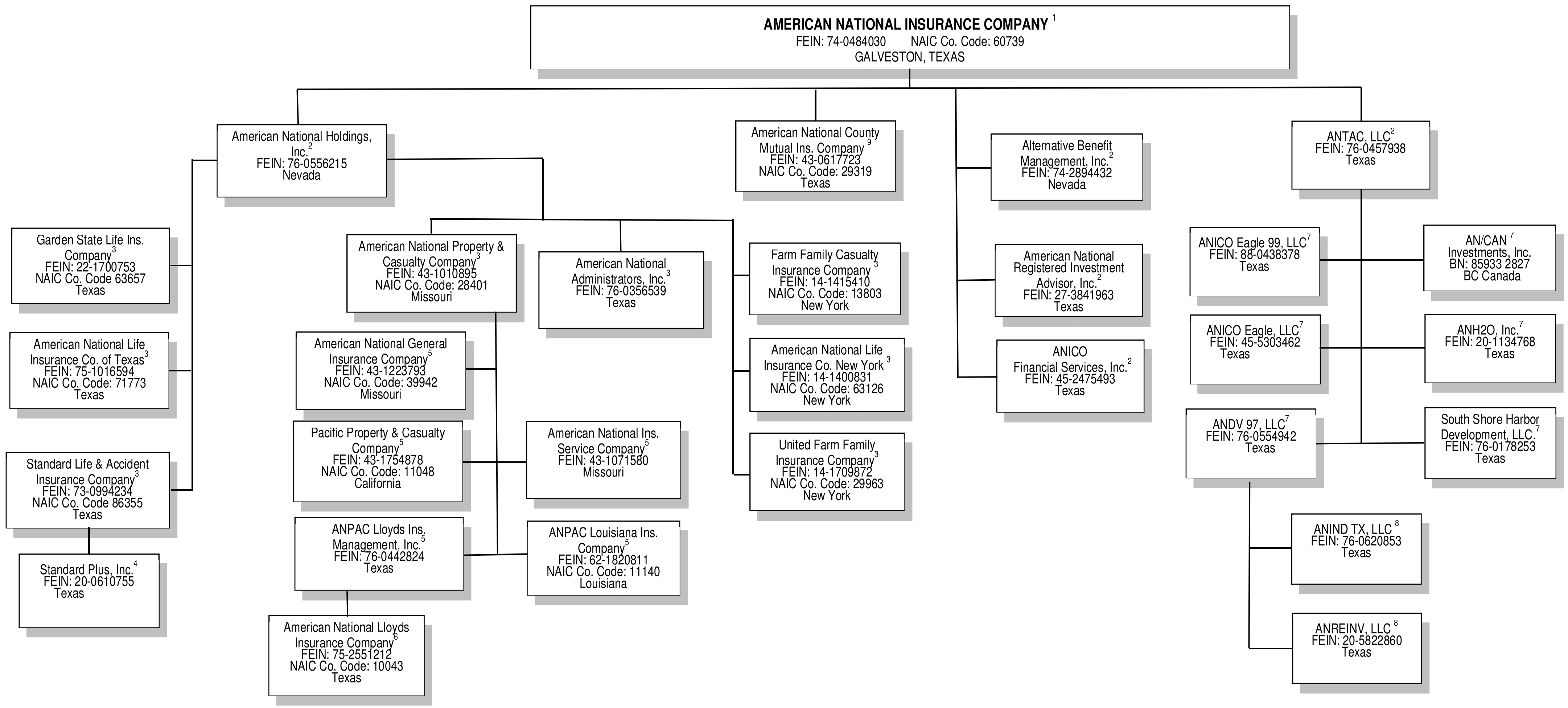
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	377,178					377,178
2. Alaska	AK	1,129					1,129
3. Arizona	AZ	26,252	105				26,357
4. Arkansas	AR	50,322					50,322
5. California	CA	147,562					147,562
6. Colorado	CO	44,179					44,179
7. Connecticut	CT	19,960					19,960
8. Delaware	DE	882					882
9. District of Columbia	DC						
10. Florida	FL	185,799					185,799
11. Georgia	GA	100,120					100,120
12. Hawaii	HI	67,994					67,994
13. Idaho	ID	13,235					13,235
14. Illinois	IL	85,712					85,712
15. Indiana	IN	36,367					36,367
16. Iowa	IA	17,019					17,019
17. Kansas	KS	15,441					15,441
18. Kentucky	KY	14,354					14,354
19. Louisiana	LA	82,603					82,603
20. Maine	ME	3,513	100				3,613
21. Maryland	MD	18,672					18,672
22. Massachusetts	MA	12,892	88,038				100,930
23. Michigan	MI	24,134	175				24,309
24. Minnesota	MN	84,676					84,676
25. Mississippi	MS	43,818					43,818
26. Missouri	MO	123,385					123,385
27. Montana	MT	2,390					2,390
28. Nebraska	NE	7,871					7,871
29. Nevada	NV	53,952					53,952
30. New Hampshire	NH	630					630
31. New Jersey	NJ	4,959					4,959
32. New Mexico	NM	41,619					41,619
33. New York	NY	7,980					7,980
34. North Carolina	NC	113,896					113,896
35. North Dakota	ND	199					199
36. Ohio	OH	89,979					89,979
37. Oklahoma	OK	111,598					111,598
38. Oregon	OR	6,674					6,674
39. Pennsylvania	PA	73,536	270				73,806
40. Rhode Island	RI		112				112
41. South Carolina	SC	30,552					30,552
42. South Dakota	SD	5,386					5,386
43. Tennessee	TN	179,487				25,468	204,955
44. Texas	TX	1,108,746					1,108,746
45. Utah	UT	92,548					92,548
46. Vermont	VT	980					980
47. Virginia	VA	40,317					40,317
48. Washington	WA	12,942					12,942
49. West Virginia	WV	20,656					20,656
50. Wisconsin	WI	2,995					2,995
51. Wyoming	WY	1,482					1,482
52. American Samoa	AS						
53. Guam	GU	4,022					4,022
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	16,115					16,115
59. Total		3,628,709	88,800			25,468	3,742,977

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

PART 1 - ORGANIZATIONAL CHART



(1) 22.7% owned by The Moody Foundation and 37.0% owned by the Libbie S. Moody Trust.
(2) 100.0% owned by American National Insurance Company.
(3) 100.0% owned by American National Holdings, Inc.
(4) 100.0% owned by Standard Life and Accident Insurance Company.
(5) 100.0 % owned by American National Property and Casualty Company (ANPAC).
(6) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.
(7) 100.0% owned by ANTAC, LLC.
(8) 100.0% owned by ANDV 97, LLC.
(9) Not a subsidiary company but managed by American National Insurance Company.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 *
0408	American National Insurance Company	60739	74-0484030	1343722	904163	NASDAQ	American National Insurance Company	TX	UIP	Libbie S. Moody Trust	Ownership	0.370	Moody National Bank	N	
0408	American National Insurance Company	60739	74-0484030	1343722	904163	NASDAQ	American National Insurance Company	TX	UIP	The Moody Foundation	Ownership, Board	0.227	Robert L. Moody, Ross R. Moody, Frances Moody-Dahlberg	N	
		00000	76-0556215	0	0		American National Holdings, Inc.	NV	UDP	American National Insurance Company	Ownership	1.000	American National Insurance Company	Y	
		00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	1.000	American National Insurance Company	Y	
		00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
		00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
		00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	11140	62-1820811	0	0		ANPAC Louisiana Insurance Company	LA	IA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	11048	43-1754878	0	0		Pacific Property and Casualty Company	CA	IA	American National Property and Casualty Company	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	American National Insurance Company	N	
0408	American National Insurance Company	10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Insurance Company	N	
		00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	
		00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	88-0438378	0	0		ANICO Eagle 99, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		00000	20-1134768	0	0		ANH20, Inc.	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
		00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	NIA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	Y	
0408	American National Insurance Company	71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	RE	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		00000	20-0610755	0	0		Standard Plus, Inc.	TX	IA	Standard Life and Accident Insurance Company	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
0408	American National Insurance Company	63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Insurance Company	N	
		00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	1.000	American National Insurance Company	N	

