

**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**

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FOR THE YEAR ENDED  
DECEMBER 31, 2020

LIFE AND ACCIDENT AND HEALTH

**2020**

**2020**



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

## American National Life Insurance Company of Texas

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

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

Country of Domicile United States of America

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

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

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

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

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

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

Internet Website Address www.americannational.com

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

### OFFICERS

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

### OTHER

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

### DIRECTORS OR TRUSTEES

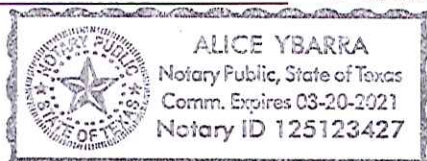
<u>David Alan Behrens</u>	<u>George Richard Ferdinandtsen</u>	<u>Johnny David Johnson</u>
<u>James Edward Pozzi</u>	<u>John Frederick Simon</u>	<u>James Patrick Stelling</u>
<u>Clarence Ellsworth Tipton</u>	<u>Timothy Allen Walsh</u>	

State of Texas SS:  
County of Galveston

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

<u>James Edward Pozzi</u> Chairman of the Board, President & CEO	<u>John Mark Flippin</u> Vice President & Corporate Secretary	<u>Michelle Annette Gage</u> Vice President & Controller
---------------------------------------------------------------------	------------------------------------------------------------------	-------------------------------------------------------------

Subscribed and sworn to before me this 9th day of FEBRUARY, 2021  
Alice Ybarra



- 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 Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	119,109,349		119,109,349	118,453,331
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 (\$ .....719,277 , Schedule E - Part 1), cash equivalents (\$ .....2,195,288 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	2,914,565		2,914,565	3,612,149
6. Contract loans (including \$ ..... premium notes) .....	3,103,633		3,103,633	3,928,118
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....				4,838
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) .....	125,127,547		125,127,547	125,998,436
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	1,149,251		1,149,251	1,271,990
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	398,367		398,367	285,896
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	509,969		509,969	514,637
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 .....	402,113		402,113	
16.3 Other amounts receivable under reinsurance contracts .....	1,915,511		1,915,511	1,514,140
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 .....				
19. Guaranty funds receivable or on deposit .....	447,560		447,560	484,788
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 .....	2,035,051		2,035,051	931,554
24. Health care (\$ ..... ) and other amounts receivable .....	4,742,626	4,742,626		
25. Aggregate write-ins for other than invested assets .....	1,148,719	300,053	848,666	619,855
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	137,876,714	5,042,679	132,834,035	131,621,296
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	137,876,714	5,042,679	132,834,035	131,621,296
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 .....	717,069		717,069	529,356
2502. Taxes other than FIT .....	131,597		131,597	90,499
2503. Disallowed IMR .....	276,628	276,628		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	23,425	23,425		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,148,719	300,053	848,666	619,855

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....73,033,264 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	73,033,264	72,470,509
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	2,893,687	2,627,209
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	159,850	174,119
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	707,924	603,252
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	7,978,584	8,084,189
5. Policyholders' dividends/refunds to members \$ .....0 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 \$ .....419,235 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	419,922	720,219
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
10. Commissions to agents due or accrued-life and annuity contracts \$ .....3,509 accident and health \$ .....686,558 and deposit-type contract funds \$ ..... .....	690,067	552,007
11. Commissions and expense allowances payable on reinsurance assumed .....	1,321,883	1,051,239
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	48,411	373,298
15.1 Current federal and foreign income taxes, including \$ .....(22,979) on realized capital gains (losses) .....	92,344	
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	25	30
17. Amounts withheld or retained by reporting entity as agent or trustee .....	55,666	80,287
18. Amounts held for agents' account, including \$ .....4,655,863 agents' credit balances .....	4,655,863	4,729,141
19. Remittances and items not allocated .....	137,785	94,760
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) .....	861,364	875,794
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	2,042,299	1,163,977
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	2,499,717	2,480,957
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 .....	8	
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	93,641	129,403
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	97,692,304	96,225,631
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	97,692,304	96,225,631
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) .....	(9,010,769)	(8,756,835)
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) .....	32,141,731	32,395,665
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	35,141,731	35,395,665
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	132,834,035	131,621,296
<b>DETAILS OF WRITE-INS</b>		
2501. Pending escheat items .....	93,641	126,113
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) .....	93,641	129,403
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) .....	60,274,974	52,023,930
2. Considerations for supplementary contracts with life contingencies .....	126,719	
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	4,476,664	4,848,302
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(8,505)	4,489
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) .....	22,839,061	19,112,307
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 .....	8,438,231	6,975,037
9. Total (Lines 1 to 8.3) .....	96,147,144	82,964,065
10. Death benefits .....	7,109,385	3,858,745
11. Matured endowments (excluding guaranteed annual pure endowments) .....	943	2,009
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	51,285	36,005
13. Disability benefits and benefits under accident and health contracts .....	44,039,180	40,086,414
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	2,115,280	1,317,850
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	23,740	29,396
18. Payments on supplementary contracts with life contingencies .....	9,125	9,225
19. Increase in aggregate reserves for life and accident and health contracts .....	829,233	678,139
20. Totals (Lines 10 to 19) .....	54,178,171	46,017,783
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	16,365,062	13,593,484
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	15,494,410	12,601,300
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	8,337,707	7,764,808
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	2,346,708	1,885,750
25. Increase in loading on deferred and uncollected premiums .....	41,006	(6,466)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	2,287	2,821
28. Totals (Lines 20 to 27) .....	96,765,351	81,859,480
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(618,207)	1,104,585
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) .....	(618,207)	1,104,585
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	968,168	(702,463)
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) .....	(1,586,375)	1,807,048
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....56,867 (excluding taxes of \$ .....(79,846) transferred to the IMR) .....	(58,772)	(29,756)
35. Net income (Line 33 plus Line 34) .....	(1,645,147)	1,777,292
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	35,395,665	32,974,404
37. Net income (Line 35) .....	(1,645,147)	1,777,292
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 .....	1,241,110	(4,272,648)
41. Change in nonadmitted assets .....	2,255,105	5,319,790
42. Change in liability for reinsurance in unauthorized and certified companies .....	(878,322)	(437,818)
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	14,430	(103,848)
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 .....	(1,241,110)	138,493
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(253,934)	2,421,261
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	35,141,731	35,395,665
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income .....	8,327,489	6,869,061
08.302. Miscellaneous Income .....	110,742	105,976
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) .....	8,438,231	6,975,037
2701. Fines and Penalties to Regulatory Authorities .....	2,287	2,821
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) .....	2,287	2,821
5301. Change in deferred tax on non-admitted items .....	(1,241,110)	138,493
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) .....	(1,241,110)	138,493

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	59,952,588	52,337,450
2. Net investment income .....	4,258,011	4,484,048
3. Miscellaneous income .....	30,963,435	26,483,354
4. Total (Lines 1 through 3) .....	95,174,034	83,304,852
5. Benefit and loss related payments .....	53,358,603	44,608,120
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	42,909,176	37,243,656
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ .....(22,979) tax on capital gains (losses) .....	(534,893)	(2,523,264)
10. Total (Lines 5 through 9) .....	95,732,886	79,328,512
11. Net cash from operations (Line 4 minus Line 10) .....	(558,852)	3,976,340
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	20,548,673	11,907,191
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 .....		
12.7 Miscellaneous proceeds .....	4,845	562
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	20,553,518	11,907,753
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	21,529,810	14,333,549
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	21,529,810	14,333,549
14. Net increase (decrease) in contract loans and premium notes .....	(1,108,865)	(425,403)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	132,573	(2,000,393)
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 .....	(38,009)	(57,673)
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(233,296)	(60,345)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(271,305)	(118,018)
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) .....	(697,584)	1,857,929
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	3,612,149	1,754,220
19.2 End of year (Line 18 plus Line 19.1) .....	2,914,565	3,612,149

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

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	60,274,974	2,067,113	14,105	304,336		57,889,420			
2. Considerations for supplementary contracts with life contingencies .....	126,719	XXX	XXX	126,719		XXX	XXX		XXX
3. Net investment income .....	4,476,664	3,448,300	92	185,908		842,364			
4. Amortization of Interest Maintenance Reserve (IMR) .....	(8,505)	(6,557)		(349)		(1,599)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	22,839,061	191				22,838,870	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 .....	8,438,231	794	3			8,437,434			
9. Totals (Lines 1 to 8.3) .....	96,147,144	5,509,841	14,200	616,614		90,006,489			
10. Death benefits .....	7,109,385	7,109,385				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....	943	943				XXX	XXX		
12. Annuity benefits .....	51,285	XXX	XXX	51,285		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	44,039,180	29,100				44,010,080	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	2,115,280	1,884,792		230,488		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	23,740	14,407		7,475		1,858	XXX		
18. Payments on supplementary contracts with life contingencies .....	9,125			9,125		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	829,233	412,785	231	149,737		266,480	XXX		
20. Totals (Lines 10 to 19) .....	54,178,171	9,451,412	231	448,110		44,278,418	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	16,365,062	176,814	2,057			16,186,191			XXX
22. Commissions and expense allowances on reinsurance assumed .....	15,494,410					15,494,410	XXX		
23. General insurance expenses and fraternal expenses .....	8,337,707	649,707	3,020	54,965		7,630,015			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,346,708	114,644	919	1,689		2,229,456			
25. Increase in loading on deferred and uncollected premiums .....	41,006	41,006					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	2,287	176		16		2,095			
28. Totals (Lines 20 to 27) .....	96,765,351	10,433,759	6,227	504,780		85,820,585			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(618,207)	(4,923,918)	7,973	111,834		4,185,904			
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) .....	(618,207)	(4,923,918)	7,973	111,834		4,185,904			
32. Federal income taxes incurred (excluding tax on capital gains) .....	968,168	7,512,881	(12,486)	23,310		(6,555,537)			
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) .....	(1,586,375)	(12,436,799)	20,459	88,524		10,741,441			
34. Policies/certificates in force end of year .....	83,338	3,096	90	123		80,029	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Group Reinsurance Fee Income .....	8,327,489					8,327,489			
08.302. Miscellaneous Income .....	110,742	794	3			109,945			
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) .....	8,438,231	794	3			8,437,434			
2701. Fine and Penalties to Regulatory Authorities .....	2,287	176		16		2,095			
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) .....	2,287	176		16		2,095			

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a) .....	2,067,113		154,561	791,128		1,080,007	41,417					
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	3,448,300		352,889	1,371,703		1,718,365	5,343					
4. Amortization of Interest Maintenance Reserve (IMR) .....	(6,557)		(671)	(2,608)		(3,268)	(10)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....												
6. Commissions and expense allowances on reinsurance ceded .....	191			277		(86)						
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 .....	794		44	226		505	19					
9. Totals (Lines 1 to 8.3) .....	5,509,841		506,823	2,160,726		2,795,523	46,769					
10. Death benefits .....	7,109,385		517,246			6,592,139						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	943		943									
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 .....	29,100		2,389	12,227		13,949	535					
14. Coupons, guaranteed annual pure endowments and similar benefits .....												
15. Surrender benefits and withdrawals for life contracts .....	1,884,792		24,047			1,860,745						
16. Group conversions .....												
17. Interest and adjustments on contract or deposit-type contract funds .....	14,407		2,327			12,080						
18. Payments on supplementary contracts with life contingencies .....												
19. Increase in aggregate reserves for life and accident and health contracts .....	412,785		24,815	307,051		41,930	38,989					
20. Totals (Lines 10 to 19) .....	9,451,412		571,767	319,278		8,520,843	39,524					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	176,814		28,160	144,139		4,348	167					XXX
22. Commissions and expense allowances on reinsurance assumed .....												
23. General insurance expenses .....	649,707		134,009	137,721		363,285	14,692					
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	114,644		8,427	43,132		60,755	2,330					
25. Increase in loading on deferred and uncollected premiums .....	41,006		6,702	34,304								
26. Net transfers to or (from) Separate Accounts net of reinsurance .....												
27. Aggregate write-ins for deductions .....	176		13	67		92	4					
28. Totals (Lines 20 to 27) .....	10,433,759		749,078	678,641		8,949,323	56,717					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(4,923,918)		(242,255)	1,482,085		(6,153,800)	(9,948)					
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) .....	(4,923,918)		(242,255)	1,482,085		(6,153,800)	(9,948)					
32. Federal income taxes incurred (excluding tax on capital gains) .....	7,512,881		369,631	(2,261,358)		9,389,430	15,178					
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) .....	(12,436,799)		(611,886)	3,743,443		(15,543,230)	(25,126)					
34. Policies/certificates in force end of year .....	3,096		634	577		1,818	67					
<b>DETAILS OF WRITE-INS</b>												
08.301. Miscellaneous Income .....	794		44	226		505	19					
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) .....	794		44	226		505	19					
2701. Fine and Penalties to Regulatory Authorities .....	176		13	67		92	4					
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) .....	176		13	67		92	4					

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b) .....	14,105							14,105	
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	92							92	
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 .....	3							3	
9. Totals (Lines 1 to 8.3) .....	14,200							14,200	
10. Death benefits .....									
11. Matured endowments (excluding guaranteed annual pure endowments) .....									
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....									
14. Coupons, guaranteed annual pure endowments and similar benefits .....									
15. Surrender benefits and withdrawals for life contracts .....									
16. Group conversions .....									
17. Interest and adjustments on contract or deposit-type contract funds .....									
18. Payments on supplementary contracts with life contingencies .....									
19. Increase in aggregate reserves for life and accident and health contracts .....	231							231	
20. Totals (Lines 10 to 19) .....	231							231	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	2,057							2,057	XXX
22. Commissions and expense allowances on reinsurance assumed .....									
23. General insurance expenses .....	3,020							3,020	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	919							919	
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) .....	6,227							6,227	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	7,973							7,973	
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) .....	7,973							7,973	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(12,486)							(12,486)	
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) .....	20,459							20,459	
34. Policies/certificates in force end of year .....	90							90	
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income .....	3							3	
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) .....	3							3	
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....									

