



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2019
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code04080408NAIC Company Code71773Employer's ID Number75-1016594
(Current)(Prior)

Organized under the Laws ofTexas, State of Domicile or Port of EntryTX

Country of DomicileUnited States of America

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

Incorporated/Organized12/02/1954Commenced Business12/20/1954

Statutory Home OfficeOne Moody PlazaGalveston, TX, US 77550
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative OfficeOne Moody PlazaGalveston, TX, US 77550409-763-4661
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressOne Moody PlazaGalveston, TX, US 77550
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and RecordsOne Moody PlazaGalveston, TX, US 77550409-766-6846
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.americannational.com

Statutory Statement ContactCourtney Michelle Pacheco409-766-6846
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OFFICERS

Chairman of the Board,
President & CEOJames Edward PozziVice President & ControllerMichelle Annette Gage

Vice President & Corporate
SecretaryJohn Mark Flippin #Vice President & ActuarySara 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	Johnny David Johnson, Vice President
Robert Jay Kirchner, Vice President	Debra Raines Lambson, 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 ofTexasSS:

County ofGalveston

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
Chariman of the Board, President & CEO

John Mark Flippin #
Vice President & Corporate Secretary

Michelle Annette Gage
Vice President & Controller

Subscribed and sworn to before me this
day of

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

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	112,831,896		112,831,896	116,016,772
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(587,305)), cash equivalents (\$8,869,573) and short-term investments (\$)	8,282,268		8,282,268	1,754,220
6. Contract loans (including \$ premium notes)	3,964,200		3,964,200	4,035,459
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				5,400
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	125,078,364		125,078,364	121,811,851
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,234,320		1,234,320	1,261,855
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	548,087		548,087	470,861
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	550,065		550,065	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	2,050,648		2,050,648	1,782,605
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	4,364,588	4,364,588		
19. Guaranty funds receivable or on deposit	561,681		561,681	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	56,917		56,917	16,685
24. Health care (\$) and other amounts receivable	5,673,589	5,673,589		
25. Aggregate write-ins for other than invested assets	1,312,405	150	1,312,255	664,042
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	141,430,664	10,038,327	131,392,337	127,657,525
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	141,430,664	10,038,327	131,392,337	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 through 1103 plus 1198)(Line 11 above)				
2501. MGU Fee Income Receivable	724,443		724,443	640,001
2502. Taxes other than FIT	587,812		587,812	24,041
2503. Debit Suspense	150	150		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,312,405	150	1,312,255	664,042