Asterisk	Explanation

NONE

SCHEDULE Y

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
60739	74-0484030	American National Insurance Company	250	100,000,000		29,640,313	193,610,898	39,384,431		106,017,513	468,653,405	(142,492,784)
00000	76-0556215	American National Holdings Inc.	45,000,000	(100,000,000)		(27,694,056)	(11,123,811)			4,701,194	(89,116,673)	
71773	75-1016594	American National Life Insurance Company of Texas				(1,590)	7,544,113				7,542,523	206,119
86355	73-0994234	Standard Life and Accident Insurance Company	(15,999,700)			(9,023)	22,430,815				6,422,092	585,901
63657	22-1700753	Garden State Life Insurance Company	(1,750,000)				(887,939)				(2,637,939)	286,304
00000	74-0457938	ANTAC, LLC	136,845,398	(25,950,000)		(1,649,016)	(21,942,614)			(106,017,513)	(18,713,745)	
00000	74-2894432	Alternative Benefit Management Inc.					1,007,560				1,007,560	
00000	76-0554942	ANDV97, LLC	(2,960,000)								(2,960,000)	
00000	45-5303462	ANICO Eagle, LLC	(120,300,000)	25,725,000							(94,575,000)	
00000	88-0438378	ANICO Eagle 99, LLC	(13,215,398)								(13,215,398)	
28401	43-1010895	American National Property and Casualty Company	(15,400,000)			(23,582)	(57,748,071)	(9,601,257)			(82,772,910)	97,208,871
39942	43-1223793	American National General Insurance Company				(151)	(13,490,547)	52,360			(13,438,338)	235,505
00000	43-1071580	American National Insurance Service Company					(353,468)				(353,468)	
10043	75-2551212	American National Lloyds Insurance Company					(6,490,590)	(5,968,390)			(12,458,980)	7,121,581
11048	43-1754878	Pacific Property and Casualty Company					(17,835,330)				(17,835,330)	
63126	14-1400831	American National Life Insurance Company of New York				(4,212)	(9,515,382)	(1,063,554)			(10,583,148)	1,060,194
00000	45-2475493	ANICO Financial Services, Inc.										
00000	76-0356539	American National Administrators, Inc.	(1,000,000)				(257,723)				(1,257,723)	
00000	76-0620853	ANIND TX, LLC	(170,000)								(170,000)	
00000	85-9332827	ANCAN Investments Inc.		225,000							225,000	
00000	76-0178253	South Shore Harbour Development, LLC										
11140	62-1820811	ANPAC Louisiana Insurance Company					(17,377,765)	(537,098)			(17,914,863)	3,534,725
29319	43-0617723	American National County Mutual Insurance Company					(2,836,629)	(22,266,492)			(25,103,121)	32,253,584
13803	14-1415410	Farm Family Casualty Insurance Company	(10,850,000)			(44,767)	(47,711,340)			(6,004,521)	(64,610,628)	(12,449,000)
29963	14-1709872	United Farm Family Insurance Company				(213,916)	(16,927,493)			1,303,327	(15,838,082)	12,449,000
00000	20-0610755	Standard Plus, Inc.	(300)				(33,636)				(33,936)	
00000	20-1134768	ANH20, Inc.	(200,000)				416				(199,584)	
00000	27-3841963	American National Registered Investment Advisor	(250)				(61,464)				(61,714)	
9999999 Control Totals									XXX			

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Responses
	MARCH FILING	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	SEE EXPLANATION
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
	APRIL FILING	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
	JUNE FILING	
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
	AUGUST FILING	
11.	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?	YES

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
37. 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
38. 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
39. 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
40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES

APRIL FILING

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

AUGUST FILING

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

Explanations:

1. American National Life Insurance Company of Texas does not have any employees.
12.
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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]

7 1 7 7 3 2 0 1 9 4 2 0 0 0 0 0 0

14. Trusteed Surplus Statement [Document Identifier 490]

7 1 7 7 3 2 0 1 9 4 9 0 0 0 0 0 0

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

7 1 7 7 3 2 0 1 9 3 7 1 0 0 0 0 0

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

7 1 7 7 3 2 0 1 9 4 4 3 0 0 0 0 0

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

7 1 7 7 3 2 0 1 9 4 4 4 0 0 0 0 0

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

7 1 7 7 3 2 0 1 9 4 4 5 0 0 0 0 0

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

7 1 7 7 3 2 0 1 9 4 4 6 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	7 1 7 7 3 2 0 1 9 4 4 7 0 0 0 0 0
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	7 1 7 7 3 2 0 1 9 4 4 8 0 0 0 0 0
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	7 1 7 7 3 2 0 1 9 4 4 9 0 0 0 0 0
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	7 1 7 7 3 2 0 1 9 4 5 1 0 0 0 0 0
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	7 1 7 7 3 2 0 1 9 4 5 2 0 0 0 0 0
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	7 1 7 7 3 2 0 1 9 4 5 3 0 0 0 0 0
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	7 1 7 7 3 2 0 1 9 4 3 6 0 0 0 0 0
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	7 1 7 7 3 2 0 1 9 4 3 7 0 0 0 0 0
31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	7 1 7 7 3 2 0 1 9 4 3 8 0 0 0 0 0
32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	7 1 7 7 3 2 0 1 9 4 3 9 0 0 0 0 0
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	7 1 7 7 3 2 0 1 9 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	7 1 7 7 3 2 0 1 9 4 9 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	7 1 7 7 3 2 0 1 9 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	7 1 7 7 3 2 0 1 9 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	7 1 7 7 3 2 0 1 9 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	7 1 7 7 3 2 0 1 9 2 2 6 0 0 0 0 0
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]	7 1 7 7 3 2 0 1 9 3 0 6 0 0 0 0 0
43. Credit Insurance Experience Exhibit [Document Identifier 230]	7 1 7 7 3 2 0 1 9 2 3 0 0 0 0 0 0
47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	7 1 7 7 3 2 0 1 9 4 3 5 0 0 0 0 0
49. Variable Annuities Supplement [Document Identifier 286]	7 1 7 7 3 2 0 1 9 2 8 6 0 0 0 0 0
50. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	7 1 7 7 3 2 0 1 9 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

NONE

SUMMARY INVESTMENT SCHEDULE

	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
Investment Categories	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	2,663,487	2.114	2,663,487		2,663,487	2.114
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	1,004,124	0.797	1,004,124		1,004,124	0.797
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	26,811	0.021	26,811		26,811	0.021
1.06 Industrial and miscellaneous	114,758,909	91.080	114,758,909		114,758,909	91.080
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 Total long-term bonds	118,453,331	94.012	118,453,331		118,453,331	94.012
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 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 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)	(846,626)	(0.672)	(846,626)		(846,626)	(0.672)
6.02 Cash equivalents (Schedule E, Part 2)	4,458,775	3.539	4,458,775		4,458,775	3.539
6.03 Short-term investments (Schedule DA)		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments	3,612,149	2.867	3,612,149		3,612,149	2.867
7. Contract loans	3,928,118	3.118	3,928,118		3,928,118	3.118
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities	4,838	0.004	4,838		4,838	0.004
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	125,998,436	100.000	125,998,436		125,998,436	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		116,016,772
2.	Cost of bonds and stocks acquired, Part 3, Column 7		14,333,549
3.	Accrual of discount		116,327
4.	Unrealized valuation increase (decrease):		
	4.1. Part 1, Column 12		
	4.2. Part 2, Section 1, Column 15		
	4.3. Part 2, Section 2, Column 13		
	4.4. Part 4, Column 11		
5.	Total gain (loss) on disposals, Part 4, Column 19		(25,863)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		11,907,190
7.	Deduct amortization of premium		221,958
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		141,694
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)		118,453,331
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		118,453,331