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts .....	304,336	304,336					
2. Considerations for supplementary contracts with life contingencies .....	126,719	XXX	XXX	XXX	XXX	126,719	XXX
3. Net investment income .....	185,908	171,011				6,224	8,673
4. Amortization of Interest Maintenance Reserve (IMR) .....	(349)	(349)					
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) .....	616,614	474,998				132,943	8,673
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	51,285	42,555				8,730	
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 .....	230,488	230,488					
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	7,475	66					7,409
18. Payments on supplementary contracts with life contingencies .....	9,125					9,125	
19. Increase in aggregate reserves for life and accident and health contracts .....	149,737	155,763				(6,026)	
20. Totals (Lines 10 to 19) .....	448,110	428,872				11,829	7,409
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 .....	54,965	54,727				238	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,689	1,689					
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 .....	16	16					
28. Totals (Lines 20 to 27) .....	504,780	485,304				12,067	7,409
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	111,834	(10,306)				120,876	1,264
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) .....	111,834	(10,306)				120,876	1,264
32. Federal income taxes incurred (excluding tax on capital gains) .....	23,310	21,565				729	1,016
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) .....	88,524	(31,871)				120,147	248
34. Policies/certificates in force end of year .....	123	107				6	10
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. Fine and Penalties to Regulatory Authorities .....	16	16					
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) .....	16	16					

(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. ....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

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

(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 2020 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										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal 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 .....	57,889,420	7,025,204		46,296,072									4,568,144
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 .....	842,364	505,126		250,418									86,820
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,599)	(959)		(475)									(165)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....													
6. Commissions and expense allowances on reinsurance ceded .....	22,838,870					5,015,545							17,823,325
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 .....	8,437,434	2,507		98,654		1,320,017							7,016,256
9. Totals (Lines 1 to 8.3) .....	90,006,489	7,531,878		46,644,669		6,335,562							29,494,380
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 .....	44,010,080	5,517,290		38,122,612									370,178
14. Coupons, guaranteed annual pure endowments and similar benefits .....													
15. Surrender benefits and withdrawals for life contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions .....													
17. Interest and adjustments on contract or deposit-type contract funds .....	1,858			1,858									
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 .....	266,480	(51,113)		316,633									960
20. Totals (Lines 10 to 19) .....	44,278,418	5,466,177		38,441,103									371,138
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	16,186,191	305,957		7,464,396		5,015,545							3,400,293
22. Commissions and expense allowances on reinsurance assumed .....	15,494,410												15,494,410
23. General insurance expenses .....	7,630,015	1,664,183		5,496,823		41,255							427,754
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,229,456	234,093		1,212,823		374,549							407,991
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 .....	2,095	456		1,511		11							117
28. Totals (Lines 20 to 27) .....	85,820,585	7,670,866		52,616,656		5,431,360							20,101,703
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	4,185,904	(138,988)		(5,971,987)		904,202							9,392,677
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) .....	4,185,904	(138,988)		(5,971,987)		904,202							9,392,677
32. Federal income taxes incurred (excluding tax on capital gains) .....	(6,555,537)	217,669		9,352,726		(1,416,071)							(14,709,861)
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) .....	10,741,441	(356,657)		(15,324,713)		2,320,273							24,102,538
34. Policies/certificates in force end of year .....	80,029	721		17,846		30,606							30,856
DETAILS OF WRITE-INS													
08.301. Group Reinsurance Fee Income .....	8,327,489					1,315,676							7,011,813
08.302. Miscellaneous Income .....	109,945	2,507		98,654		4,341							4,443
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) .....	8,437,434	2,507		98,654		1,320,017							7,016,256
2701. Fine and Penalties to Regulatory Authorities .....	2,095	456		1,511		11							117
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) .....	2,095	456		1,511		11							117

(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 2020 OF THE American National Life Insurance Company of Texas

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	69,110,147		870,014	2,870,386		65,224,195	145,552					
2. Tabular net premiums or considerations .....	3,844,733		221,636	1,130,008		2,400,898	92,191					
3. Present value of disability claims incurred .....												
4. Tabular interest .....	2,818,902		33,747	119,134		2,659,380	6,641					
5. Tabular less actual reserve released .....												
6. Increase in reserve on account of change in valuation basis .....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX		
7. Other increases (net) .....	1,942,363		(12,916)	(35,863)		1,994,774	(3,632)					
8. Totals (Lines 1 to 7) .....	77,716,145		1,112,481	4,083,665		72,279,247	240,752					
9. Tabular cost .....	3,975,379		132,056	854,365		2,932,929	56,029					
10. Reserves released by death .....	2,233,166		28,020			2,205,146						
11. Reserves released by other terminations (net) .....	1,955,685		57,000	37,940		1,860,563	182					
12. Annuity, supplementary contract and disability payments involving life contingencies .....	29,100		576	14,040		14,484						
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	8,193,330		217,652	906,345		7,013,122	56,211					
15. Reserve December 31 of current year	69,522,815		894,829	3,177,320		65,266,125	184,541					
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	51,135,473		1,250,761			49,883,971	741					
17. Amount Available for Policy Loans Based upon Line 16 CSV	47,915,607		1,236,937			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 2020 OF THE American National Life Insurance Company of Texas

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

**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	3,408	3,408							
2. Tabular net premiums or considerations .....	14,060	14,060							
3. Present value of disability claims incurred .....									
4. Tabular interest .....	349	349							
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) .....	17,817	17,817							
9. Tabular cost .....	10,756	10,756							
10. Reserves released by death .....									
11. Reserves released by other terminations (net) .....	3,422	3,422							
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) .....	14,178	14,178							
15. Reserve December 31 of current year .....	3,639	3,639							
<b>Cash Surrender Value and Policy Loans</b>									
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 2020 OF THE American National Life Insurance Company of Texas

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

	1  Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	3,357,073	3,236,329				120,744	
2. Tabular net premiums or considerations .....	431,055	304,336				126,719	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	130,524	124,470				6,054	
5. Tabular less actual reserve released .....	5,775					5,775	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	(126,719)					(126,719)	
8. Totals (Lines 1 to 7) .....	3,797,708	3,665,135				132,573	
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 .....	290,898	273,043				17,855	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	290,898	273,043				17,855	
15. Reserve December 31 of current year .....	3,506,810	3,392,092				114,718	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	3,392,093	3,392,093					
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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

**(N/A Fraternal)**

	1  Total	Deferred				6  Life Contingent Payout (Immediate and Annuitizations)	7  Other Annuities
		2  Fixed Annuities	3  Indexed Annuities	4  Variable Annuities with Guarantees	5  Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (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 .....							
<b>Cash Surrender Value and Policy Loans</b>							
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. ....

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....27,857	.....73,254
1.1	Bonds exempt from U.S. tax .....	(a) .....	
1.2	Other bonds (unaffiliated) .....	(a) .....4,277,713	.....4,137,761
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 .....	.....316,270	.....284,380
6	Cash, cash equivalents and short-term investments .....	(e) .....48,575	.....48,575
7	Derivative instruments .....	(f) .....	
8.	Other invested assets .....		
9.	Aggregate write-ins for investment income .....		
10.	Total gross investment income .....	4,670,415	4,543,970
11.	Investment expenses .....		(g) .....66,105
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....1,201
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) .....		.....67,306
17.	Net investment income (Line 10 minus Line 16)		4,476,664
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 \$ .....110,915 accrual of discount less \$ .....324,616 amortization of premium and less \$ .....65,349 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 \$ .....35,899 accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....					
1.1	Bonds exempt from U.S. tax .....					
1.2	Other bonds (unaffiliated) .....	.....(376,106)	.....(6,019)	.....(382,125)		
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) .....	.....(376,106)	.....(6,019)	.....(382,125)		
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

		1	2	Insurance								11	12
				Ordinary		5	Group		Accident and Health				
				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	387,319		1,170					383,034		3,115		
2.	Deferred and accrued	107,895		107,895									
3.	Deferred , accrued and uncollected:												
3.1	Direct	3,007,836		109,065					2,895,656		3,115		
3.2	Reinsurance assumed	6,723,727							6,723,727				
3.3	Reinsurance ceded	9,236,349							9,236,349				
3.4	Net (Line 1 + Line 2)	495,214		109,065					383,034		3,115		
4.	Advance	3,218									3,218		
5.	Line 3.4 - Line 4	491,996		109,065					383,034		(103)		
6.	Collected during year:												
6.1	Direct	48,863,901		123,085					34,808,656		13,932,160		
6.2	Reinsurance assumed	74,957,520							74,957,520				
6.3	Reinsurance ceded	105,292,327							105,292,327				
6.4	Net	18,529,094		123,085					4,473,849		13,932,160		
7.	Line 5 + Line 6.4	19,021,090		232,150					4,856,883		13,932,057		
8.	Prior year (uncollected + deferred and accrued - advance)	65,680		46,269					345,226		(325,815)		
9.	First year premiums and considerations:												
9.1	Direct	49,832,220		185,881					35,388,467		14,257,872		
9.2	Reinsurance assumed	76,951,029							76,951,029				
9.3	Reinsurance ceded	107,827,839							107,827,839				
9.4	Net (Line 7 - Line 8)	18,955,410		185,881					4,511,657		14,257,872		
SINGLE													
10.	Single premiums and considerations:												
10.1	Direct												
10.2	Reinsurance assumed												
10.3	Reinsurance ceded												
10.4	Net												
RENEWAL													
11.	Uncollected	11,047		(112,364)					45,712		77,699		
12.	Deferred and accrued	330,095		330,095									
13.	Deferred, accrued and uncollected:												
13.1	Direct	677,103		553,692					45,712		77,699		
13.2	Reinsurance assumed												
13.3	Reinsurance ceded	335,961		335,961									
13.4	Net (Line 11 + Line 12)	341,142		217,731					45,712		77,699		
14.	Advance	416,705		688					134,192		281,825		
15.	Line 13.4 - Line 14	(75,563)		217,043					(88,480)		(204,126)		
16.	Collected during year:												
16.1	Direct	42,850,940		3,446,047	304,336		14,105		11,462,760		27,623,692		
16.2	Reinsurance assumed												
16.3	Reinsurance ceded	1,554,165		1,554,165									
16.4	Net	41,296,775		1,891,882	304,336		14,105		11,462,760		27,623,692		
17.	Line 15 + Line 16.4	41,221,212		2,108,925	304,336		14,105		11,374,280		27,419,566		
18.	Prior year (uncollected + deferred and accrued - advance)	(98,352)		227,694					(161,632)		(164,414)		
19.	Renewal premiums and considerations:												
19.1	Direct	42,859,871		3,421,538	304,336		14,105		11,535,912		27,583,980		
19.2	Reinsurance assumed												
19.3	Reinsurance ceded	1,540,307		1,540,307									
19.4	Net (Line 17 - Line 18)	41,319,564		1,881,231	304,336		14,105		11,535,912		27,583,980		
TOTAL													
20.	Total premiums and annuity considerations:												
20.1	Direct	92,692,091		3,607,419	304,336		14,105		46,924,379		41,841,852		
20.2	Reinsurance assumed	76,951,029							76,951,029				
20.3	Reinsurance ceded	109,368,146		1,540,307					107,827,839				
20.4	Net (Lines 9.4 + 10.4 + 19.4)	60,274,974		2,067,112	304,336		14,105		16,047,569		41,841,852		