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 72,694,566 less \$ included in Line 6.3 (including \$ Modco Reserve)	72,694,566	72,138,934
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	2,638,705	2,280,645
3. Liability for deposit-type contracts (including \$ Modco Reserve)	182,449	202,396
4. Contract claims:		
4.1 Life	435,300	460,685
4.2 Accident and health	7,695,186	7,809,382
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
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 \$ 426,638 accident and health premiums	428,340	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	35,753	40,161
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,202 , accident and health \$ 662,350 and deposit-type contract funds \$	664,552	870,424
11. Commissions and expense allowances payable on reinsurance assumed	1,530,557	1,041,258
12. General expenses due or accrued	6,309	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	317,214	1,097,405
15.1 Current federal and foreign income taxes, including \$ 217 on realized capital gains (losses)	331,182	
15.2 Net deferred tax liability		
16. Unearned investment income	43	24
17. Amounts withheld or retained by reporting entity as agent or trustee	50,301	130,139
18. Amounts held for agents' account, including \$ 4,709,691 agents' credit balances	4,709,691	4,654,666
19. Remittances and items not allocated	121,644	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	761,772	771,946
24.02 Reinsurance in unauthorized and certified (\$) companies	1,161,554	726,159
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,046,525	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	132,615	130,959
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	95,944,258	94,683,121
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	95,944,258	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	41,152,500	41,152,500
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(8,704,421)	(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)	32,448,079	29,974,404
38. Totals of Lines 29, 30 and 37	35,448,079	32,974,404
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	131,392,337	127,657,525
DETAILS OF WRITE-INS		
2501. Pending escheat items	129,109	130,959
2502. Miscellaneous liabilities	3,506	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	132,615	130,959
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 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 through 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	36,411,371	28,880,280	39,194,254
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	3,633,276	3,399,091	4,537,214
4. Amortization of Interest Maintenance Reserve (IMR)	5,223	(3,354)	(4,472)
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	14,549,855	12,884,686	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	5,313,496	4,620,892	6,060,037
9. Totals (Lines 1 to 8.3)	59,913,221	49,781,595	66,712,491
10. Death benefits	2,824,083	2,501,188	3,230,583
11. Matured endowments (excluding guaranteed annual pure endowments)	2,009	12,250	12,620
12. Annuity benefits	33,495	44,462	47,696
13. Disability benefits and benefits under accident and health contracts	28,257,188	22,470,155	31,832,163
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	775,182	876,000	1,379,072
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	5,155	21,042	22,978
18. Payments on supplementary contracts with life contingencies	6,874	8,668	11,558
19. Increase in aggregate reserves for life and accident and health contracts	913,692	1,052,147	831,266
20. Totals (Lines 10 to 19)	32,817,678	26,985,912	37,367,936
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	9,866,432	8,274,506	11,069,508
22. Commissions and expense allowances on reinsurance assumed	9,574,367	7,894,769	10,433,288
23. General insurance expenses and fraternal expenses	5,708,583	5,673,120	7,867,684
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,403,104	1,163,625	1,619,547
25. Increase in loading on deferred and uncollected premiums	19,221	12,149	(34,847)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	2,821	528	528
28. Totals (Lines 20 to 27)	59,392,206	50,004,609	68,323,644
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	521,015	(223,014)	(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)	521,015	(223,014)	(1,611,153)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	431,799	254,112	(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)	89,216	(477,126)	(1,499,717)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)		21,441	21,314
35. Net income (Line 33 plus Line 34)	89,216	(455,685)	(1,478,403)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	32,974,404	34,179,605	34,179,605
37. Net income (Line 35)	89,216	(455,685)	(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	141,565	299,443	(1,314,559)
41. Change in nonadmitted assets	2,579,247	142,973	1,359,224
42. Change in liability for reinsurance in unauthorized and certified companies	(435,395)	33,868	278,093
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	10,174	48,254	(22,972)
45. Change in treasury stock			
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	88,868	(32,190)	(26,584)
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,473,675	36,663	(1,205,201)
55. Capital and surplus, as of statement date (Lines 36 + 54)	35,448,079	34,216,268	32,974,404
DETAILS OF WRITE-INS			
08.301. Group Reinsurance Fee Income	5,232,416	4,585,558	6,010,528
08.302. Miscellaneous Income	81,080	35,334	49,509
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	5,313,496	4,620,892	6,060,037
2701. Fines and Penalties to Regulatory Authorities	2,821	528	528
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	2,821	528	528
5301. Change in deferred tax on non-admitted items	88,868	(32,190)	(26,584)
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	88,868	(32,190)	(26,584)

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	36,109,706	28,630,891	39,189,767
2. Net investment income	3,436,410	3,182,603	4,271,126
3. Miscellaneous income	19,527,694	17,287,858	22,392,148
4. Total (Lines 1 to 3)	59,073,810	49,101,352	65,853,041
5. Benefit and loss related payments	31,750,664	24,179,764	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	27,431,179	21,082,353	28,377,817
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$217 tax on capital gains (losses)	(3,132,029)		
10. Total (Lines 5 through 9)	56,049,814	45,262,117	62,604,714
11. Net cash from operations (Line 4 minus Line 10)	3,023,996	3,839,235	3,248,327
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	5,067,023	8,596,413	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)	(139)
12.7 Miscellaneous proceeds	5,400		1,363
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,072,423	8,596,274	10,611,594
13. Cost of investments acquired (long-term only):			
13.1 Bonds	1,896,000	13,333,506	16,286,666
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications		22,812	1
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,896,000	13,356,318	16,286,667
14. Net increase (or decrease) in contract loans and premium notes	(310,565)	(351,001)	(304,095)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	3,486,988	(4,409,043)	(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	(25,101)	(116,056)	(135,842)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	42,165	(29,825)	112,796
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	17,064	(145,881)	(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)	6,528,048	(715,689)	(2,145,697)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,754,220	3,899,917	3,899,917
19.2 End of period (Line 18 plus Line 19.1)	8,282,268	3,184,228	1,754,220