SCHEDULE D - SUMMARY BY COUNTRY

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

Description			1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1.	United States	2,663,487	2,666,751	2,660,843	2,665,000
Governments	2.	Canada				
(Including all obligations guaranteed	3.	Other Countries				
by governments)	4.	Totals	2,663,487	2,666,751	2,660,843	2,665,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5.	Totals	1,004,124	1,053,500	1,017,870	1,000,000
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	26,811	27,799	27,075	26,807
Industrial and Miscellaneous, SVO	8.	United States	101,045,196	104,098,383	101,473,978	100,334,000
Identified Funds, Unaffiliated Bank	9.	Canada	3,004,192	3,139,050	3,031,090	3,000,000
Loans and Hybrid Securities	10.	Other Countries	10,709,521	11,015,465	10,761,425	10,500,000
(unaffiliated)	11.	Totals	114,758,909	118,252,898	115,266,493	113,834,000
Parent, Subsidiaries and Affiliates	12.	Totals				
	13.	Total Bonds	118,453,331	122,000,948	118,972,281	117,525,807
PREFERRED STOCKS	14.	United States				
Industrial and Miscellaneous	15.	Canada				
(unaffiliated)	16.	Other Countries				
	17.	Totals				
Parent, Subsidiaries and Affiliates	18.	Totals				
	19.	Total Preferred Stocks				
COMMON STOCKS	20.	United States				
Industrial and Miscellaneous	21.	Canada				
(unaffiliated)	22.	Other Countries				
	23.	Totals				
Parent, Subsidiaries and Affiliates	24.	Totals				
	25.	Total Common Stocks				
	26.	Total Stocks				
	27.	Total Bonds and Stocks	118,453,331	122,000,948	118,972,281	

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 11.7	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	2,224,904	438,583				XXX	2,663,487	2.2	2,662,084	2.3	2,663,487	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	2,224,904	438,583				XXX	2,663,487	2.2	2,662,084	2.3	2,663,487	
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		1,004,124				XXX	1,004,124	0.8	1,005,910	0.9	1,004,124	
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		1,004,124				XXX	1,004,124	0.8	1,005,910	0.9	1,004,124	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX			1,000,000	0.9		
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			1,000,000	0.9		
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	10,249	16,562				XXX	26,811	0.0	42,452	0.0	26,811	
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	10,249	16,562				XXX	26,811	0.0	42,452	0.0	26,811	

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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	4,723,534	36,176,931	13,641,053	2,000,000		XXX	56,541,518	46.7	56,110,368	47.9	46,236,707	10,304,811
6.2 NAIC 2	3,006,468	32,491,249	19,653,348	1,035,723	1,000,000	XXX	57,186,788	47.2	52,642,874	44.9	47,513,348	9,673,440
6.3 NAIC 3	1,003,475	940,163			1,810,011	XXX	3,753,649	3.1	3,742,741	3.2	3,753,649	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	8,733,477	69,608,343	33,294,401	3,035,723	2,810,011	XXX	117,481,955	97.0	112,495,983	96.0	97,503,704	19,978,251
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 6,958,687	37,636,200	13,641,053	2,000,000			60,235,940	49.7	XXX	XXX	49,931,129	10,304,811
11.2 NAIC 2	(d) 3,006,468	32,491,249	19,653,348	1,035,723	1,000,000		57,186,788	47.2	XXX	XXX	47,513,348	9,673,440
11.3 NAIC 3	(d) 1,003,475	940,163			1,810,011		3,753,649	3.1	XXX	XXX	3,753,649	
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)						(c)		XXX	XXX		
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	10,968,630	71,067,612	33,294,401	3,035,723	2,810,011		(b) 121,176,377	100.0	XXX	XXX	101,198,126	19,978,251
11.8 Line 11.7 as a % of Col. 7	9.1	58.6	27.5	2.5	2.3		100.0	XXX	XXX	XXX	83.5	16.5
12. Total Bonds Prior Year												
12.1 NAIC 1	4,198,634	37,113,408	16,508,772	3,000,000			XXX	XXX	60,820,814	51.9	51,280,696	9,540,118
12.2 NAIC 2		38,324,065	12,281,509	1,037,300	1,000,000		XXX	XXX	52,642,874	44.9	43,930,168	8,712,706
12.3 NAIC 3		1,936,105			1,806,636		XXX	XXX	3,742,741	3.2	3,742,741	
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	4,198,634	77,373,578	28,790,281	4,037,300	2,806,636		XXX	XXX	(b) 117,206,429	100.0	98,953,605	18,252,824
12.8 Line 12.7 as a % of Col. 9	3.6	66.0	24.6	3.4	2.4		XXX	XXX	100.0	XXX	84.4	15.6
13. Total Publicly Traded Bonds												
13.1 NAIC 1	6,958,687	29,819,537	11,152,905	2,000,000			49,931,129	41.2	51,280,696	43.8	49,931,129	XXX
13.2 NAIC 2	2,003,798	28,468,723	15,005,104	1,035,723	1,000,000		47,513,348	39.2	43,930,168	37.5	47,513,348	XXX
13.3 NAIC 3	1,003,475	940,163			1,810,011		3,753,649	3.1	3,742,741	3.2	3,753,649	XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	9,965,960	59,228,423	26,158,009	3,035,723	2,810,011		101,198,126	83.5	98,953,605	84.4	101,198,126	XXX
13.8 Line 13.7 as a % of Col. 7	9.8	58.5	25.8	3.0	2.8		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	8.2	48.9	21.6	2.5	2.3		83.5	XXX	XXX	XXX	83.5	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1		7,816,663	2,488,148				10,304,811	8.5	9,540,118	8.1	XXX	10,304,811
14.2 NAIC 2	1,002,670	4,022,526	4,648,244				9,673,440	8.0	8,712,706	7.4	XXX	9,673,440
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	1,002,670	11,839,189	7,136,392				19,978,251	16.5	18,252,824	15.6	XXX	19,978,251
14.8 Line 14.7 as a % of Col. 7	5.0	59.3	35.7				100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.8	9.8	5.9				16.5	XXX	XXX	XXX	XXX	16.5

(a) Includes $ 19,978,251 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 $ 2,723,046 ; NAIC 2 $ .... ; NAIC 3 $ .... ; NAIC 4 $ .... ; NAIC 5 $ .... ; NAIC 6 $ ....