ANNUAL STATEMENT FOR THE YEAR 2020 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
	Total	Industrial Life	3	4	Credit Life (Group and Individual)	6	7	8	9	10	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
			Life Insurance	Individual Annuities		Life Insurance	Annuities	Group	Credit (Group and Individual)	Other		
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 .....	22,838,868							22,838,868				
23.2 Reinsurance assumed .....	15,494,410							15,494,410				
23.3 Net ceded less assumed .....	7,344,458							7,344,458				
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	193		193									
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	193		193									
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	22,839,061		193					22,838,868				
26.2 Reinsurance assumed (Page 6, Line 22) .....	15,494,410							15,494,410				
26.3 Net ceded less assumed .....	7,344,651		193					7,344,458				
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single) .....	11,306,421		156,625					8,407,724		2,742,072		
28. Single .....												
29. Renewal .....	5,058,641		20,190			2,057		300,531		4,735,863		
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21)	16,365,062		176,815			2,057		8,708,255		7,477,935		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent .....	50		530		36		616
2.	Salaries and wages .....	325,975	275,913	4,404,972		45,704		5,052,564
3.11	Contributions for benefit plans for employees .....	13,815		64,130		1,612		79,557
3.12	Contributions for benefit plans for agents .....	27,573		596,440				624,013
3.21	Payments to employees under non-funded benefit plans .....	7,287		96,975		721		104,983
3.22	Payments to agents under non-funded benefit plans .....							
3.31	Other employee welfare .....	7,666		54,238		228		62,132
3.32	Other agent welfare .....							
4.1	Legal fees and expenses .....	2,019		74,758		7		76,784
4.2	Medical examination fees .....	1,699		1,379				3,078
4.3	Inspection report fees .....	3,946		211				4,157
4.4	Fees of public accountants and consulting actuaries .....	33,674		116,590		19		150,283
4.5	Expense of investigation and settlement of policy claims .....	2,104		285,500				287,604
5.1	Traveling expenses .....	1,076	20	12,717		16		13,829
5.2	Advertising .....	18		291		1		310
5.3	Postage, express, telegraph and telephone .....	13,948	857	84,636		11		99,452
5.4	Printing and stationery .....	23,952	844	23,420		90		48,306
5.5	Cost or depreciation of furniture and equipment .....	878	215	8,003		139		9,235
5.6	Rental of equipment .....	15,188	10	133,985				149,183
5.7	Cost or depreciation of EDP equipment and software .....	59,911		528,532		52		588,495
6.1	Books and periodicals .....	293	391	5,775		494		6,953
6.2	Bureau and association fees .....	13,095	12	29,570		1		42,678
6.3	Insurance, except on real estate .....	10		121				131
6.4	Miscellaneous losses .....	8,651		93,641				102,292
6.5	Collection and bank service charges .....	105,334		109,814				215,148
6.6	Sundry general expenses .....	1,657		12,355		3		14,015
6.7	Group service and administration fees .....		298,726	(29,390)				269,336
6.8	Reimbursements by uninsured plans .....							
7.1	Agency expense allowance .....							
7.2	Agents' balances charged off (less \$ 50 recovered) .....	(50)		(58,679)				(58,729)
7.3	Agency conferences other than local meetings .....	2		15				17
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 .....					16,634		16,634
9.3	Aggregate write-ins for expenses .....	37,923		402,498		336		440,757
10.	General expenses incurred .....	707,694	576,988	7,053,027		66,105	(b)	(a) 8,403,814
11.	General expenses unpaid Dec. 31, prior year .....							
12.	General expenses unpaid Dec. 31, current year .....							
13.	Amounts receivable relating to uninsured plans, prior year .....							
14.	Amounts receivable relating to uninsured plans, current year .....							
15.	General expenses paid during year (Lines 10+11-12-13+14) .....	707,694	576,988	7,053,027		66,105		8,403,814
DETAILS OF WRITE-INS								
09.301.	Special Service Fees .....	37,923		402,498		336		440,757
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) .....	37,923		402,498		336		440,757

(a) Includes management fees of \$ (8,913,300) to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ ; 2. Institutional \$ ; 3. Recreational and Health \$ ; 4. Educational \$

5. Religious \$ ; 6. Membership \$ ; 7. Other \$ ; 8. Total \$

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes .....						
2.	State insurance department licenses and fees .....	11,921	151,669		2		163,592
3.	State taxes on premiums .....	63,848	1,617,282				1,681,130
4.	Other state taxes, including \$ .....0 for employee benefits .....	1,523	20,640		20		22,183
5.	U.S. Social Security taxes .....	18,082	304,463		1,172		323,717
6.	All other taxes .....	21,876	135,403		7		157,286
7.	Taxes, licenses and fees incurred .....	117,250	2,229,457		1,201		2,347,908
8.	Taxes, licenses and fees unpaid Dec. 31, prior year .....	16,936	356,125		237		373,298
9.	Taxes, licenses and fees unpaid Dec. 31, current year .....	2,418	45,969		25		48,412
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	131,768	2,539,613		1,413		2,672,794

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	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)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1958CET 3.00% NLP ALB CRF (81-04) .....	2,333		2,333		
0100002. 1958CET 3.50% CRVM ALB CNF (81-82) .....	10,693		10,693		
0100003. 1958CET 3.50% CRVM ALB CRF (80-81) .....	3,737		3,737		
0100004. 1958CET 3.50% NLP ALB CRF (73-76) .....	16,770		16,770		
0100005. 1958CET 4.00% NLP ALB CRF (05-05) .....	430		430		
0100006. 1958CET 4.50% CRVM ALB CNF (81-86) .....	5,335		5,335		
0100007. 1958CET 3.00% CRVM ANB CNF (82-83) .....	8,228		8,228		
0100008. 1958CET 3.00% NLP ANB CRF (79-80) .....	4,950		4,950		
0100009. 1958CET 4.00% CRVM ANB CRF (76-78) .....	1,805		1,805		
0100010. 1958CSO 3.00% CRVM ALB CNF (78-84) .....	29,579		29,579		
0100011. 1958CSO 3.00% NLP ALB CNF (79-18) .....	6,935		6,935		
0100012. 1958CSO 3.00% NLP ALB CRF (79-03) .....	58,588		58,588		
0100013. 1958CSO 3.50% CRVM ALB CNF (73-86) .....	27,856		27,856		
0100014. 1958CSO 3.50% NLP ALB CNF (82-84) .....	2,916		2,916		
0100015. 1958CSO 3.50% CRVM ALB CRF (80-82) .....	126,090		126,090		
0100016. 1958CSO 3.50% NLP ALB CRF (73-83) .....	35,782		35,782		
0100017. 1958CSO 4.00% CRVM ALB CNF (80-80) .....	5,591		5,591		
0100018. 1958CSO 4.00% NLP ALB CNF (79-83) .....	24,128		24,128		
0100019. 1958CSO 4.50% CRVM ALB CNF (81-82) .....	50,684		50,684		
0100020. 1958CSO 4.50% NLP ALB CNF (83-83) .....	4,189		4,189		
0100021. 1958CSO 4.50% CRVM ALB CRF (82-87) .....	73,149		73,149		
0100022. 1958CSO 3.00% CRVM ANB CNF (82-93) .....	56,221		56,221		
0100023. 1958CSO 3.00% NLP ANB CNF (83-83) .....	7,936		7,936		
0100024. 1958CSO 3.00% NLP ANB CRF (78-80) .....	80,841		80,841		
0100025. 1958CSO 3.50% CRVM ANB CRF (93-93) .....	3		3		
0100026. 1958CSO 4.00% CRVM ANB CRF (76-83) .....	71,245		71,245		
0100027. 1980CSO 4.00% CRVM ALB CNF (88-10) .....	44,832,191		44,828,552		3,639
0100028. 1980CSO 4.50% CRVM ALB CNF (93-02) .....	47,406		47,406		
0100029. 1980CSO 5.00% CRVM ALB CNF (93-94) .....	4,368		4,368		
0100030. 1980CSO 5.50% CRVM ALB CNF (90-92) .....	6,987		6,987		
0100031. 2001CSO 3.50% CRVM ALB CNF (13-19) .....	94,634		94,634		
0100032. 2001CSO 4.00% CRVM ALB CNF (12-19) .....	8,178		8,178		
0100033. 2001CSO 3.50% CRVM ANB CNF (13-19) .....	2,627,828		2,627,828		
0100034. 150% 2001CSO 3.50% CRVM ANB CNF (13-19) .....	281,707		281,707		
0100035. 200% 2001CSO 3.50% CRVM ALB CNF (14-19) .....	36,381		36,381		
0100036. 200% 2001CSO 4.00% CRVM ALB CNF (12-12) .....	3,623		3,623		
0100037. 2017CSO 3.50% CRVM ALB CNF (19-20) .....	49,048		49,048		
0100038. UNEARNED PREMIUM .....	412,953		412,953		
0100039. IPC RESERVE ON CURTATE BUSINESS .....	922		922		
0199997. Totals (Gross) .....	49,122,240		49,118,601		3,639
0199998. Reinsurance ceded .....	175,669		175,669		
0199999. Life Insurance: Totals (Net) .....	48,946,571		48,942,932		3,639
0200001. DEFERRED ANNUITY at 4% .....	3,392,093	XXX	3,392,093	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE .....	34,977	XXX	34,977	XXX	
0299997. Totals (Gross) .....	3,427,070	XXX	3,427,070	XXX	
0299998. Reinsurance ceded .....		XXX		XXX	
0299999. Annuities: Totals (Net) .....	3,427,070	XXX	3,427,070	XXX	
0300001. 83 IAM - 6.00% IMMEDIATE .....	3,580		3,580		
0300002. A-2000 - 5.00% IMMEDIATE .....	73,193		73,193		
0300003. A-2000 - 8.00% IMMEDIATE .....	2,967		2,967		
0399997. Totals (Gross) .....	79,740		79,740		
0399998. Reinsurance ceded .....					
0399999. SCWLC: Totals (Net) .....	79,740		79,740		
0400001. 59 ADB 58CSO 3.00% .....	422		422		
0400002. 59 ADB 58CSO 3.50% .....	2,046		2,046		
0499997. Totals (Gross) .....	2,468		2,468		
0499998. Reinsurance ceded .....					
0499999. Accidental Death Benefits: Totals (Net) .....	2,468		2,468		
0500001. 52 DISA 58CSO 3.00% .....	43		43		
0500002. 52 DISA 58CSO 3.50% .....	542		542		
0599997. Totals (Gross) .....	585		585		
0599998. Reinsurance ceded .....					
0599999. Disability-Active Lives: Totals (Net) .....	585		585		
0600001. 52 DISA 3.00% .....	413,384		413,384		
0699997. Totals (Gross) .....	413,384		413,384		
0699998. Reinsurance ceded .....					
0699999. Disability-Disabled Lives: Totals (Net) .....	413,384		413,384		
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 DOMICLE .....	161,875		161,875		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED .....	1,571		1,571		
0700003. ADDITIONAL ACTUARIAL RESERVES - ASSET/LIABILITY ANALYSIS .....	20,000,000		20,000,000		
0799997. Totals (Gross) .....	20,163,446		20,163,446		
0799998. Reinsurance ceded .....					
0799999. Miscellaneous Reserves: Totals (Net) .....	20,163,446		20,163,446		
9999999. Totals (Net) - Page 3, Line 1 .....	73,033,264		73,029,625		3,639

a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ ..... .

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [ ] No [ X ]

1.2

If not, state which kind is issued. ....

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	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	2,010,420	334,678		1,667,475									8,267
2. Additional contract reserves (b) .....	883,267			883,267									
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) .....	2,893,687	334,678		2,550,742									8,267
8. Reinsurance ceded .....													
9. Totals (Net) .....	2,893,687	334,678		2,550,742									8,267
<b>CLAIM RESERVE</b>													
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) .....	2,893,687	334,678		2,550,742									8,267
18. TABULAR FUND INTEREST .....	31,939			31,939									
DETAILS OF WRITE-INS													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....													

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

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

**American National Life Insurance Company of Texas**

**Annual Statement for the year 2020**

Exhibit 6, footnote (a) attachment

**Morbidity Basis**

Valuation morbidity is, in general, based on pricing parameters plus a statutory margin, where applicable. Where a specific valuation standard is available, the valuation standard may be used directly or the resultant morbidity may be compared to the standard to determine compliance.

**Mortality and Interest Basis**

Policies are valued using the Commissioner's 1980 Mortality Table and the minimum valuation interest rate applicable to a whole life insurance policy issued in the same year. Individual Medicare Supplement policies are valued using the Commissioner's 2001 Mortality table.