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	2,781,570	2,762,368	3,675,879
3. Ordinary individual annuities	85,795	282,146	285,039
4. Credit life (group and individual)			
5. Group life insurance	10,981	11,801	15,809
6. Group annuities			
7. A & H - group	34,694,861	36,018,594	46,912,898
8. A & H - credit (group and individual)			
9. A & H - other	21,513,486	12,146,121	17,284,296
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	59,086,693	51,221,030	68,173,921
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	59,086,693	51,221,030	68,173,921
14. Deposit-type contracts	25,468	58,319	58,319
15. Total (Lines 13 and 14)	59,112,161	51,279,349	68,232,240
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

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 & 3)	XXX	XXX	XXX	\$ 89,216	\$ (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	\$ 89,216	\$ (1,478,403)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 35,448,079	\$ 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	\$ 35,448,079	\$ 32,974,404

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

No significant change.

C. Accounting Policy

- (1) No significant change.
- (2) Bonds not backed by other loans, with the NAIC rating of 6, are stated at the lower of amortized cost or SVO market value; all other NAIC ratings are carried at amortized cost using the interest method.
- (3) - (5) No significant change.
- (6) Loan-backed securities are carried at amortized cost using the prospective method including anticipated prepayments at the date of purchase.
- (7) - (13) No significant change.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of September 30, 2019.

NOTE 2 Accounting Changes and Corrections of Errors

No significant change.

NOTE 3 Business Combinations and Goodwill

No significant change.

NOTE 4 Discontinued Operations

No significant change.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No significant change.

B. Debt Restructuring

No significant change.

C. Reverse Mortgages

No significant change.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/asset-backed securities were obtained from independent third party pricing services or internal estimates.
- (2) At September 30, 2019, the Company did not have any securities within the scope of SSAP No. 43R with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.
- (3) At September 30, 2019, the Company did not hold any loan-backed and structured 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 September 30, 2019, the Company believes it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management's criteria for other-than-temporary impairment at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company has no dollar repurchase agreements.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company has no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company has no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company has no repurchase agreements.

NOTES TO FINANCIAL STATEMENTS

- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
- The Company has no reverse repurchase agreements.
- J. Real Estate
- No significant change.
- K. Low Income Housing tax Credits (LIHTC)
- No significant change.
- L. Restricted Assets
- No significant change.
- M. Working Capital Finance Investments
- The Company has no working capital investments.
- N. Offsetting and Netting of Assets and Liabilities
- The Company has no offsetting and netting assets and liabilities.
- O. Structured Notes
- No significant change.
- P. 5GI Securities
- No significant change.
- Q. Short Sales
- No significant change.
- R. Prepayment Penalty and Acceleration Fees
- No significant change.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

NOTE 7 Investment Income

No significant change.

NOTE 8 Derivative Instruments

The Company has no investments in derivative instruments.

NOTE 9 Income Taxes

No significant change.

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

A.-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.

D.-O. No significant change.

NOTE 11 Debt

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

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

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

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

No significant change.

NOTE 14 Liabilities, Contingencies and Assessments

No significant change.

NOTE 15 Leases

No significant change.

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

No significant change.

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

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities. The Company has not engaged in any wash sales.

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

No significant change.

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

No significant change.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

- A.
- (1) There were no assets measured and reported at fair value for the nine months ended September 30, 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 September 30, 2019.

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

(4) As of September 30, 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.

(5) The Company does not own any derivative securities.
- 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	\$ 116,176,701	\$ 112,831,896		\$ 116,176,701			

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. In accordance with SSAP 100, 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. The price origin, classification and NAIC Designation files in the Automated Valuation Service+ (AVS) security records are utilized to determine the fair value hierarchy levels. 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 holds a small amount of fixed maturities that have characteristics that make them unsuitable for matrix pricing. For these fixed securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3. The pricing of certain private placement debt also includes significant non-observable inputs, the internally determined credit rating of the security and an externally provided credit spread, and are classified in Level 3.