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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	2,224,904	438,583				XXX	2,663,487	2.2	2,662,084	2.3	2,663,487	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	2,224,904	438,583				XXX	2,663,487	2.2	2,662,084	2.3	2,663,487	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations		1,004,124				XXX	1,004,124	0.8	1,005,910	0.9	1,004,124	
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		1,004,124				XXX	1,004,124	0.8	1,005,910	0.9	1,004,124	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX			1,000,000	0.9		
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			1,000,000	0.9		
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities	10,249	16,562				XXX	26,811	0.0	42,452	0.0	26,811	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	10,249	16,562				XXX	26,811	0.0	42,452	0.0	26,811	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	8,733,477	69,608,343	33,294,401	3,035,723	2,810,011	XXX	117,481,955	97.0	112,495,983	96.0	97,503,704	19,978,251
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	8,733,477	69,608,343	33,294,401	3,035,723	2,810,011	XXX	117,481,955	97.0	112,495,983	96.0	97,503,704	19,978,251
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

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 11.08	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							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	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. Total Bonds Current Year												
11.01 Issuer Obligations	10,958,381	71,051,050	33,294,401	3,035,723	2,810,011	XXX	121,149,566	100.0	XXX	XXX	101,171,315	19,978,251
11.02 Residential Mortgage-Backed Securities	10,249	16,562				XXX	26,811	0.0	XXX	XXX	26,811	
11.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
11.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
11.08 Totals	10,968,630	71,067,612	33,294,401	3,035,723	2,810,011		121,176,377	100.0	XXX	XXX	101,198,126	19,978,251
11.09 Line 11.08 as a % of Col. 7	9.1	58.6	27.5	2.5	2.3		100.0	XXX	XXX	XXX	83.5	16.5
12. Total Bonds Prior Year												
12.01 Issuer Obligations	4,185,302	77,344,458	28,790,281	4,037,300	2,806,636	XXX	XXX	XXX	117,163,977	100.0	98,911,153	18,252,824
12.02 Residential Mortgage-Backed Securities	13,332	29,120				XXX	XXX	XXX	42,452	0.0	42,452	
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 Totals	4,198,634	77,373,578	28,790,281	4,037,300	2,806,636		XXX	XXX	117,206,429	100.0	98,953,605	18,252,824
12.09 Line 12.08 as a % of Col. 9	3.6	66.0	24.6	3.4	2.4		XXX	XXX	100	XXX	84.4	15.6
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	9,955,711	59,211,861	26,158,009	3,035,723	2,810,011	XXX	101,171,315	83.5	98,911,153	84.4	101,171,315	XXX
13.02 Residential Mortgage-Backed Securities	10,249	16,562				XXX	26,811	0.0	42,452	0.0	26,811	XXX
13.03 Commercial Mortgage-Backed Securities						XXX						XXX
13.04 Other Loan-Backed and Structured Securities						XXX						XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	9,965,960	59,228,423	26,158,009	3,035,723	2,810,011		101,198,126	83.5	98,953,605	84.4	101,198,126	XXX
13.09 Line 13.08 as a % of Col. 7	9.8	58.5	25.8	3.0	2.8		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	8.2	48.9	21.6	2.5	2.3		83.5	XXX	XXX	XXX	83.5	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	1,002,670	11,839,189	7,136,392			XXX	19,978,251	16.5	18,252,824	15.6	XXX	19,978,251
14.02 Residential Mortgage-Backed Securities						XXX					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 Totals	1,002,670	11,839,189	7,136,392				19,978,251	16.5	18,252,824	15.6	XXX	19,978,251
14.09 Line 14.08 as a % of Col. 7	5.0	59.3	35.7				100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	0.8	9.8	5.9				16.5	XXX	XXX	XXX	XXX	16.5

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 BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,638,697	1,189,657	1,449,040	
2. Cost of cash equivalents acquired	350,714,980	123,773,774	226,941,206	
3. Accrual of discount	73,615	73,615		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	348,968,517	122,314,000	226,654,517	
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)	4,458,775	2,723,046	1,735,729	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	4,458,775	2,723,046	1,735,729	

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

Schedule A - Part 1 - Real Estate Owned

N O N E

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 1 - Mortgage Loans Owned

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 1 - Other Long-Term Invested Assets Owned