**Method**

Reserves are calculated as either one or two year preliminary term as required by law.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	174,119			174,119		
2. Deposits received during the year .....	27,110			27,110		
3. Investment earnings credited to the account .....	7,409			7,409		
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	48,788			48,788		
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) .....	159,850			159,850		
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)	159,850			159,850		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	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 .....	6,482,665		1,012,026						1,707,834		3,762,805
2.21 Direct .....											
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	490,294		490,294								
2.24 Net .....	5,992,371		(b) 521,732	(b)		(b)	(b)		(b) 1,707,834	(b)	(b) 3,762,805
3. Incurred but unreported:											
3.1 Direct .....	11,318,976		186,192						11,132,784		
3.2 Reinsurance assumed .....	34,181,818								34,181,818		
3.3 Reinsurance ceded .....	42,806,657								42,806,657		
3.4 Net .....	2,694,137		(b) 186,192	(b)		(b)	(b)		(b) 2,507,945	(b)	(b)
4. TOTALS .....	17,801,641		1,198,218						12,840,618		3,762,805
4.1 Direct .....											
4.2 Reinsurance assumed .....	34,181,818								34,181,818		
4.3 Reinsurance ceded .....	43,296,951		490,294						42,806,657		
4.4 Net .....	8,686,508	(a)	(a) 707,924				(a)		4,215,779		3,762,805

(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 \$ 413,969

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).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	74,379,790		11,389,560	51,285	9,125				27,678,027		35,251,793
1.2 Reinsurance assumed .....	35,903,216								35,903,216		
1.3 Reinsurance ceded .....	59,072,155		4,354,804						54,717,351		
1.4 Net .....	(d) 51,210,851		7,034,756	51,285	9,125				8,863,892		35,251,793
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	17,801,641		1,198,218						12,840,618		3,762,805
2.2 Reinsurance assumed .....	34,181,818								34,181,818		
2.3 Reinsurance ceded .....	43,296,951		490,294						42,806,657		
2.4 Net .....	8,686,508		707,924						4,215,779		3,762,805
3. Amounts recoverable from reinsurers December 31, current year .....											
4. Liability December 31, prior year:											
4.1 Direct .....	16,067,748		632,581						11,774,102		3,661,065
4.2 Reinsurance assumed .....	26,588,158								26,588,158		
4.3 Reinsurance ceded .....	33,968,465		29,329						33,939,136		
4.4 Net .....	8,687,441		603,252						4,423,124		3,661,065
5. Amounts recoverable from reinsurers December 31, prior year .....											
6. Incurred Benefits											
6.1 Direct .....	76,113,683		11,955,197	51,285	9,125				28,744,543		35,353,533
6.2 Reinsurance assumed .....	43,496,876								43,496,876		
6.3 Reinsurance ceded .....	68,400,641		4,815,769						63,584,872		
6.4 Net .....	51,209,918		7,139,428	51,285	9,125				8,656,547		35,353,533

(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 \$ .....943 in Line 1.1, \$ .....943 in Line 1.4.  
\$ .....943 in Line 6.1, and \$ .....943 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 \$ .....29,220 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....		1,387,738	1,387,738
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	4,742,626	5,907,944	1,165,318
25. Aggregate write-ins for other than invested assets .....	300,053	2,102	(297,951)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	5,042,679	7,297,784	2,255,105
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	5,042,679	7,297,784	2,255,105
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Disallowed IMR .....	276,628		(276,628)
2502. Debit Suspense .....	23,425	2,102	(21,323)
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	300,053	2,102	(297,951)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

NOTE 1   Summary of Significant Accounting Policies and Going Concern

A.   Accounting Practices

The financial statements of American National 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 #		2020		2019
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$	(1,645,147)	\$	1,777,292
(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	\$	(1,645,147)	\$	1,777,292
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$	35,141,731	\$	35,395,665
(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	\$	35,141,731	\$	35,395,665

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, are carried at the lower of amortized cost or SVO market value; all other NAIC ratings are carried 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 retrospective method including anticipated prepayments at the date of purchase, except for those with a NAIC designation of 6, which are stated at lower of amortized cost or fair value.
- (7) The Company had no investments in affiliates that represent investments in mutual funds and are carried at market.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company 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, 2020.

NOTE 2   Accounting Changes and Corrections of Errors

The Company had no changes in accounting principles or correction of errors as of December 31, 2020 and 2019.

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, 2020.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2020.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2020.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2020.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2020 and 2019.

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, 2020, 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, 2020, 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, 2020, 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 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 had 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	\$ 3,795,149				\$ 3,795,149	\$ 4,679,483	\$ (884,334)
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	\$ 3,795,149	\$ -	\$ -	\$ -	\$ 3,795,149	\$ 4,679,483	\$ (884,334)

(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		\$ 3,795,149	2.753%	2.857%
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	\$ -	\$ 3,795,149	2.753%	2.857%

(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

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs		6
2. Aggregate Amount of Investment Income	\$	270,707

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 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 during the reporting period.

NOTE 8 Derivative Instruments

The Company had no investments in derivative instruments.

NOTES TO FINANCIAL STATEMENTS

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			12/31/2019			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 7,536,869	\$ -	\$ 7,536,869	\$ 6,537,909		\$ 6,537,909	\$ 998,960	\$ -	\$ 998,960
(b) Statutory Valuation Allowance Adjustment	\$ 7,229,203	\$ -	\$ 7,229,203	\$ 6,265,279		\$ 6,265,279	\$ 963,924	\$ -	\$ 963,924
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 307,666	\$ -	\$ 307,666	\$ 272,630	\$ -	\$ 272,630	\$ 35,036	\$ -	\$ 35,036
(d) Deferred Tax Assets Nonadmitted			\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 307,666	\$ -	\$ 307,666	\$ 272,630	\$ -	\$ 272,630	\$ 35,036	\$ -	\$ 35,036
(f) Deferred Tax Liabilities	\$ 307,666	\$ -	\$ 307,666	\$ 272,630		\$ 272,630	\$ 35,036	\$ -	\$ 35,036
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2.

	As of End of Current Period			12/31/2019			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(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	\$ 5,271,260	XXX	XXX	\$ 5,309,350	XXX	XXX	\$ (38,090)
(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.	\$ 307,666		\$ 307,666	\$ 272,630		\$ 272,630	\$ 35,036	\$ -	\$ 35,036
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 307,666	\$ -	\$ 307,666	\$ 272,630	\$ -	\$ 272,630	\$ 35,036	\$ -	\$ 35,036

3.

	2020	2019
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1144.344%	1183.193%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 35,141,731	\$ 35,395,665

4.

	As of End of Current Period		12/31/2019		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies: assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTA's amount from Note 9A1(c)	\$ 307,666	\$ -	\$ 272,630	\$ -	\$ 35,036	\$ -
Character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
2. Net Admitted Adjusted Gross DTA's amount from Note 9A1(e)	\$ 307,666	\$ -	\$ 272,630	\$ -	\$ 35,036	\$ -
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. As of December 31, 2020, the Company had no unrecognized deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2019	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 968,168	\$ (702,463)	\$ 1,670,631
(b) Foreign			\$ -
(c) Subtotal	\$ 968,168	\$ (702,463)	\$ 1,670,631
(d) Federal income tax on net capital gains	\$ (22,979)	\$ 24,324	\$ (47,303)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred	\$ 945,189	\$ (678,139)	\$ 1,623,328
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			\$ -
(2) Unearned premium reserve			\$ -
(3) Policyholder reserves	\$ 4,543,573	\$ 4,136,258	\$ 407,315
(4) Investments	\$ 5	\$ 6	\$ (1)
(5) Deferred acquisition costs	\$ 1,931,479	\$ 1,151,962	\$ 779,517
(6) Policyholder dividends accrual			\$ -
(7) Fixed Assets			\$ -
(8) Compensation and benefits accrual			\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted	\$ 1,058,963	\$ 1,241,110	\$ (182,147)
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 2,849	\$ 8,573	\$ (5,724)
(99) Subtotal	\$ 7,536,869	\$ 6,537,909	\$ 998,960
(b) Statutory valuation allowance adjustment	\$ 7,229,203	\$ 6,265,279	\$ 963,924
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 307,666	\$ 272,630	\$ 35,036
(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)	\$ 307,666	\$ 272,630	\$ 35,036
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 111,312	\$ 94,459	\$ 16,853
(2) Fixed Assets			\$ -
(3) Deferred and uncollected premium	\$ 190,751	\$ 168,112	\$ 22,639
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 5,603	\$ 10,059	\$ (4,456)
(99) Subtotal	\$ 307,666	\$ 272,630	\$ 35,036
(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)	\$ 307,666	\$ 272,630	\$ 35,036
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) As of End of Current Period	(2) 12/31/2019	(3) (Col. 1 - 2) Change
Gross Deferred Tax Assets	\$ 307,666	\$ 272,630	\$ 35,036
Deferred Tax Liabilities	\$ 307,666	\$ 272,630	\$ 35,036
Net deferred tax asset (liability)	\$ -	\$ -	\$ -
Tax Effect On Change in Previously Untaxed Nonadmitted Assets			\$ 1,241,110
Change In Deferred Income Taxes In Surplus			\$ 1,241,110

2. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	(1) As of End of Current Period	(2) Effective Tax Rate
Gain (loss) From Operations	\$ (618,208)	
Capital Gains (Losses)	(382,124)	
Reported Statutory Income (Loss)	\$ (1,000,332)	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ (210,070)	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ 1,786	(0.2) %
Non-deductible Expenses	\$ 6,410	(0.6) %
Prior Year Adjustments	\$ 995	(0.1) %
Valuation Allowance	\$ (95,042)	9.5 %
Total Income Tax Reported	\$ (295,921)	29.6 %
Current Income Taxes Incurred	\$ 945,189	(94.5) %
Change In Deferred Income Taxes	(1,241,110)	124.1 %
Total Income Tax Reported	\$ (295,921)	29.6 %

E. Operating Loss Carry-forward

1. As of December 31, 2020, the Company had no operating loss or general business credit carryforwards.
2. As of December 31, 2020, the Company had no federal income taxes available for recoupment.
3. As of December 31, 2020, 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 Group, 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 Group, Inc. 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.

NOTES TO FINANCIAL STATEMENTS

G. Tax Loss Contingencies

As of December 31, 2020, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2020, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2020, the Company had no AMT credit carryforwards.

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

A. Schedule Y Part 2 summarizes various related party transactions.

B. Dividends are paid as determined by the Board of Directors and are non-cumulative. The Company did not pay any dividends in 2020.

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

D. At December 31, 2020, the Company reported \$2,499,717 as amounts due to parent and affiliates. There is \$2,035,051 due from parent and affiliates. 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. ANICO provides administrative services for the Company through a management service agreement. For these services, ANICO received a service fee of \$6,401,093 from the Company in 2020.

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

G. On July 1, 2020, the upstream indirect parent company, American National Insurance Company, a Texas insurance company ("ANICO"), completed its previously announced holding company reorganization. As a result of such reorganization, ANICO became a wholly owned subsidiary of American National Group, Inc., a Delaware corporation ("ANAT"), and ANAT replaced ANICO as the publicly held company. Consequently, all filings with the Securities and Exchange Commission from July 2, 2020 forward will be filed by ANAT under CIK No. 0001801075.

In addition, the directors and officers of ANICO became directors and officers of ANAT. There is no change in the ultimate ownership of the organization and business operations will continue from our current office locations and companies.

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

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

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

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

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, 2020, 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 American National Life Insurance Company of Texas 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.

NOTES TO FINANCIAL STATEMENTS

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.

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

A. The Company has 300,000 shares authorized, 300,000 shares issued and outstanding, at a par value of \$10.

B. The Company has no preferred stock outstanding.

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

D. The Company paid no dividends in 2020.

E. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Company's state of incorporation, Texas, to \$3,514,173 for 2020, an amount that is based on restrictions relating to statutory surplus.

F. There were no restrictions placed on the company's surplus.

G. The Company has not made any advances from surplus.

H. The Company has no stock held for special purposes.

I. The Company has no special surplus funds.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 256,655

K. The Company has not issued any surplus debentures or similar obligations.

L. The Company did not participate in a quasi-reorganization.

M. The Company did not participate in a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies.The amount of the accrued liability for anticipated assessments was \$299,870 at December 31, 2020 and December 31, 2019.

C. Gain Contingencies

The Company did not recognize any gain contingencies during the current reporting period.

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

The Company did not recognize any gain contingencies during the reporting periods.

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.

NOTES TO FINANCIAL STATEMENTS

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, 2020 and 2019.

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 period.

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.