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

- D. Not Practicable to Estimate Fair Value

Not applicable.

- E. The Company had no investments measured using Net Asset Value.

NOTE 21 Other Items

No significant change.

NOTE 22 Events Subsequent

No significant change.

NOTE 23 Reinsurance

No significant change.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts or contracts subject to redetermination during the reporting period.

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 September 30, 2019, \$5.2 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 September 30, 2019 are now \$0.6 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$2.0 million of favorable prior-year development from December 31, 2018 to September 30, 2019. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

NOTE 26 Intercompany Pooling Arrangements

No significant change.

NOTE 27 Structured Settlements

No significant change.

NOTE 28 Health Care Receivables

No significant change.

NOTES TO FINANCIAL STATEMENTS

NOTE 29 Participating Policies

No significant change.

NOTE 30 Premium Deficiency Reserves

No significant change.

NOTE 31 Reserves for Life Contracts and Annuity Contracts

No significant change.

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

No significant change.

NOTE 33 Premium & Annuity Considerations Deferred and Uncollected

No significant change.

NOTE 34 Separate Accounts

No significant change.

NOTE 35 Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [☐] No [☒]

1.2

If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☐]

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [☐] No [☒]

2.2

If yes, date of change:

3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

If yes, complete Schedule Y, Parts 1 and 1A.

Yes [☒] No [☐]

3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☐] No [☒]

3.3

If the response to 3.2 is yes, provide a brief description of those changes.

3.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [☒] No [☐]

3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

904163

4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

If yes, complete and file the merger history data file with the NAIC for the annual filing corresponding to this period.

Yes [☐] No [☒]

4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes [☐] No [☒] N/A [☐]

6.1

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

12/31/2015

6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2015

6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

10/02/2017

6.4

By what department or departments?
TEXAS DEPARTMENT OF INSURANCE

6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [☐] No [☐] N/A [☒]

6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [☐] No [☐] N/A [☒]

7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [☐] No [☒]

7.2

If yes, give full information:

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒]

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 [☒] No [☐]

8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(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.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 39,364

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$
13.

Amount of real estate and mortgages held in short-term investments:

\$
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$	\$
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No []
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1

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

\$

16.2

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

\$

16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF SEPTEMBER 30, 2019 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

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

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

82.900 %

2.2

A&H cost containment percent

1.400 %

2.3

A&H expense percent excluding cost containment expenses

30.400 %

3.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]

3.4

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

\$

4.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [X] No []

4.1

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 []

Fraternal Benefit Societies Only:

5.1

In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?

Yes [] No [] N/A []

5.2

If no, explain:

6.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes [] No []

6.2

If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

STATEMENT AS OF SEPTEMBER 30, 2019 OF THE American National Life Insurance Company of Texas

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2019 OF THE American National Life Insurance Company of Texas