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

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes 3 Code	Codes 4 Foreign	Codes 5 Bond Char	6 NAIC Designation and Administrative Symbol	7 Actual Cost	Fair Value 8 Rate Used to Obtain Fair Value	Fair Value 9 Fair Value	10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value 12 Unrealized Valuation Increase/ (Decrease)	Change in Book/Adjusted Carrying Value 13 Current Year's (Amortization) Accretion	Change in Book/Adjusted Carrying Value 14 Current Year's Other-Than-Temporary Impairment Recognized	Change in Book/Adjusted Carrying Value 15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Interest 16 Rate of	Interest 17 Effective Rate of	Interest 18 When Paid	Interest 19 Admitted Amount Due and Accrued	Interest 20 Amount Received During Year	Dates 21 Acquired	Dates 22 Stated Contractual Maturity Date
912828-3X-6	United States Treasury Bd	SD			1	398,125	100.6710	402,684	400,000	399,278		627			2.250	2.414	FA	3,399	9,000	02/22/2018	02/15/2021
912828-K5-8	United States Treasury Bd	SD			1	199,375	99.9090	199,818	200,000	199,927		219			1.375	1.486	AO	468	2,750	06/15/2017	04/30/2020
912828-Q7-8	United States Treasury Bd	SD			1	38,493	99.6930	39,877	40,000	39,305		507			1.375	2.715	AO	94	550	05/18/2018	04/30/2021
912828-XU-9	United States Treasury Bd	M			1	2,024,850	99.9690	2,024,372	2,025,000	2,024,977		50			1.500	1.503	JD	1,411	30,225	07/21/2017	06/15/2020
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,660,843	XXX	2,666,751	2,665,000	2,663,487		1,403			XXX	XXX	XXX	5,372	42,525	XXX	XXX
0599999. Total - U.S. Government Bonds						2,660,843	XXX	2,666,751	2,665,000	2,663,487		1,403			XXX	XXX	XXX	5,372	42,525	XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
574192-5C-0	Maryland St GO				1FE	1,017,870	105.3500	1,053,500	1,000,000	1,004,124		(1,786)			4.300	4.099	MS	14,333	43,000	12/09/2010	03/01/2022
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						1,017,870	XXX	1,053,500	1,000,000	1,004,124		(1,786)			XXX	XXX	XXX	14,333	43,000	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						1,017,870	XXX	1,053,500	1,000,000	1,004,124		(1,786)			XXX	XXX	XXX	14,333	43,000	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
31393N-QT-9	FHR 2599 VB (15)			4	1	27,075	103.7020	27,799	26,807	26,811		(16)			5.500	5.389	MON	123	1,474	04/03/2003	02/15/2023
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						27,075	XXX	27,799	26,807	26,811		(16)			XXX	XXX	XXX	123	1,474	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						27,075	XXX	27,799	26,807	26,811		(16)			XXX	XXX	XXX	123	1,474	XXX	XXX
001055-AJ-1	AFLAC Inc Bd				1FE	1,002,840	104.3560	1,043,560	1,000,000	1,000,704		(312)			4.000	3.965	FA	15,111	40,000	02/16/2012	02/15/2022
00206R-AX-0	A T & T Inc Bd	SD			2FE	1,001,900	103.2500	1,032,500	1,000,000	1,000,316		(219)			4.450	4.426	MN	5,686	44,500	04/27/2011	05/15/2021
00206R-BN-1	A T & T Inc Bd			2	2FE	970,530	101.5470	1,015,470	1,000,000	990,294		3,141			2.625	2.975	JD	2,188	26,250	02/22/2013	12/01/2022
00287Y-AC-3	Abbvie Inc 144A				2FE	1,012,750	102.0660	1,020,660	1,000,000	1,004,065		(1,355)			2.900	2.751	MN	4,431	29,000	01/10/2013	11/06/2022
03076C-AF-3	Ameriprise Financial Inc Bd				1FE	2,126,610	107.1730	2,143,460	2,000,000	2,061,235		(14,997)			4.000	3.136	AO	16,889	80,000	05/19/2015	10/15/2023
037389-AW-3	Aon Corp Nt				2FE	1,041,540	102.1540	1,021,540	1,000,000	1,003,998		(5,158)			5.000	4.449	MS	12,639	50,000	06/07/2011	09/30/2020
037411-BD-6	Apache Corp Sr Nt			2	2FE	1,999,040	100.3100	2,006,200	2,000,000	1,999,707		91			2.625	2.630	JJ	24,208	52,500	01/03/2013	01/15/2023
03765H-AA-9	Apollo Management Holdings 144A				1FE	1,036,230	105.9060	1,059,060	1,000,000	1,018,684		(3,846)			4.000	3.539	MN	3,444	40,000	02/06/2015	05/30/2024
04010L-AU-7	Ares Capital Corp Bd			2	2FE	2,038,761	101.5030	2,085,887	2,055,000	2,045,092		2,958			3.500	3.666	FA	28,171	71,925	11/03/2017	02/10/2023
052769-AB-2	Autodesk Inc Sr Nt			2	2FE	1,559,099	103.4430	1,591,988	1,539,000	1,545,993		(2,406)			3.600	3.424	JD	2,462	55,404	04/10/2015	12/15/2022
05369A-AA-9	Aviation Capital Group 144A			2	2FE	1,656,189	100.6450	1,680,772	1,670,000	1,658,797		1,218			3.500	3.599	MN	9,742	58,450	11/07/2017	11/01/2027
05531G-AA-9	BB&T Corp MTN				1FE	1,074,930	103.7660	1,037,660	1,000,000	1,020,120		(8,620)			3.950	3.008	MS	10,863	39,500	01/17/2013	03/22/2022
05565E-AY-1	BMW US Capital LLC 144A			1	1FE	983,700	107.9600	1,079,600	1,000,000	985,989		1,405			3.750	3.950	AO	8,229	37,500	05/11/2018	04/12/2028
075896-AC-4	Bed Bath & Beyond Inc Bd			2	3FE	1,801,540	72.7500	1,455,000	2,000,000	1,810,011		3,375			5.165	5.902	FA	43,042	103,300	06/06/2017	08/01/2044
110122-BG-2	Bristol Myers Squibb Co Bd			2	1FE	749,884	103.3190	774,893	750,000	749,899		15			3.250	3.255	FA	9,208		11/20/2019	08/15/2022
12572Q-AE-5	CME Group Inc Sr Nt				1FE	1,015,090	102.9270	1,029,270	1,000,000	1,004,657		(1,634)			3.000	2.820	MS	8,833	30,000	01/16/2013	09/15/2022
14020A-A5-3	Capital Impact Partners Bd				1FE	1,000,000	107.1890	1,071,890	1,000,000	1,000,000					3.950	3.950	MJSD	1,756	39,500	06/18/2018	06/15/2028
141781-AZ-7	Cargill Inc 144A				1FE	1,026,920	102.2270	1,022,270	1,000,000	1,006,313		(3,236)			3.250	2.901	MN	4,153	32,500	01/22/2013	11/15/2021
14309U-AA-0	Carlyle Holdings Finance 144A				2FE	1,037,130	103.3440	1,033,440	1,000,000	1,017,898		(5,433)			3.875	3.260	FA	16,146	38,750	04/13/2016	02/01/2023
17275R-AH-5	Cisco Systems Inc Nt				1FE	989,510	100.0860	1,000,860	1,000,000	999,950		1,274			4.450	4.582	JJ	20,519	44,500	01/13/2010	01/15/2020
174610-AK-1	Citizens Financial Group Bd			1	2FE	1,001,440	107.4440	1,074,440	1,000,000	1,001,191		(173)			4.300	4.277	JD	3,344	43,000	04/19/2018	12/03/2025
25389J-AK-2	Digital Realty Trust LP Sr Nt			2	2FE	991,490	103.3770	1,033,770	1,000,000	997,255		932			3.625	3.731	AO	9,063	36,250	02/21/2013	10/01/2022
256677-AD-7	Dollar General Corp BD			2	2FE	1,006,420	108.8530	1,088,530	1,000,000	1,004,000		(618)			4.150	4.070	MN	6,917	41,500	10/16/2015	11/01/2025
25746U-BP-3	Dominion Energy Inc Sr Nt			2	2FE	999,910	101.5230	1,015,230	1,000,000	999,974		9			2.750	2.751	MS	8,097	27,500	09/10/2012	09/15/2022
26875P-AK-7	EOG Resources Inc Sr Nt			2	1FE	2,001,020	101.8600	2,037,200	2,000,000	2,000,365		(108)			2.625	2.619	MS	15,458	52,500	01/04/2013	03/15/2023
26884U-AC-3	EPR Properties Bd			2	2FE	1,027,920	109.2790	1,092,790	1,000,000	1,021,123		(2,648)			4.750	4.384	JD	2,111	47,500	04/21/2017	12/15/2026
269246-BQ-6	E*Trade Financial Corp Bd			2	2FE	1,896,000	103.9640	2,079,280	2,000,000	1,905,050		9,050			3.800	4.542	FA	26,811	76,000	02/11/2019	08/24/2027
269246-BS-2	E*Trade Financial Corp Bd			1	2FE	1,084,390	108.7640	1,087,640	1,000,000	1,083,786		(604)			4.500	3.327	JD	1,375	22,500	12/04/2019	06/20/2028
278265-AE-3	Eaton Vance Corp Bd			2	1FE	997,320	104.9440	1,049,440	1,000,000	997,964		242			3.500	3.532	AO	8,264	35,000	04/10/2017	04/06/2027
29379V-BE-2	Enterprise Products Oper Bd			2	2FE	975,250	106.7140	1,067,140	1,000,000	985,611		2,480			3.750	4.064	FA	14,167	37,500	07/10/2015	02/15/2025
294429-AJ-4	Equifax Inc Bd			2	2FE	972,190	102.9380	1,029,380	1,000,000	989,312		3,363			3.300	3.685	JD	1,467	33,000	06/20/2014	12/15/2022
29717P-AL-1	Essex Portfolio LP Bd			2	2FE	986,378	102.8820	1,028,820	1,000,000	994,599		1,654			3.375	3.564	JJ	15,563	33,750	08/29/2014	01/15/2023
33829T-AA-4	Five Corners Funding Trs 144A				1FE	1,054,210	108.5560	1,085,560	1,000,000	1,024,406		(5,756)			4.419	3.736	MN	5,647	44,190	05/09/2014	11/15/2023
354613-AJ-0	Franklin Resources Inc Bd				1FE	2,008,070	102.1700	2,043,400	2,000,000	2,002,465		(869)			2.800	2.752	MS	16,489	56,000	02/14/2013	09/15/2022
369550-AU-2	General Dynamics Corp Sr Nt			2	1FE	968,995	101.0770	1,010,770	1,000,000	990,102		3,277			2.250	2.610	MN	2,875	22,500	01/17/2013	11/15/2022
36962G-5J-9	General Electric Capital Corp Sr Nt				2FE	1,036,800	104.2580	1,042,580	1,000,000	1,007,952		(4,185)			4.650	4.185	AO	9,558	46,500	01/18/2012	10/17/2021
37045V-AH-3	General Motors Co Bd			1	2FE	1,038,640	103.3410	1,033,410	1,000,000	1,035,723		(1,577)			5.000	4.670	AO	12,500	50,000	01/24/2018	04/01/2035
37331N-AH-4	Georgia Pacific LLC 144A			2	1FE	1,025,350	105.6390	1,056,390	1,000,000	1,013,678		(2,517)			3.600	3.297	MS	12,000	36,000	01/16/2015	03/01/2025