NOTES TO FINANCIAL STATEMENTS

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

Direct premium written by Managing General Agents and Third Party Administratos was \$34,787,652 for 2020. The majority of this premium were 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	\$ 18,200,502
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	\$ 1,916,581
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	\$ 3,376,862
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	\$ 11,268,869
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	\$ 34,762,814

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

NOTE 20 Fair Value Measurements

A. Fair Value Measurements at Reporting Date

- (1) The company had no assets or liabilities reported as fair value as of December 31, 2020. There were no transfers between Level 1 and Level 2 fair value hierarchies.
- (2) The Company had no Level 3 investments reported at fair value as of December 31, 2020.
- (3) Transfers between levels, if any, are recognized at the end of the reporting period.

NOTES TO FINANCIAL STATEMENTS

- (4) As of December 31, 2020, 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 from various pricing services. There has been no change in the valuation techniques and related inputs.
- (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	\$ 126,473,625	\$ 119,109,349		\$ 126,473,625			
Policy loans	\$ 3,103,633	\$ 3,103,633			\$ 3,103,633		

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.

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, an option adjusted spread model is used to develop prepayment and interest rate scenarios.

The pricing service evaluates each asset class based on relevant market information, credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include: benchmark yields, reported trades, 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 and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review confirms that the pricing service is utilizing information from observable transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received 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 estimates of fair value for most fixed maturity investments, including municipal bonds, provided by the pricing service are disclosed as Level 2 measurements as the estimates are based on observable market information rather than market quotes.

The Company can hold a small amount of private placement debt and fixed maturity securities that have characteristics that make them unsuitable for matrix pricing. For these securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3.

The carrying value of policy loans is the outstanding balance plus any accrued interest. Due to the collateralized nature of policy loans such that they cannot be separated from the policy contracts, the unpredictable timing of repayments and the fact that settlement is at outstanding value, the Company believes the carrying value of policy loans approximates fair value. Policy loans are classified as Level 3 investments.

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

- D. Not Practicable to Estimate Fair Value

As of December 31, 2020, there were no financial insruments 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.

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. The spread of COVID-19 has caused illness, quarantines, cancellation of events and travel, business and school shutdowns, reduction in business activity, widespread unemployment, and overall economic and financial market instability. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.

Through December 31, 2020, the American National Family of Companies continues to be fully operational with the majority of employees working remotely. We continue to monitor developments related to the COVID-19 pandemic to assess its impact on our business; however, due to the evolving and highly uncertain nature of this event, it currently is not possible to estimate with reasonable confidence the ultimate direct and indirect impact of COVID-19 on our business, results of operations, financial condition, or liquidity. To date, COVID-19 has impacted us most notable with economic uncertainty and volatility in the financial markets in which we invest and with the diminished ability of certain of our clients and borrowers to make timely payments to us. This has resulted in our taking protective measures to mitigate the impact of COVID-19 on performance and increase liquidity should a need arise. We are monitoring our liquidity needs closely.

Also, as a result of the impacts of COVID-19, state insurance departments across the country had issued regulations that required us not to cancel policies for non-payment for varying amounts of time but generally for at least 90-day periods which began in March and early April 2020. The cancellation and grace periods have been lifted in most states. At this time, however, our liquidity requirements have been and are expected to continue to be met by funds from operations.

B. Troubled Debt Restructuring: Debtors

The Company had no trouble debt restructuring during 2020.

C. Other Disclosures

Assets in the amount of \$3,795,149 and \$4,679,483 at December 31, 2020 and 2019 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$4,742,626 at December 31, 2020. 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.

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 unused state transferable and non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

G. Retained Assets

The Company does not offer retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

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

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

NOTE 22 Events Subsequent

Subsequent events have been considered through February 24, 2021 for these statutory financial statements which are to be issued February 24, 2021. There were no recognized or unrecognized events occurring subsequent to the end of the twelve months ended December 31, 2020 that merited recognition of 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		\$ 28,236	
D. Premium written subject to ACA 9010 assessment			\$ 25,335,534
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 30)		\$ 36,003,095	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 30 minus 22B above)		\$ 36,003,095	
G. Authorized Control Level (Five-Year Historical Line 31)		\$ 3,146,177	
H. Would reporting the ACA assessment as of Dec. 31, 2020 have triggered an RBC action level (YES/NO)?	No		

NOTES TO FINANCIAL STATEMENTS

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?

\$1,478,710

(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.

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, 2019 were \$8.1 million. As of December 31, 2020, \$4.2 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 December 31, 2020 are now \$0.4 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$3.5 million of favorable prior-year development from December 31, 2019 to December 31, 2020. 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.

NOTES TO FINANCIAL STATEMENTS

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 2020.

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
12/31/2020		\$ 16,659	\$ 16,659		
09/30/2020		\$ 23,577	\$ 23,577		
06/30/2020		\$ 9,005	\$ 9,005		
03/31/2020		\$ 9,245	\$ 9,245		
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		

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, 2020, 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 31,2020 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$34,340,914.
- (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:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supple-mentary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	\$ 1,119		\$ 1,119					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change	\$ (58,758)		\$ (58,758)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change	\$ 2		\$ 2					
line 7 of Analysis of Increase in Reserves, reserve change in prior year's beginning reserve due to ALM Testing	\$ 2,000,000		\$ 2,000,000					
3106999 Total	\$ 1,815,644	\$ -	\$ 1,942,363	\$ (126,719)	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

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)	\$ 3,392,092			\$ 3,392,092	96.7%
(2) Not subject to discretionary withdrawal	\$ 114,718			\$ 114,718	3.3%
(3) Total (gross: direct + assumed)	\$ 3,506,810	\$ -	\$ -	\$ 3,506,810	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 3,506,810	\$ -	\$ -	\$ 3,506,810	
(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:				\$ -	

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)	\$ 159,850			\$ 159,850	100.0%
(2) Not subject to discretionary withdrawal				\$ -	0.0%
(3) Total (gross: direct + assumed)	\$ 159,850	\$ -	\$ -	\$ 159,850	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 159,850	\$ -	\$ -	\$ 159,850	
(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)	\$ 3,427,070
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 79,740
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 159,850
4. Subtotal	\$ 3,666,660
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	\$ 3,666,660

NOTES TO FINANCIAL STATEMENTS

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life	\$ 44,772,669	\$ 44,738,865	\$ 45,281,768
c. Universal Life with Secondary Guarantees	\$ 41,990	\$ 2,232	\$ 150,858
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance	\$ 702,176	\$ 702,176	\$ 877,212
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ 2,812,402
b. Accidental Death Benefits	XXX	XXX	\$ 2,468
c. Disability - Active Lives	XXX	XXX	\$ 585
d. Disability - Disabled Lives	XXX	XXX	\$ 413,384
e. Miscellaneous Reserves	XXX	XXX	\$ 20,163,446
(3) Total (gross: direct + assumed)	\$ 45,516,835	\$ 45,443,273	\$ 69,702,123
(4) Reinsurance ceded			\$ 175,669
(5) Total (net) (3) - (4)	\$ 45,516,835	\$ 45,443,273	\$ 69,526,454
	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability - Active Lives	XXX	XXX	
d. Disability - Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -
(4) Reinsurance ceded			
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -
	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability - Active Lives	XXX	XXX	
d. Disability - Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -
(4) Reinsurance ceded			
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

D.	Life & Accident & Health Annual Statement:		Amount
(1)	Exhibit 5, Life Insurance Section, Total (net)	\$	48,946,571
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	\$	2,468
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	\$	585
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$	413,384
(5)	Exhibit 5, Miscellaneous reserves Section, Total (net)	\$	20,163,446
(6)	Subtotal	\$	69,526,454
	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))	\$	69,526,454

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020, were as follows:

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business	\$ 109,065	\$ 23,954
(3) Ordinary renewal	\$ 217,731	\$ 374,821
(4) Credit Life		
(5) Group Life		
(6) Group Annuity		
(7) Totals	\$ 326,796	\$ 398,775

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, 2020 and December 31, 2019 was \$238,460 and \$255,927, respectively.

The Company incurred \$2,119,989 and paid \$2,137,456 of claim adjustment expenses in the current year, of which \$142,355 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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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? .....  
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [ X ] No [ ]

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. ....

1801075

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. ....

12/31/2020

3.2

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

12/31/2015

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? .....  
4.12 renewals? .....

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

Yes [ ] No [ X ]  
Yes [ ] No [ X ]

5.1

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.

Yes [ ] No [ X ]

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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	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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Deloitte & Touche LLP 1111 Bagby Street, Ste 4500 Houston, TX, 77002

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [ ] No [ X ]

10.2

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

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [ ] No [ X ]

10.4

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

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [ ] No [ X ] N/A [ ]

10.6

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

The entity has designated the Audit Committee of American National Group, Inc., its ultimate parent, to act as the audit committee.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

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).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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: \$2,019,900

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 securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [ X ]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

24.09 For the reporting entity’s securities lending program state the amount of the following as of December 31 of the current year:

24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.093	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	\$	3,795,149
		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	2	3
Nature of Restriction	Description	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	2
Name of Custodian(s)	Custodian's Address
Moody National Bank	2302 Post Office St, Galveston, Texas 77550

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	120,266,304	127,630,580	7,364,276
30.2 Preferred stocks .....			
30.3 Totals	120,266,304	127,630,580	7,364,276

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 ]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ X ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....32,700

37.2 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 .....	32,700
.....	.....

38.1 Amount of payments for legal expenses, if any? .....\$ .....711

38.2 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 and Adams, LLC .....	711
.....	.....

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

39.2 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
.....	.....
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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 \$ 46,174,170

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. \$ 38,122,613

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ 33,231,277

1.62 Total incurred claims \$ 27,839,707

1.63 Number of covered lives 13,701

All years prior to most current three years

1.64 Total premium earned \$ 7,087,951

1.65 Total incurred claims \$ 5,995,424

1.66 Number of covered lives 2,474

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 \$ 5,854,942

1.75 Total incurred claims \$ 4,287,482

1.76 Number of covered lives 1,671

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	57,750,454	48,798,243
2.2 Premium Denominator	60,274,974	52,023,930
2.3 Premium Ratio (2.1/2.2)	0.958	0.938
2.4 Reserve Numerator	9,989,004	10,022,861
2.5 Reserve Denominator	64,450,013	65,739,527
2.6 Reserve Ratio (2.4/2.5)	0.155	0.152

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

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

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

3.4 State the authority under which Separate Accounts are maintained:

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

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

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

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

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

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

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

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written .....\$ .....206,000
- 7.2 Total Incurred Claims .....\$ .....11,884,923
- 7.3 Number of Covered Lives .....3,556

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid .....\$ .....5,047,610
- 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 .....			

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes No

15. How often are meetings of the subordinate branches required to be held?

16. How are the subordinate branches represented in the supreme or governing body?

17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?

20. When and by whom are the officers and directors elected?

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

23. What is the minimum and maximum insurance that may be issued on any one life?

24. Is a medical examination required before issuing benefit certificates to applicants? Yes No

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes No N/A

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 amount of the outstanding lien? 