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			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	273,167		26,536		299,703	
2.	Alaska	AK	L	874		3,174		4,048	
3.	Arizona	AZ	L	19,425	105	4,748,405		4,767,935	
4.	Arkansas	AR	L	37,099		138,033		175,132	
5.	California	CA	L	109,998		9,457,213		9,567,211	
6.	Colorado	CO	L	33,070		265,909		298,979	
7.	Connecticut	CT	L	12,511		13,096		25,607	
8.	Delaware	DE	L	662		866,818		867,480	
9.	District of Columbia	DC	L						
10.	Florida	FL	L	140,798		243,276		384,074	
11.	Georgia	GA	L	77,679		244,820		322,499	
12.	Hawaii	HI	L	50,900		51,834		102,734	
13.	Idaho	ID	L	10,174		116,009		126,183	
14.	Illinois	IL	L	60,057		568,787		628,844	
15.	Indiana	IN	L	28,530		941,029		969,559	
16.	Iowa	IA	L	12,892		543,643		556,535	
17.	Kansas	KS	L	11,517		578,501		590,018	
18.	Kentucky	KY	L	10,349		116,854		127,203	
19.	Louisiana	LA	L	58,161		236,320		294,481	
20.	Maine	ME	N	2,674				2,674	
21.	Maryland	MD	L	14,527		485,406		499,933	
22.	Massachusetts	MA	L	9,530	85,257	43,648		138,435	
23.	Michigan	MI	L	17,451	131	746,035		763,617	
24.	Minnesota	MN	L	64,527		3,456		67,983	
25.	Mississippi	MS	L	32,899		408,923		441,822	
26.	Missouri	MO	L	93,991		649,782		743,773	
27.	Montana	MT	L	1,720		10,845		12,565	
28.	Nebraska	NE	L	6,027		390,693		396,720	
29.	Nevada	NV	L	42,044		756,473		798,517	
30.	New Hampshire	NH	L	525				525	
31.	New Jersey	NJ	N	3,726		9,145		12,871	
32.	New Mexico	NM	L	30,476		90,326		120,802	
33.	New York	NY	N	6,537		339		6,876	
34.	North Carolina	NC	L	87,287		475,417		562,704	
35.	North Dakota	ND	L	166		1,486		1,652	
36.	Ohio	OH	L	65,618		2,377,295		2,442,913	
37.	Oklahoma	OK	L	81,059		892,624		973,683	
38.	Oregon	OR	L	4,072		4,120,104		4,124,176	
39.	Pennsylvania	PA	L	53,325	218	319,148		372,691	
40.	Rhode Island	RI	L		84	1,963		2,047	
41.	South Carolina	SC	L	21,941		370,330		392,271	
42.	South Dakota	SD	L	4,061		881		4,942	
43.	Tennessee	TN	L	138,976		261,867		400,843	25,468
44.	Texas	TX	L	831,318		16,763,032		17,594,350	
45.	Utah	UT	L	62,356		7,702,156		7,764,512	
46.	Vermont	VT	N	700				700	
47.	Virginia	VA	L	29,399		89,146		118,545	
48.	Washington	WA	L	9,582		141,851		151,433	
49.	West Virginia	WV	L	15,228		280,811		296,039	
50.	Wisconsin	WI	L	2,444		164,449		166,893	
51.	Wyoming	WY	L	1,180		234,842		236,022	
52.	American Samoa	AS	N						
53.	Guam	GU	L	2,994				2,994	
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 Aliens	OT	XXX	3,384				3,384	
59.	Subtotal	XXX		2,689,607	85,795	56,952,730		59,728,132	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		26,081		5,112		31,193	
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		2,715,688	85,795	56,957,842		59,759,325	25,468
96.	Plus Reinsurance Assumed.....	XXX				43,750,801		43,750,801	
97.	Totals (All Business).....	XXX		2,715,688	85,795	100,708,643		103,510,126	25,468
98.	Less Reinsurance Ceded.....	XXX		1,419,214		65,981,206		67,400,420	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		1,296,474	85,795	34,727,437		36,109,706	25,468
DETAILS OF WRITE-INS									
58001.	MEX Mexico	XXX		1,500				1,500	
58002.	SGP Singapore	XXX		1,884				1,884	
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		3,384				3,384	
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