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

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

1	2	Codes 3	Codes 4	Codes 5	6	7	Fair Value 8	Fair Value 9	10	11	Change in Book/Adjusted Carrying Value 12	13	14	15	Interest 16	17	18	19	20	Dates 21	22
CUSIP Identification	Description	Code	Foreign	Bond Char	NAIC Designation and 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
375558-AU-7	Gilead Sciences Inc Sr Nt				1FE	1,018,990	104.3460	1,043,460	1,000,000	1,004,277		(2,102)			4.400	4.165	JD	3,667	44,000	12/07/2011	12/01/2021
375558-BF-9	Gilead Sciences Inc Bd			1	1FE	976,690	107.6150	1,076,150	1,000,000	980,981		2,670			3.650	4.001	MS	12,167	36,500	05/18/2018	03/01/2026
406216-BD-2	Halliburton Co Bd			2	2FE	982,170	104.0120	1,040,120	1,000,000	992,684		1,875			3.500	3.720	FA	14,583	35,000	11/12/2013	08/01/2023
431116-AB-8	Highmark Inc 144A				1FE	1,004,330	102.8850	1,028,850	1,000,000	1,000,722		(498)			4.750	4.695	MN	6,069	47,500	05/05/2011	05/15/2021
44891A-BD-8	Hyundai Capital America 144A			1	2FE	2,001,450	101.4440	2,028,880	2,000,000	2,001,431		(19)			3.500	3.488	MN	11,861		11/07/2019	11/02/2026
45167R-AF-1	Idex Corp Bd			2	2FE	1,530,955	102.8790	1,543,185	1,500,000	1,506,880		(3,875)			4.200	3.917	JD	2,800	63,000	02/22/2013	12/15/2021
458140-AM-2	Intel Corp Sr Nt				1FE	1,981,660	102.4840	2,049,680	2,000,000	1,993,892		1,948			2.700	2.808	JD	2,400	54,000	02/19/2013	12/15/2022
48127D-QC-5	JPMorgan Chase & Co BD			2	1FE	1,000,000	99.7940	997,940	1,000,000	1,000,000					2.500	2.500	FA	9,167	25,000	02/17/2015	02/19/2025
48128G-M5-6	JP Morgan Chase Bd			2	1	2,000,000	98.5710	1,971,418	2,000,000	2,000,000					3.000	3.000	MN	5,667		11/25/2019	11/27/2030
50540R-AJ-1	Laboratory Corp of Amer Hldgs Nt				2FE	998,100	101.5640	1,015,640	1,000,000	999,800		219			4.625	4.649	MN	5,910	46,250	01/26/2011	11/15/2020
53079Q-AC-1	Liberty Mutual Insurance Bd				2	1,277,880	126.4730	1,264,730	1,000,000	1,270,960		(6,920)			7.875	3.375	AO	16,625		10/17/2019	10/15/2026
534187-BD-0	Lincoln National Corp Bd				2FE	1,060,970	106.4680	1,064,680	1,000,000	1,028,164		(7,134)			4.000	3.180	MS	13,333	40,000	02/09/2015	09/01/2023
540424-AQ-1	Loews Corp Sr Nt			2	1FE	985,411	101.8990	1,098,471	1,078,000	1,040,523		10,247			2.625	3.732	MN	3,616	28,298	02/12/2014	05/15/2023
548661-AH-0	Lowes Companies Inc Bd				2FE	1,937,880	127.3380	2,005,574	1,575,000	1,885,831		(31,807)			6.875	4.004	FA	40,906	108,281	05/01/2018	02/15/2028
55448Q-AS-5	Mack-Cali Realty Bd			2	3FE	875,538	98.2550	968,794	986,000	940,163		12,284			3.150	4.656	MN	3,969	31,059	02/18/2014	05/15/2023
585055-AZ-9	Medtronic Inc Sr Nt			2	1FE	998,742	102.3310	1,023,310	1,000,000	999,555		129			2.750	2.764	AO	6,875	27,500	05/15/2013	04/01/2023
59217G-AQ-2	Met Life Glob Funding 144A				1FE	1,008,410	104.1840	1,041,840	1,000,000	1,002,204		(910)			3.875	3.773	AO	8,611	38,750	04/11/2012	04/11/2022
637071-AJ-0	National Oilwell Varco Inc Sr Nt			2	2FE	996,400	100.9630	1,009,630	1,000,000	998,856		373			2.600	2.641	JD	2,167	26,000	11/15/2012	12/01/2022
637417-AE-6	National Retail Properties Sr Nt			2	2FE	1,247,800	104.0740	1,300,925	1,250,000	1,249,342		220			3.800	3.820	AO	10,028	47,500	08/08/2012	10/15/2022
637417-AK-2	National Retail Properties Bd			2	2FE	734,970	104.4820	783,615	750,000	737,836		1,323			3.500	3.742	AO	5,542	26,250	10/25/2017	10/15/2027
64110D-AD-6	Netapp Inc Sr Nt				2FE	946,890	102.9230	1,029,230	1,000,000	977,031		7,172			3.250	4.083	JD	1,444	32,500	06/25/2015	12/15/2022
665859-AM-6	Northern Trust Corp Nt	SD			1FE	2,151,636	102.4190	2,048,380	2,000,000	2,031,361		(18,486)			3.375	2.396	FA	24,000	67,500	01/03/2013	08/23/2021
674599-CE-3	Occidental Petroleum Corp Sr Nt			2	2FE	951,080	100.7950	1,007,950	1,000,000	982,485		5,244			2.700	3.295	FA	10,200	27,000	06/12/2013	02/15/2023
680223-AK-0	Old Republic Intl Corp Bd			1	2FE	1,002,810	105.3850	1,053,850	1,000,000	1,002,267		(295)			3.875	3.836	FA	13,455	38,750	12/20/2017	08/26/2026
68389X-AS-4	Oracle Corp Bd				1FE	984,030	105.7390	1,057,390	1,000,000	993,604		1,658			3.625	3.820	JJ	16,715	36,250	08/19/2013	07/15/2023
68389X-AU-9	Oracle Corp Bd			2	1FE	997,730	105.5510	1,055,510	1,000,000	998,878		226			3.400	3.427	JJ	16,339	34,000	06/30/2014	07/08/2024
69362B-BA-9	PSEG Power Bd			2	2FE	607,890	105.7730	634,638	600,000	603,963		(987)			4.300	4.103	MN	3,297	25,800	09/17/2015	11/15/2023
695156-AQ-2	Packaging Corp of America Bd			2	2FE	2,103,780	107.4350	2,148,700	2,000,000	2,047,239		(12,065)			4.500	3.790	MN	15,000	90,000	12/08/2014	11/01/2023
718546-AC-8	Phillips 66 Sr Nt				1FE	1,019,620	104.9600	1,049,600	1,000,000	1,005,109		(2,128)			4.300	4.060	AO	10,750	43,000	03/08/2012	04/01/2022
737415-AL-3	Post Apartment Homes LP Sr Nt			2	2FE	962,200	103.0490	1,030,490	1,000,000	983,741		5,160			3.375	3.971	JD	2,813	33,750	07/14/2015	12/01/2022
741503-AZ-9	Booking Holdings Inc Bd			1	1FE	953,160	106.7300	1,067,300	1,000,000	959,375		5,385			3.600	4.332	JD	3,000	36,000	11/02/2018	06/01/2026
74164M-AA-6	Primerica Inc Sr Nt				1FE	1,017,850	105.8520	1,058,520	1,000,000	1,005,466		(1,989)			4.750	4.520	JJ	21,903	47,500	07/12/2012	07/15/2022
756109-AQ-7	Realty Income Corp Bd			2	1FE	999,560	106.6750	1,066,750	1,000,000	999,792		41			3.875	3.880	JJ	17,868	38,750	06/18/2014	07/15/2024
759351-AL-3	Reinsurance Group of America MTN				2FE	1,560,210	108.4720	1,627,080	1,500,000	1,525,582		(6,257)			4.700	4.198	MS	20,758	70,500	11/04/2013	09/15/2023
759351-AN-9	Reinsurance Group of America Bd			1	2FE	962,145	106.6470	959,823	900,000	961,786		(359)			3.900	3.033	MN	4,485		12/05/2019	05/15/2029
778296-AA-1	Ross Stores Inc Bd			2	1FE	1,026,700	104.4170	1,044,170	1,000,000	1,013,844		(2,854)			3.375	3.041	MS	9,938	33,750	03/20/2015	09/15/2024
806854-AB-1	Schlumberger Investment 144A			2	1FE	1,004,300	102.2190	1,022,190	1,000,000	1,000,758		(480)			3.300	3.248	MS	9,808	33,000	09/14/2011	09/14/2021
808513-AG-0	Schwab Charles Corp Bd				1FE	2,079,280	103.2360	2,064,720	2,000,000	2,024,389		(8,702)			3.225	2.747	MS	21,500	64,500	05/07/2013	09/01/2022
858155-AE-4	Steelcase Inc Bd			1	2FE	1,134,180	113.0800	1,130,800	1,000,000	1,133,403		(777)			5.125	3.361	JJ	23,205		12/05/2019	01/18/2029
86787E-AN-7	SunTrust Bank Sr Nt				1FE	954,950	101.7660	1,017,660	1,000,000	981,539		5,154			2.750	3.340	MN	4,583	27,500	06/10/2014	05/01/2023
91159J-AA-4	US Bancorp MTN			2	1FE	1,191,008	102.3160	1,212,445	1,185,000	1,186,747		(670)			2.950	2.888	JJ	16,119	34,958	01/23/2013	07/15/2022
91324P-BZ-4	UnitedHealth Group Inc Sr Nt			2	1FE	1,005,070	102.0030	1,020,030	1,000,000	1,001,642		(535)			2.750	2.691	FA	10,389	27,500	01/23/2013	02/15/2023
92343V-EN-0	Verizon Communications Inc 144A				2FE	985,337	105.8870	1,054,635	996,000	988,017		1,398			3.376	3.549	FA	12,609	33,625	01/19/2018	02/15/2025
92346M-AC-5	Verizon Communication Bd			2	2FE	1,000,000	102.2670	1,022,670	1,000,000	1,000,000					4.900	4.900	MN	6,261	49,000	05/22/2017	05/15/2047
928670-AB-4	Volkswagen Intl Fin NV 144A				2FE	1,032,460	101.1880	1,011,880	1,000,000	1,002,670		(4,233)			4.000	3.556	FA	15,444	40,000	01/23/2012	08/12/2020
948741-AH-6	Weingarten Realty Investors Sr Nt			2	2FE	979,270	102.3850	1,023,850	1,000,000	993,342		2,237			3.375	3.629	MS	9,938	33,750	01/07/2013	10/15/2022
948741-AK-9	Weingarten Realty Investors Bd			2	2FE	1,046,500	105.9480	1,059,480	1,000,000	1,028,789		(6,955)			4.450	3.631	JJ	20,519	44,500	05/10/2017	01/15/2024
56501R-AE-6	Manulife Financial Corp Bd		A	2	2FE	1,015,910	103.7510	1,037,510	1,000,000	1,012,261		(1,464)			4.061	3.863	FA	14,326	40,610	05/19/2017	02/24/2032
89352H-AK-5	TransCanada Pipelines Ltd Bd		A		2FE	962,630	105.5460	1,055,460	1,000,000	980,131		4,727			3.750	4.324	AO	7,813	37,500	01/25/2016	10/16/2023
98417E-AK-6	Xstrata Canada Fin Corp 144A		A		2FE	1,052,550	104.6080	1,046,080	1,000,000	1,011,800		(5,932)			4.950	4.287	MN	6,325	49,500	01/20/2012	11/15/2021
00440E-AS-6	Ace Ina Holdings Bd		D		1FE	1,000,980	105.2080	1,052,080	1,000,000	1,000,572		(100)			3.150	3.138	MS	9,275	31,500	05/13/2015	03/15/2025
09659W-2C-7	BNP Paribas 144A		D	1	1FE	1,502,595	104.4950	1,567,425	1,500,000	1,502,159		(235)			3.500	3.479	MN	6,563	52,500	12/14/2017	11/16/2027
404280-AW-9	HSBC Holdings PLC Bd		D		1FE	2,160,420	108.8830	2,177,660	2,000,000	2,155,599		(4,821)			4.300	2.916	MS	26,994		10/10/2019	03/08/2026
404280-BK-4	HSBC Holdings PLC Bd		D	2	1FE	1,067,200	106.9570	1,069,570	1,000,000	1,066,317		(883)			4.041	3.009	MS	12,120		11/20/2019	03/13/2028
629568-AV-8	Nabors Industries Ltd Sr Nt		D		3FE	1,038,000	100.5380	1,005,380	1,000,000	1,003,475		(4,751)			5.000	4.493	MS	14,722	50,000	06/06/2011	09/15/2020
759891-AA-2	Renre North America Hldgs Bd		D		1FE	1,019,030	100.6730	1,006,730	1,000,000	1,000,538		(2,555)			5.750	5.481	MS	16,931	57,500	02/01/2011	03/15/2020