Date	Outstanding Lien amount

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 2020	2 2019	3 2018	4 2017	5 2016
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	326,930	342,220	356,607	360,499	367,548
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	196,786	206,767	222,394	199,905	177,066
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	922	1,089	1,191	1,321	1,441
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	524,638	550,076	580,192	561,725	546,055
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	2,851	1,527	9,035	3,785	320
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....		1,183	37,786	36,976	41,799
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....	10			5	
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	2,861	2,710	46,821	40,766	42,119
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	2,067,112	2,703,312	2,354,516	2,176,293	2,201,293
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	304,336	88,800	285,039	27,781	518,209
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	14,105	14,828	15,809	16,618	17,837
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....	16,047,569	17,763,255	19,323,337	19,444,420	21,107,796
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....	41,841,852	31,453,735	17,215,553	7,093,427	2,952,164
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	60,274,974	52,023,930	39,194,254	28,758,539	26,797,299
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	132,834,035	131,621,296	127,657,525	123,674,185	122,523,153
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	97,692,304	96,225,631	94,683,121	89,494,580	87,351,585
23. Aggregate life reserves (Page 3, Line 1) .....	73,033,264	72,470,509	72,138,934	71,301,127	70,927,749
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....	2,893,687	2,627,209	2,280,645	2,287,186	2,204,043
25. Deposit-type contract funds (Page 3, Line 3) .....	159,850	174,119	202,396	315,260	246,500
26. Asset valuation reserve (Page 3, Line 24.01) .....	861,364	875,794	771,946	748,974	641,303
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) .....	32,141,731	32,395,665	29,974,404	31,179,605	32,171,568
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(558,852)	3,976,340	3,248,327	(19,070)	(2,585,099)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	36,003,095	36,271,459	33,746,350	34,928,579	35,812,871
31. Authorized control level risk - based capital .....	3,146,177	1,693,746	3,135,817	2,683,212	2,503,475
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	95.2	94.0	95.2	93.3	89.4
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) .....	2.3	2.9	1.4	3.3	7.0
37. Contract loans (Line 6) .....	2.5	3.1	3.3	3.4	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
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 2020	2 2019	3 2018	4 2017	5 2016
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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 .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	5,042,679	7,297,784	12,617,574	13,976,798	17,357,247
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	132,834,035	131,621,296	127,657,525	123,674,185	122,523,153
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	4,476,664	4,848,302	4,537,214	4,729,689	4,528,876
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	(58,772)	(29,756)	21,314	(3,215)	555,369
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....					
57. Total of above Lines 54, 55 and 56 .....	4,417,892	4,818,546	4,558,528	4,726,474	5,084,245
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	9,305,993	5,253,283	4,707,545	6,050,981	4,122,396
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	44,010,080	40,047,740	31,794,589	21,932,778	22,466,055
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	412,785	269,929	646,231	680,285	234,959
61. Increase in A & H reserves (Line 19, Col. 6) .....	266,480	346,564	(6,541)	83,143	(296,506)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
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 .....	28.8	28.5	31.8	29.8	29.9
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 .....	3.8	5.3	4.6	4.1	4.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	77.5	83.2	89.4	85.7	95.5
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	1.0	1.2	2.4	2.8	3.3
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	31.3	30.4	31.7	29.8	30.4
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	731,940	3,683,810	2,683,393	3,747,002	6,615,537
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	4,423,124	5,623,281	3,841,925	3,372,819	5,912,954
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	3,944,892	1,744,768	957,791	697,920	508,393
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	3,661,065	2,186,101	1,077,278	642,659	642,840
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(12,436,799)	(125,714)	(608,533)	(1,016,965)	142,800
74. Ordinary - individual annuities (Page 6, Col. 4) .....	88,524	35,789	(25,681)	30,594	(27,448)
75. Ordinary-supplementary contracts .....	XXX	XXX	4,954	1,945	(3,112)
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) .....	20,459	(8,169)	41,054	4,204	4,571
78. Group annuities (Page 6, Col. 5) .....					
79. A & H-group (Page 6.5, Col. 3) .....			1,557,847	724,960	160,351
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	10,741,441	1,905,142	(2,469,358)	(283,685)	(1,603,601)
82. Aggregate of all other lines of business (Page 6, Col. 8) .....					
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	(1,586,375)	1,807,048	(1,499,717)	(538,947)	(1,326,439)

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 2020 OF THE American National Life Insurance Company of Texas

DIRECT BUSINESS IN THE STATE OF Grand Total  
NAIC Group Code 0408

DURING THE YEAR 2020  
NAIC Company Code 71773

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	3,540,031		14,105		3,554,136
2. Annuity considerations .....	304,336				304,336
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,844,367		14,105		3,858,472
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 .....	11,359,516				11,359,516
10. Matured endowments .....	943				943
11. Annuity benefits .....	51,285				51,285
12. Surrender values and withdrawals for life contracts .....	2,115,280				2,115,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	13,527,024				13,527,024
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) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	11	486,620							11	486,620
17. Incurred during current year .....	75	11,885,865							75	11,885,865
Settled during current year:										
18.1 By payment in full .....	69	11,360,459							69	11,360,459
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	69	11,360,459							69	11,360,459
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	69	11,360,459							69	11,360,459
19. Unpaid Dec. 31, current year (16+17-18.6) .....	17	1,012,026							17	1,012,026
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,133	548,987,170	(a)		97	1,088,750			3,230	550,075,920
21. Issued during year .....	167	2,851,000			2	10,000			169	2,861,000
22. Other changes to in force (Net) .....	(203)	(28,123,989)			(9)	(176,250)			(212)	(28,300,239)
23. In force December 31 of current year .....	3,097	523,714,181	(a)		90	922,500			3,187	524,636,681

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....	46,271,297	46,698,340		27,677,923	28,744,446
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) .....	40,016,561	40,427,910		34,009,701	34,107,642
25.3 Non-renewable for stated reasons only (b) .....	1,539,291	1,568,114		1,242,076	1,245,871
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	41,555,852	41,996,024		35,251,777	35,353,513
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	87,827,149	88,694,364		62,929,700	64,097,959

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....569 and number of persons  
insured under indemnity only products .....1 .

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**EXHIBIT OF LIFE INSURANCE**

**(\$000 Omitted for Amounts of Life Insurance)**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10  Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....			3,133	548,987			2	97	1,089	550,076
2. Issued during year .....			167	2,851				2	10	2,861
3. Reinsurance assumed .....										
4. Revived during year .....			18	4,558						4,558
5. Increased during year (net) .....										
6. Subtotals, Lines 2 to 5 .....			185	7,409				2	10	7,419
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) .....			3,318	556,396			2	99	1,099	557,495
Deductions during year:										
10. Death .....			69	11,468			XXX			11,468
11. Maturity .....			2	6			XXX			6
12. Disability .....							XXX			
13. Expiry .....			8	530						530
14. Surrender .....			56	8,631						8,631
15. Lapse .....			86	11,694				9	123	11,817
16. Conversion .....			1	250			XXX	XXX	XXX	250
17. Decreased (net) .....				101					54	155
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			222	32,680				9	177	32,857
21. In force end of year (b) (Line 9 minus Line 20) .....			3,096	523,716			2	90	922	524,638
22. Reinsurance ceded end of year .....	XXX		XXX	125,093	XXX		XXX	XXX		125,093
23. Line 21 minus Line 22 .....	XXX		XXX	398,623	XXX	(a)	XXX	XXX	922	399,545
<b>DETAILS OF WRITE-INS</b>										
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 .....			200	1,044
26. Debit ordinary insurance .....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....			4	28
28. Term policies - other .....			573	162,844
29. Other term insurance - decreasing .....	XXX		XXX	133
30. Other term insurance .....	XXX		XXX	33,257
31. Totals (Lines 27 to 30) .....			577	196,261
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	57	523
34. Totals, whole life and endowment .....	167	2,851	2,462	326,930
35. Totals (Lines 31 to 34) .....	167	2,851	3,096	523,714

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 .....	2,851		523,714	
38. Credit Life (Group and Individual) .....				
39. Group .....	10		923	
40. Totals (Lines 36 to 39) .....	2,861		524,637	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	4,930
-------------------------------------------------------------------------------------------------------	-------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Actual amount in force .....
47.2 Actual insurance in force or appropriate multiple of insurance on parent assuming 2.5 children per family .....

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			8	1,915				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	8	(a) 1,915		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	5	3		
2. Issued during year .....		1		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	5	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 (line 5 minus line 8) .....	4	3		
10. Amount on deposit .....		(a) 46,122		(a)
11. Income now payable .....	4			
12. Amount of income payable .....	(a) 9,069	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	9	117		
2. Issued during year .....	1			
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	10	117		
Deductions during year:				
6. Decreased (net) .....	1	10		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	1	10		
9. In force end of year (line 5 minus line 8) .....	9	107		
Income now payable:				
10. Amount of income payable .....	(a) 46,249	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 3,275,380	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 116,713	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 .....	40,301	88,650,927			20,480	41,086,338
2. Issued during year .....	8,057	17,333,815			2,050	4,123,120
3. Reinsurance assumed .....	53,337	88,460,529				
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	101,695	XXX		XXX	22,530	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	38,027	XXX		XXX	6,169	XXX
8. Reinsurance ceded .....	30,606	XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	68,633	XXX		XXX	6,169	XXX
10. In force end of year (line 5 minus line 9) .....	33,062	(a) 100,356,813		(a)	16,361	(a) 37,367,344

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds Contracts		Dividend Accumulations Contracts
1. In force end of prior year .....	NONE		
2. Issued during year .....			
3. Reinsurance assumed .....			
4. Increased during year (net) .....			
5. Totals (Lines 1 to 4) .....			
Deductions During Year:			
6. Decreased (net) .....			
7. Reinsurance ceded .....			
8. Totals (Lines 6 and 7) .....			
9. In force end of year (line 5 minus line 8) .....			
10. Amount of account balance .....			(a)

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE	
	1 Amount
1. Reserve as of December 31, Prior Year .....	15,241
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (380,220) transferred into the reserve net of taxes of \$ ..... (79,846)	(300,374)
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) .....	(285,133)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(8,505)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(276,628)

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020 .....	(3,070)	(5,435)		(8,505)
2. 2021 .....	6,784	(8,795)		(2,011)
3. 2022 .....	9,380	(9,455)		(75)
4. 2023 .....	1,440	(9,586)		(8,146)
5. 2024 .....	274	(10,025)		(9,751)
6. 2025 .....	118	(10,468)		(10,350)
7. 2026 .....	30	(11,141)		(11,111)
8. 2027 .....	16	(11,141)		(11,125)
9. 2028 .....	20	(11,442)		(11,422)
10. 2029 .....	43	(12,044)		(12,001)
11. 2030 .....	80	(12,346)		(12,266)
12. 2031 .....	83	(12,647)		(12,564)
13. 2032 .....	38	(12,948)		(12,910)
14. 2033 .....	5	(13,550)		(13,545)
15. 2034 .....		(13,851)		(13,851)
16. 2035 .....		(14,152)		(14,152)
17. 2036 .....		(14,754)		(14,754)
18. 2037 .....		(15,357)		(15,357)
19. 2038 .....		(15,357)		(15,357)
20. 2039 .....		(16,260)		(16,260)
21. 2040 .....		(16,561)		(16,561)
22. 2041 .....		(15,357)		(15,357)
23. 2042 .....		(11,743)		(11,743)
24. 2043 .....		(8,732)		(8,732)
25. 2044 .....		(5,420)		(5,420)
26. 2045 .....		(1,807)		(1,807)
27. 2046 .....				
28. 2047 .....				
29. 2048 .....				
30. 2049 .....				
31. 2050 and Later				
32. Total (Lines 1 to 31)	15,241	(300,374)		(285,133)

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	875,794		875,794				875,794
2. Realized capital gains/(losses) net of taxes - General Account .....	(1,506)		(1,506)				(1,506)
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 .....	167,340		167,340				167,340
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,041,628		1,041,628				1,041,628
9. Maximum reserve .....	861,364		861,364				861,364
10. Reserve objective .....	505,246		505,246				505,246
11. 20% of (Line 10 - Line 8) .....	(107,276)		(107,276)				(107,276)
12. Balance before transfers (Lines 8 + 11) .....	934,352		934,352				934,352
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(72,988)		(72,988)				(72,988)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	861,364		861,364				861,364

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,788,934	XXX	XXX	2,788,934	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	1,002,264	XXX	XXX	1,002,264	0.0005	501	0.0016	1,604	0.0033	3,307
2.2	1	NAIC Designation Category 1.B	15,056	XXX	XXX	15,056	0.0005	8	0.0016	24	0.0033	50
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
2.4	1	NAIC Designation Category 1.D	3,004,234	XXX	XXX	3,004,234	0.0005	1,502	0.0016	4,807	0.0033	9,914
2.5	1	NAIC Designation Category 1.E	4,016,175	XXX	XXX	4,016,175	0.0005	2,008	0.0016	6,426	0.0033	13,253
2.6	1	NAIC Designation Category 1.F	24,580,060	XXX	XXX	24,580,060	0.0005	12,290	0.0016	39,328	0.0033	81,114
2.7	1	NAIC Designation Category 1.G	27,175,289	XXX	XXX	27,175,289	0.0005	13,588	0.0016	43,480	0.0033	89,678
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	59,793,078	XXX	XXX	59,793,078	XXX	29,897	XXX	95,669	XXX	197,317
3.1	2	NAIC Designation Category 2.A	29,350,134	XXX	XXX	29,350,134	0.0021	61,635	0.0064	187,841	0.0106	311,111
3.2	2	NAIC Designation Category 2.B	18,912,196	XXX	XXX	18,912,196	0.0021	39,716	0.0064	121,038	0.0106	200,469
3.3	2	NAIC Designation Category 2.C	5,862,900	XXX	XXX	5,862,900	0.0021	12,312	0.0064	37,523	0.0106	62,147
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	54,125,230	XXX	XXX	54,125,230	XXX	113,663	XXX	346,401	XXX	573,727
4.1	3	NAIC Designation Category 3.A	1,018,356	XXX	XXX	1,018,356	0.0099	10,082	0.0263	26,783	0.0376	38,290
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C	1,383,751	XXX	XXX	1,383,751	0.0099	13,699	0.0263	36,393	0.0376	52,029
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	2,402,107	XXX	XXX	2,402,107	XXX	23,781	XXX	63,175	XXX	90,319
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	119,109,349	XXX	XXX	119,109,349	XXX	167,340	XXX	505,246	XXX	861,364
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10	
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)	
SHORT-TERM BONDS													
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000		
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0005		0.0016		0.0033		
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0005		0.0016		0.0033		
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0005		0.0016		0.0033		
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0005		0.0016		0.0033		
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0005		0.0016		0.0033		
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0005		0.0016		0.0033		
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0005		0.0016		0.0033		
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....		XXX	XXX		XXX		XXX		XXX		
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0064		0.0106		
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0021		0.0064		0.0106		
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0021		0.0064		0.0106		
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....		XXX	XXX		XXX		XXX		XXX		
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0099		0.0263		0.0376		
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0263		0.0376		
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0099		0.0263		0.0376		
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....		XXX	XXX		XXX		XXX		XXX		
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0245		0.0572		0.0817		
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0245		0.0572		0.0817		
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0245		0.0572		0.0817		
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....		XXX	XXX		XXX		XXX		XXX		
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0630		0.1128		0.1880		
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0630		0.1128		0.1880		
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0630		0.1128		0.1880		
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX		
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370		
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....		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) .....	119,109,349	XXX	XXX	119,109,349	XXX	167,340	XXX	505,246	XXX	861,364	