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

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

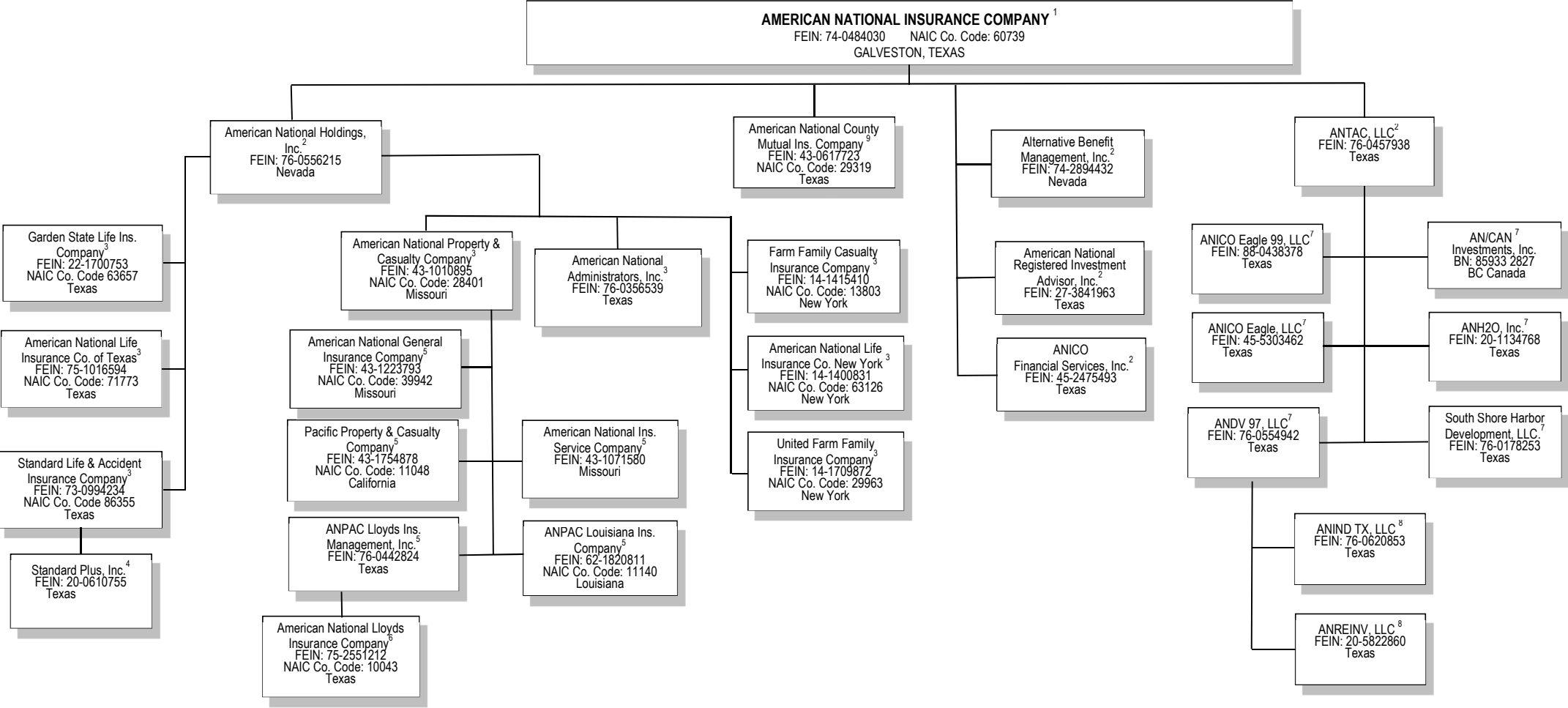
R - Registered - Non-domiciled RRGs.....

Q - Qualified - Qualified or accredited reinsurer.....

STATEMENT AS OF SEPTEMBER 30, 2019 OF THE American National Life Insurance Company of Texas

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-centage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.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	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	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

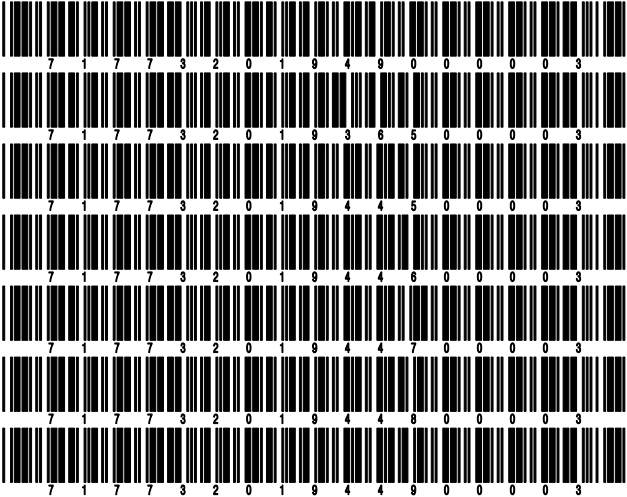
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. 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?	NO
5. 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?	NO
6. 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?	NO
7. 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?	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanation:

-
-
-
-
-
-
-

Bar Code:

- Trusteed Surplus Statement [Document Identifier 490]
- Medicare Part D Coverage Supplement [Document Identifier 365]
- Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	116,016,772	110,413,269
2. Cost of bonds and stocks acquired	1,896,000	16,286,666
3. Accrual of discount	87,615	108,527
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	1,032	14,348
6. Deduct consideration for bonds and stocks disposed of	5,067,023	10,610,369
7. Deduct amortization of premium	157,400	195,669
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	54,900	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	112,831,896	116,016,772
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	112,831,896	116,016,772

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	60,581,330	26,305,242	24,863,971	(979,070)	60,070,482	60,581,330	61,043,531	60,820,814
2. NAIC 2 (a)	52,528,549		998,968	968,458	53,569,882	52,528,549	52,498,039	52,642,874
3. NAIC 3 (a)	3,748,126			2,750	3,745,422	3,748,126	3,750,876	3,742,741
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	116,858,005	26,305,242	25,862,939	(7,862)	117,385,786	116,858,005	117,292,446	117,206,429
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	116,858,005	26,305,242	25,862,939	(7,862)	117,385,786	116,858,005	117,292,446	117,206,429

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$ 4,460,550 ; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$.

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,638,697	4,493,008
2. Cost of cash equivalents acquired	185,061,639	261,661,146
3. Accrual of discount	39,408	70,577
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		(139)
6. Deduct consideration received on disposals	178,870,171	263,585,895
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	8,869,573	2,638,697
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	8,869,573	2,638,697

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

N O N E

STATEMENT AS OF SEPTEMBER 30, 2019 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	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 Recog- nized	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	NAIC Desig- nation and Admini- strative Symbol /Market Indicator (a)
31393N-QT-9	FHR 2599 VB (15) 5.500% 02/15/23		07/01/2019	Paydown		1,586	1,586	1,602	1,587		(1)		(1)		1,586				51	02/15/2023	1
31393N-QT-9	FHR 2599 VB (15) 5.500% 02/15/23		08/01/2019	Paydown		1,164	1,164	1,176	1,165	(1)			(1)		1,164				43	02/15/2023	1
31393N-QT-9	FHR 2599 VB (15) 5.500% 02/15/23		09/01/2019	Paydown		1,221	1,221	1,233	1,222		(1)		(1)		1,221				50	02/15/2023	1
3199999. Subtotal - Bonds - U.S. Special Revenues						3,971	3,971	4,011	3,974		(3)		(3)		3,971				144	XXX	XXX
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	1FE
92276M-AX-3	Ventas Realty LP Cap Crp Sr Nt 4.250%		03/01/22			1,054,900	1,000,000	996,320	998,680		288		288		998,968		1,032	1,032	99,997	03/01/2022	2FE
90270K-TK-5	UBS AG London Bd 4.050% 08/17/30		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	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,054,900	4,000,000	3,988,450	3,997,976		992		992		3,998,968		1,032	1,032	203,497	XXX	XXX
8399997. Total - Bonds - Part 4						4,058,871	4,003,971	3,992,461	4,001,950		989		989		4,002,939		1,032	1,032	203,641	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						4,058,871	4,003,971	3,992,461	4,001,950		989		989		4,002,939		1,032	1,032	203,641	XXX	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX													XXX	XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks							XXX													XXX	XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX	XXX
9999999 - Totals						4,058,871	XXX	3,992,461	4,001,950		989		989		4,002,939		1,032	1,032	203,641	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of Guam Guam					50,110	50,110	50,110	XXX
Wells Fargo Houston, TX					(513,875)	(350,984)	(612,953)	XXX
0199998. Deposits in ... 1 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			(184,911)	173,086	(24,462)	XXX
0199999. Totals - Open Depositories	XXX	XXX			(648,676)	(127,788)	(587,305)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			(648,676)	(127,788)	(587,305)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX			(648,676)	(127,788)	(587,305)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

Medicare Part D Coverage Supplement

N O N E

Trusted Surplus - Cover

N O N E

Trusted Surplus Statement - Assets

N O N E

Trusted Surplus Statement - Liabilities and Trusted Surplus

N O N E

Trusted Surplus Overflow Page

N O N E