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	Code	Foreign	Bond Char	NAIC Designation and 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
86562M-AY-6	Sumitomo Mitsui Finl Group Bd		D		1FE	1,990,500	105.8080	2,116,160	2,000,000	1,992,099		833			3.544	3.601	JJ	32,290	70,880	01/19/2018	01/17/2028
87854X-AD-3	Technipfmc PLC 144A		D	2	2FE	982,700	102.0460	1,020,460	1,000,000	988,760		3,800			3.450	3.885	AO	8,625	34,500	05/22/2018	10/01/2022
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						115,266,493	XXX	118,252,898	113,834,000	114,758,909		(99,242)			XXX	XXX	XXX	1,103,713	3,847,530	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						115,266,493	XXX	118,252,898	113,834,000	114,758,909		(99,242)			XXX	XXX	XXX	1,103,713	3,847,530	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
6099999. Subtotal - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
7699999. Total - Issuer Obligations						118,945,206	XXX	121,973,149	117,499,000	118,426,520		(99,625)			XXX	XXX	XXX	1,123,418	3,933,055	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						27,075	XXX	27,799	26,807	26,811		(16)			XXX	XXX	XXX	123	1,474	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
8199999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds						118,972,281	XXX	122,000,948	117,525,807	118,453,331		(99,641)			XXX	XXX	XXX	1,123,541	3,934,529	XXX	XXX

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

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
110122-BG-2	Bristol Myers Squibb Co Bd 3.250% 08/15/22		11/20/2019	Tax Free Exchange		749,884	750,000	6,432
269246-BQ-6	E*Trade Financial Corp Bd 3.800% 08/24/27		02/11/2019	Stifel, Nicolaus & Co		1,896,000	2,000,000	35,678
269246-BS-2	E*Trade Financial Corp Bd 4.500% 06/20/28		12/04/2019	J.P. Morgan		1,084,390	1,000,000	20,750
44891A-BD-8	Hyundai Capital America 144A 3.500% 11/02/26		11/07/2019	First Tennessee		2,001,450	2,000,000	2,333
48128G-M5-6	JP Morgan Chase Bd 3.000% 11/27/30		11/25/2019	BOSC Inc.		2,000,000	2,000,000	
530790-AC-1	Liberty Mutual Insurance Bd 7.875% 10/15/26		10/17/2019	Stifel, Nicolaus & Co		1,277,880	1,000,000	1,313
759351-AN-9	Reinsurance Group of America Bd 3.900% 05/15/29		12/05/2019	FTN Financial		962,145	900,000	2,340
858155-AE-4	Steelcase Inc Bd 5.125% 01/18/29		12/05/2019	Oppenheimer & Co., Inc.		1,134,180	1,000,000	20,073
404280-AW-9	HSBC Holdings PLC Bd 4.300% 03/08/26	D	10/10/2019	Oppenheimer & Co., Inc.		2,160,420	2,000,000	8,839
404280-BK-4	HSBC Holdings PLC Bd 4.041% 03/13/28	D	11/20/2019	Oppenheimer & Co., Inc.		1,067,200	1,000,000	7,745
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						14,333,549	13,650,000	105,503
8399997. Total - Bonds - Part 3						14,333,549	13,650,000	105,503
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						14,333,549	13,650,000	105,503
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						14,333,549	XXX	105,503