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

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

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	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**

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		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 .....	57,589,239	XXX	16,004,958	XXX		XXX		XXX		XXX	40,045,004	XXX	1,539,277	XXX		XXX		XXX
2. Premiums earned .....	57,817,672	XXX	15,821,644	XXX		XXX		XXX		XXX	40,427,914	XXX	1,568,114	XXX		XXX		XXX
3. Incurred claims .....	44,010,080	76.1	8,656,547	54.7							34,107,640	84.4	1,245,893	79.5				
4. Cost containment expenses .....	576,988	1.0	323,857	2.0							244,210	0.6	8,921	0.6				
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	44,587,068	77.1	8,980,404	56.8							34,351,850	85.0	1,254,814	80.0				
6. Increase in contract reserves .....	194,730	0.3	(51,897)	(0.3)							246,627	0.6						
7. Commissions (a) .....	8,841,732	15.3	1,363,797	8.6							7,395,316	18.3	82,619	5.3				
8. Other general insurance expenses .....	7,053,027	12.2	2,689,743	17.0							4,085,434	10.1	271,930	17.3			5,920	
9. Taxes, licenses and fees .....	2,229,458	3.9	1,108,780	7.0							1,069,060	2.6	51,606	3.3			12	
10. Total other expenses incurred .....	18,124,217	31.3	5,162,320	32.6							12,549,810	31.0	406,155	25.9			5,932	
11. Aggregate write-ins for deductions .....	2,095	0.0	833	0.0							1,183	0.0	77	0.0			2	
12. Gain from underwriting before dividends or refunds .....	(5,090,438)	(8.8)	1,729,984	10.9							(6,721,556)	(16.6)	(92,932)	(5.9)			(5,934)	
13. Dividends or refunds .....																		
14. Gain from underwriting after dividends or refunds .....	(5,090,438)	(8.8)	1,729,984	10.9							(6,721,556)	(16.6)	(92,932)	(5.9)			(5,934)	
DETAILS OF WRITE-INS																		
1101. Fines and penalties .....	2,095	0.0	833	0.0							1,183	0.0	77	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) .....	2,095	0.0	833	0.0							1,183	0.0	77	0.0			2	

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	2,010,420	973,207				939,195	98,018		
2. Advance premiums .....	419,236	134,192				281,283	3,761		
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	2,429,656	1,107,399				1,220,478	101,779		
5. Total premium reserves, prior year .....	2,658,089	924,085				1,603,389	130,615		
6. Increase in total premium reserves .....	(228,433)	183,314				(382,911)	(28,836)		
B. Contract Reserves:									
1. Additional reserves (a) .....	883,267	510,384				372,883			
2. Reserve for future contingent benefits .....									
3. Total contract reserves, current year .....	883,267	510,384				372,883			
4. Total contract reserves, prior year .....	688,537	562,281				126,256			
5. Increase in contract reserves .....	194,730	(51,897)				246,627			
C. Claim Reserves and Liabilities:									
1. Total current year .....	7,978,584	4,215,779				3,462,808	299,997		
2. Total prior year .....	8,084,189	4,423,124				3,364,869	296,196		
3. Increase .....	(105,605)	(207,345)				97,939	3,801		

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	4,227,799	298,692				3,424,501	504,606		
1.2 On claims incurred during current year .....	39,887,886	8,565,200				30,585,200	737,486		
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	449,033	433,248				148	15,637		
2.2 On claims incurred during current year .....	7,529,551	3,782,531				3,462,660	284,360		
3. Test:									
3.1 Lines 1.1 and 2.1 .....	4,676,832	731,940				3,424,649	520,243		
3.2 Claim reserves and liabilities, December 31, prior year .....	8,084,189	4,423,124				3,364,869	296,196		
3.3 Line 3.1 minus Line 3.2 .....	(3,407,357)	(3,691,184)				59,780	224,047		

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	76,951,029	76,951,029							
2. Premiums earned .....	76,951,029	76,951,029							
3. Incurred claims .....	43,496,876	43,496,876							
4. Commissions .....	15,494,410	15,494,410							
B. Reinsurance Ceded:									
1. Premiums written .....	107,827,839	107,827,839							
2. Premiums earned .....	107,827,839	107,827,839							
3. Incurred claims .....	63,584,872	63,584,872							
4. Commissions .....	22,838,868	22,838,868							

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....	4,980,478	9,759,016	49,358,582	64,098,076
2. Beginning Claim Reserves and Liabilities .....	4,098,221	2,118,693	9,218,253	15,435,167
3. Ending Claim Reserves and Liabilities .....	2,470,709	2,413,663	11,719,051	16,603,423
4. Claims Paid	6,607,990	9,464,046	46,857,784	62,929,820
B. Assumed Reinsurance:				
5. Incurred Claims.....			43,496,876	43,496,876
6. Beginning Claim Reserves and Liabilities .....			26,588,158	26,588,158
7. Ending Claim Reserves and Liabilities .....			34,181,818	34,181,818
8. Claims Paid			35,903,216	35,903,216
C. Ceded Reinsurance:				
9. Incurred Claims.....		9,759,016	53,825,856	63,584,872
10. Beginning Claim Reserves and Liabilities .....		2,118,693	31,820,443	33,939,136
11. Ending Claim Reserves and Liabilities .....		2,413,663	40,392,994	42,806,657
12. Claims Paid		9,464,046	45,253,305	54,717,351
D. Net:				
13. Incurred Claims.....	4,980,478		39,029,602	44,010,080
14. Beginning Claim Reserves and Liabilities .....	4,098,221		3,985,968	8,084,189
15. Ending Claim Reserves and Liabilities .....	2,470,709		5,507,875	7,978,584
16. Claims Paid	6,607,990		37,507,695	44,115,685
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses .....	5,557,467		39,029,601	44,587,068
18. Beginning Reserves and Liabilities .....	4,098,221		3,985,968	8,084,189
19. Ending Reserves and Liabilities .....	2,470,709		5,507,875	7,978,584
20. Paid Claims and Cost Containment Expenses	7,184,979		37,507,694	44,692,673

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

## SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
NONE												
9999999 - Totals												

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

## SCHEDULE S - PART 1 - SECTION 2

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

[illegible]

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

## SCHEDULE S - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		36	90	1,928				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	65,273,190	102,949	106,338	1,399,784				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXL	650,000	481	5,516	84,789				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	32,697	9	328	31				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXL	59,137,001	72,193	64,517	53,775				
0299999. General Account - Authorized U.S. Affiliates - Other							125,092,888	175,668	176,789	1,540,307				
0399999. Total General Account - Authorized U.S. Affiliates							125,092,888	175,668	176,789	1,540,307				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							125,092,888	175,668	176,789	1,540,307				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							125,092,888	175,668	176,789	1,540,307				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified							125,092,888	175,668	176,789	1,540,307				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							125,092,888	175,668	176,789	1,540,307				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals							125,092,888	175,668	176,789	1,540,307				

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
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	2,644,846						
93440	06-1041332	01/01/2019	Hill Life Insurance Company	PA	QA/G	SLEL	280,369						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	QA/G	SLEL	8,566,357						
23680	47-0698507	01/01/2015	Odyssey America Reinsurance Co	CT	QA/G	SLEL	1,558,858						
11835	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE	QA/G	SLEL	16,742,841						
93572	43-1235868	12/01/2010	RGA Reinsurance Company	MO	QA/G	SLEL	11,601,874						
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY	QA/G	SLEL	425,692						
21113	13-5459190	01/01/2006	United States Fire Insurance Company	DE	QA/G	SLEL	880,763						
0899999.	General Account - Authorized U.S. Non-Affiliates						42,701,600						
1099999.	Total General Account - Authorized Non-Affiliates						42,701,600						
1199999.	Total General Account Authorized						42,701,600						
1499999.	Total General Account - Unauthorized U.S. Affiliates												
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates												
1899999.	Total General Account - Unauthorized Affiliates												
88340	59-2859797	01/01/2019	Hannover Life Reassurance Company of America	FL	QA/G	SLEL	352,305						
1999999.	General Account - Unauthorized U.S. Non-Affiliates						352,305						
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA	QA/G	D	424,801						
00000	AA-0051832	01/01/2012	Cooperative Reinsurance Company	TCA	QA/G	D	11,810,422						
00000	98-1284040	10/01/2016	ELMC PIC, Ltd.	CYM	QA/G	D	71,936						
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA	QA/G	D	397,908						
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA	QA/G	D	1,158,929						
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.	BMU	QA/G	D	46,274,220						
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA	QA/G	D	4,635,718						
2099999.	General Account - Unauthorized Non-U.S. Non-Affiliates						64,773,934						
2199999.	Total General Account - Unauthorized Non-Affiliates						65,126,239						
2299999.	Total General Account Unauthorized						65,126,239						
2599999.	Total General Account - Certified U.S. Affiliates												
2899999.	Total General Account - Certified Non-U.S. Affiliates												
2999999.	Total General Account - Certified Affiliates												
3299999.	Total General Account - Certified Non-Affiliates												
3399999.	Total General Account Certified												
3699999.	Total General Account - Reciprocal Jurisdiction U.S. Affiliates												
3999999.	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates												
4099999.	Total General Account - Reciprocal Jurisdiction Affiliates												
4399999.	Total General Account - Reciprocal Jurisdiction Non-Affiliates												
4499999.	Total General Account Reciprocal Jurisdiction												
4599999.	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified						107,827,839						
4899999.	Total Separate Accounts - Authorized U.S. Affiliates												
5199999.	Total Separate Accounts - Authorized Non-U.S. Affiliates												
5299999.	Total Separate Accounts - Authorized Affiliates												
5599999.	Total Separate Accounts - Authorized Non-Affiliates												
5699999.	Total Separate Accounts Authorized												
5999999.	Total Separate Accounts - Unauthorized U.S. Affiliates												
6299999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates												
6399999.	Total Separate Accounts - Unauthorized Affiliates												
6699999.	Total Separate Accounts - Unauthorized Non-Affiliates												
6799999.	Total Separate Accounts Unauthorized												
7099999.	Total Separate Accounts - Certified U.S. Affiliates												
7399999.	Total Separate Accounts - Certified Non-U.S. Affiliates												
7499999.	Total Separate Accounts - Certified Affiliates												