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 11	12	13	14	15	16	17	18	19	20	21
CUSIP Identi-fication	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment 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 Con-tractual Maturity Date
364195-CJ-4	Galveston Cnty TX Build Americ GO 6.205% 02/01/29		02/01/2019	Call 100.0000		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				31,025	02/01/2029
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				31,025	XXX
31393N-QT-9	FHR 2599 VB (15) 5.500% 02/15/23		12/01/2019	Paydown		15,613	15,613	15,769	15,625		(12)		(12)		15,613				459	02/15/2023
3199999. Subtotal - Bonds - U.S. Special Revenues						15,613	15,613	15,769	15,625		(12)		(12)		15,613				459	XXX
097014-AL-8	Boeing Capital Corp Bd 4.700% 10/27/19		10/27/2019	Maturity		1,000,000	1,000,000	1,004,400	1,000,456		(456)		(456)		1,000,000				47,000	10/27/2019
13342B-AE-5	Cameron Intl Corp Nt 4.500% 06/01/21		11/21/2019	Call 103.9190		1,039,190	1,000,000	1,006,610	1,001,881		(669)		(669)		1,001,213		(1,213)	(1,213)	82,940	06/01/2021
151020-AH-7	Celgene Corp Sr Nt 3.250% 08/15/22		11/20/2019	Tax Free Exchange		749,884	750,000	749,618	749,850		36		36		749,884				31,557	08/15/2022
233851-AR-5	Daimler Finance NA LLC 144A 2.250% 07/31/19		07/31/2019	Maturity		1,000,000	1,000,000	992,130	999,296		704		704		1,000,000				22,500	07/31/2019
828807-CG-0	Simon Property Group Inc Sr Nt 4.125% 12/01/21		10/07/2019	Call 104.7603		1,047,603	1,000,000	1,106,310	1,035,669		(9,988)		(9,988)		1,025,682		(25,682)	(25,682)	82,665	12/01/2021
92276M-AX-3	Ventas Realty LP Cap Crp Sr Nt 4.250% 03/01/22		09/23/2019	Call 105.4900		1,054,900	1,000,000	996,320	998,680		288		288		998,968		1,032	1,032	99,997	03/01/2022
22533A-AC-1	Credit Agricole CIB Bd 4.380% 10/19/28	D	10/21/2019	Call 100.0000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				87,600	10/19/2028
90270K-TK-5	UBS AG London Bd 4.050% 08/17/30	D	08/17/2019	Call 100.0000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				81,000	08/17/2030
Q8511E-AA-4	Optus Finance Pty Ltd Nt 4.625% 10/15/19	D	10/15/2019	Maturity		1,000,000	1,000,000	959,010	995,893		4,107		4,107		1,000,000				46,250	10/15/2019
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,891,577	10,750,000	10,814,398	10,781,725		(5,978)		(5,978)		10,775,747		(25,863)	(25,863)	581,509	XXX
8399997. Total - Bonds - Part 4						11,907,190	11,765,613	11,830,167	11,797,350		(5,990)		(5,990)		11,791,360		(25,863)	(25,863)	612,993	XXX
8399998. Total - Bonds - Part 5																				XXX
8399999. Total - Bonds						11,907,190	11,765,613	11,830,167	11,797,350		(5,990)		(5,990)		11,791,360		(25,863)	(25,863)	612,993	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks							XXX													XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX
9799999. Total - Common Stocks							XXX													XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX
9999999 - Totals						11,907,190	XXX	11,830,167	11,797,350		(5,990)		(5,990)		11,791,360		(25,863)	(25,863)	612,993	XXX

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

NONE

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

NONE

Schedule D - Part 6 - Section 2

NONE

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

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

N O N E

SCHEDULE E - PART 1 - CASH

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Bank of Guam	Guam					50,110	XXX
Moody National Bank	Galveston, TX					304,173	XXX
Wells Fargo	Houston, TX					(1,200,909)	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories		XXX	XXX				XXX
0199999. Totals - Open Depositories		XXX	XXX			(846,626)	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories		XXX	XXX				XXX
0299999. Totals - Suspended Depositories		XXX	XXX				XXX
0399999. Total Cash on Deposit		XXX	XXX			(846,626)	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash		XXX	XXX			(846,626)	XXX

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

1. January	(343,338)	4. April	(614,089)	7. July	(648,676)	10. October	(504,001)
2. February	(567,019)	5. May	(629,738)	8. August	(127,788)	11. November	125,937
3. March	(451,868)	6. June	(578,248)	9. September	(587,305)	12. December	(846,626)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
3199999. Total - U.S. Special Revenues Bonds								
	DTE Energy Corp CP		12/27/2019	1.800	01/08/2020	2,723,046		681
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						2,723,046		681
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						2,723,046		681
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6099999. Subtotal - SVO Identified Funds								
6599999. Subtotal - Unaffiliated Bank Loans								
7699999. Total - Issuer Obligations						2,723,046		681
7799999. Total - Residential Mortgage-Backed Securities								
7899999. Total - Commercial Mortgage-Backed Securities								
7999999. Total - Other Loan-Backed and Structured Securities								
8099999. Total - SVO Identified Funds								
8199999. Total - Affiliated Bank Loans								
8299999. Total - Unaffiliated Bank Loans								
8399999. Total Bonds						2,723,046		681
00142W-84-3	Aim Premier Portfolio MM		12/26/2019	0.000		4,161		5,161
	WF MM		12/31/2019			1,731,568		16,656
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						1,735,729		21,817
8899999 - Total Cash Equivalents						4,458,775		22,498

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama AL						
2. Alaska AK						
3. Arizona AZ						
4. Arkansas AR						
5. California CA						
6. Colorado CO						
7. Connecticut CT						
8. Delaware DE						
9. District of Columbia DC						
10. Florida FL						
11. Georgia GA	B	Ga admin code ch 120-2-18-.06			35,000	34,989
12. Hawaii HI						
13. Idaho ID						
14. Illinois IL						
15. Indiana IN						
16. Iowa IA						
17. Kansas KS						
18. Kentucky KY						
19. Louisiana LA						
20. Maine ME						
21. Maryland MD						
22. Massachusetts MA						
23. Michigan MI						
24. Minnesota MN						
25. Mississippi MS						
26. Missouri MO	B	Mo code 375.89.3			649,298	649,688
27. Montana MT						
28. Nebraska NE						
29. Nevada NV						
30. New Hampshire NH						
31. New Jersey NJ						
32. New Mexico NM	B	Nm annot stat 59a-5-18			209,927	209,815
33. New York NY						
34. North Carolina NC	B	Nc gen stat ch 58-5-50			399,277	402,684
35. North Dakota ND						
36. Ohio OH						
37. Oklahoma OK						
38. Oregon OR						
39. Pennsylvania PA						
40. Rhode Island RI						
41. South Carolina SC						
42. South Dakota SD						
43. Tennessee TN						
44. Texas TX	B	Tx ins code art 1.10 par 17a	3,285,982	3,326,296		
45. Utah UT						
46. Vermont VT						
47. Virginia VA	B	Va code sec 38.2-1047			99,999	99,969
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	XXX				
59. Subtotal	XXX	XXX	3,285,982	3,326,296	1,393,501	1,397,145
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				

ALPHABETICAL INDEX

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