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4  Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8  Premiums	9  Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13  Modified Coinsurance Reserve	14  Funds Withheld Under Coinsurance
										11  Current Year	12  Prior Year		
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							43,053,905						
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							64,773,934						
9999999 - Totals							107,827,839						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	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					
88340	59-2859797	01/01/2019	Hannover Life Reassurance Company of America		218,672	16,750	235,422				5,852	82,268		88,120
1999999.	General Account - Accident and Health U.S. Non-Affiliates				218,672	16,750	235,422		XXX		5,852	82,268		88,120
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.		141,721	30,911	172,632				49,289	95,034		144,323
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.		52,568	7,320	59,888					29,465		29,465
00000	AA-0051832	01/01/2012	Cooperative Reinsurance Company		1,597,190	238,152	1,835,342					958,757		958,757
00000	98-1284040	10/01/2016	ELMC PIC, Ltd.		45,109	1,998	47,107				1,207	9,872		11,079
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.		55,300	8,211	63,511					33,058		33,058
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.		17,211,221	752,142	17,963,363			13,329,826		4,050,728		17,380,554
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.		566,883	123,642	690,525					380,136		380,136
2099999.	General Account - Accident and Health Non-U.S. Non-Affiliates				19,669,992	1,162,376	20,832,368		XXX	13,329,826	50,496	5,557,050		18,937,372
2199999.	Total General Account - Accident and Health Non-Affiliates				19,888,664	1,179,126	21,067,790		XXX	13,329,826	56,348	5,639,318		19,025,492
2299999.	Total General Account Accident and Health				19,888,664	1,179,126	21,067,790		XXX	13,329,826	56,348	5,639,318		19,025,492
2399999.	Total General Account				19,888,664	1,179,126	21,067,790		XXX	13,329,826	56,348	5,639,318		19,025,492
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)				218,672	16,750	235,422		XXX		5,852	82,268		88,120
3699999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				19,669,992	1,162,376	20,832,368		XXX	13,329,826	50,496	5,557,050		18,937,372
9999999.	Totals				19,888,664	1,179,126	21,067,790		XXX	13,329,826	56,348	5,639,318		19,025,492

(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 2020	2 2019	3 2018	4 2017	5 2016
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	109,368	88,831	78,191	53,129	47,548
2. Commissions and reinsurance expense allowances .....	22,839	19,112	16,925	11,609	10,379
3. Contract claims .....	68,401	67,091	59,291	41,771	35,854
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 .....	(1)	21	21	13	11
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	9,572	7,051	8,377	6,292	5,799
9. Aggregate reserves for life and accident and health contracts .....	176	177	156	135	122
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	43,297	33,968	31,391	15,919	11,424
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 .....	1,916	1,514	1,783	1,352	1,200
16. Unauthorized reinsurance offset .....	2,042	1,164	726	1,004	840
17. Offset for reinsurance with Certified Reinsurers .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....	56	24	25		
19. Letters of credit (L) .....					
20. Trust agreements (T) .....	13,330				
21. Other (O) .....	5,639	1,269	1,319	1,170	2,103
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	125,127,547		125,127,547
2. Reinsurance (Line 16) .....	2,317,624	(2,317,624)	
3. Premiums and considerations (Line 15) .....	908,336	9,572,310	10,480,646
4. Net credit for ceded reinsurance .....	XXX	34,175,636	34,175,636
5. All other admitted assets (balance) .....	4,480,528		4,480,528
6. Total assets excluding Separate Accounts (Line 26) .....	132,834,035	41,430,322	174,264,357
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28)	132,834,035	41,430,322	174,264,357
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	75,926,951	175,669	76,102,620
10. Liability for deposit-type contracts (Line 3) .....	159,850		159,850
11. Claim reserves (Line 4) .....	8,686,508	43,296,951	51,983,459
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	419,922		419,922
14. Other contract liabilities (Line 9) .....			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	2,042,298	(2,042,298)	
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) .....	10,456,775		10,456,775
20. Total liabilities excluding Separate Accounts (Line 26) .....	97,692,304	41,430,322	139,122,626
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	97,692,304	41,430,322	139,122,626
23. Capital & surplus (Line 38) .....	35,141,731	XXX	35,141,731
24. Total liabilities, capital & surplus (Line 39)	132,834,035	41,430,322	174,264,357
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	175,669		
26. Claim reserves .....	43,296,951		
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 .....	2,317,624		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	45,790,244		
34. Premiums and considerations .....	9,572,310		
35. Reinsurance in unauthorized companies .....	2,042,298		
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 .....	11,614,608		
41. Total net credit for ceded reinsurance	34,175,636		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.			1	Life Contracts		4	5	6	7	
				2	3					
										Active Status (a)
1.	Alabama	AL	L	316,252			40,213		356,465	
2.	Alaska	AK	L	1,129			6,350		7,479	
3.	Arizona	AZ	L	31,558			6,091,019		6,122,577	
4.	Arkansas	AR	L	43,711			216,625		260,336	
5.	California	CA	L	136,831			11,975,367		12,112,198	
6.	Colorado	CO	L	44,771			359,686		404,457	
7.	Connecticut	CT	L	19,685			12,952		32,637	
8.	Delaware	DE	L	1,312			1,016,522		1,017,834	
9.	District of Columbia	DC	L				3,013		3,013	
10.	Florida	FL	L	209,350			311,864		521,214	
11.	Georgia	GA	L	83,376			260,849		344,225	
12.	Hawaii	HI	L	71,035			77,510		148,545	
13.	Idaho	ID	L	9,415			264,961		274,376	
14.	Illinois	IL	L	63,592			630,083		693,675	
15.	Indiana	IN	L	41,099			1,172,942		1,214,041	
16.	Iowa	IA	L	20,177			719,789		739,966	
17.	Kansas	KS	L	15,851			638,535		654,386	
18.	Kentucky	KY	L	21,448			153,350		174,798	
19.	Louisiana	LA	L	78,068			283,159		361,227	
20.	Maine	ME	N	3,513	100				3,613	
21.	Maryland	MD	L	29,744			702,276		732,020	
22.	Massachusetts	MA	L	15,523	303,699		59,399		378,621	
23.	Michigan	MI	L	31,168	175		1,012,472		1,043,815	
24.	Minnesota	MN	L	95,734			5,942		101,676	
25.	Mississippi	MS	L	45,393			554,387		599,780	
26.	Missouri	MO	L	115,237			862,560		977,797	
27.	Montana	MT	L	1,827			25,769		27,596	
28.	Nebraska	NE	L	15,296			472,602		487,898	
29.	Nevada	NV	L	52,884			1,155,922		1,208,806	
30.	New Hampshire	NH	L	560					560	
31.	New Jersey	NJ	N	6,265			18,163		24,428	
32.	New Mexico	NM	L	38,475			120,821		159,296	
33.	New York	NY	N	8,111			3,191		11,302	
34.	North Carolina	NC	L	106,661	90		604,755		711,506	
35.	North Dakota	ND	L	188			3,420		3,608	
36.	Ohio	OH	L	87,336			2,661,046		2,748,382	
37.	Oklahoma	OK	L	102,559			1,113,541		1,216,100	
38.	Oregon	OR	L	9,087			18,531,618		18,540,705	
39.	Pennsylvania	PA	L	69,179	160		402,890		472,229	
40.	Rhode Island	RI	L		112		3,022		3,134	
41.	South Carolina	SC	L	35,872			517,432		553,304	
42.	South Dakota	SD	L	5,042			9,802		14,844	
43.	Tennessee	TN	L	169,334			361,306		530,640	
44.	Texas	TX	L	1,103,441			20,566,307		21,669,748	
45.	Utah	UT	L	92,603			12,453,720		12,546,323	
46.	Vermont	VT	N	1,496					1,496	
47.	Virginia	VA	L	42,012			117,617		159,629	
48.	Washington	WA	L	14,341			336,153		350,494	
49.	West Virginia	WV	L	20,735			493,504		514,239	
50.	Wisconsin	WI	L	4,842			165,159		170,001	
51.	Wyoming	WY	L	1,482			257,564		259,046	
52.	American Samoa	AS	N							
53.	Guam	GU	L	3,612					3,612	
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	15,924					15,924	
59.	Subtotal	XXX		3,554,136	304,336		87,827,149		91,685,621	
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		29,100			120		29,220	
94.	Aggregate or other amounts not allocable by State	XXX								
95.	Totals (Direct Business)	XXX		3,583,236	304,336		87,827,269		91,714,841	
96.	Plus reinsurance assumed	XXX					74,957,520		74,957,520	
97.	Totals (All Business)	XXX		3,583,236	304,336		162,784,789		166,672,361	
98.	Less reinsurance ceded	XXX		1,554,165			105,292,327		106,846,492	
99.	Totals (All Business) less Reinsurance Ceded	XXX		2,029,071	304,336 (c)		57,492,462		59,825,869	
DETAILS OF WRITE-INS										
58001.	MEX Mexico	XXX		15,000					15,000	
58002.	USA Overseas Military	XXX		924					924	
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		15,924					15,924	
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.

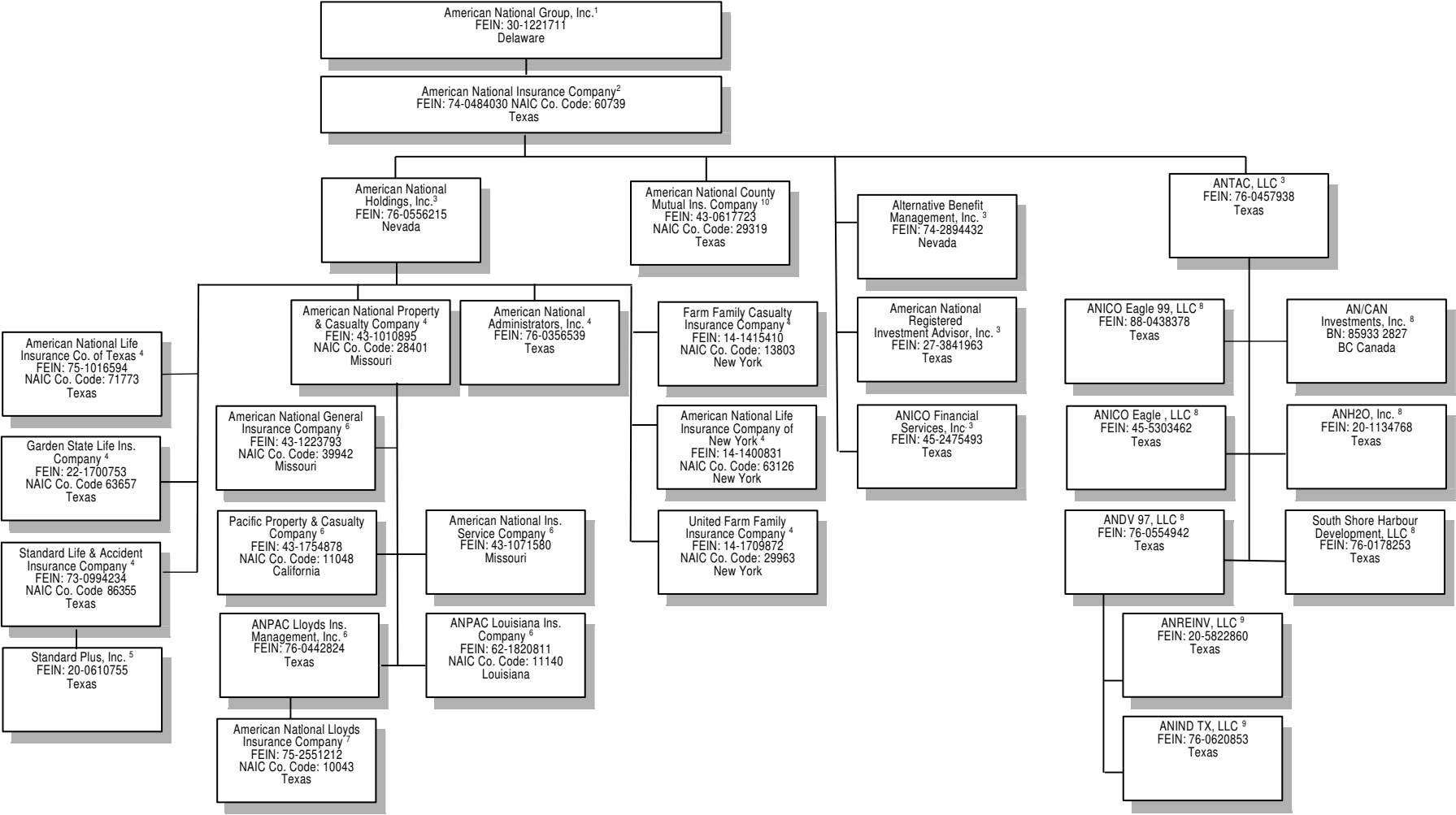
SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama .....	AL	316,252				316,252
2.	Alaska .....	AK	1,129				1,129
3.	Arizona .....	AZ	31,558				31,558
4.	Arkansas .....	AR	43,711				43,711
5.	California .....	CA	136,831				136,831
6.	Colorado .....	CO	44,771				44,771
7.	Connecticut .....	CT	19,685				19,685
8.	Delaware .....	DE	1,312				1,312
9.	District of Columbia .....	DC					
10.	Florida .....	FL	209,350				209,350
11.	Georgia .....	GA	83,376				83,376
12.	Hawaii .....	HI	71,035				71,035
13.	Idaho .....	ID	9,415				9,415
14.	Illinois .....	IL	63,592				63,592
15.	Indiana .....	IN	41,099				41,099
16.	Iowa .....	IA	20,177				20,177
17.	Kansas .....	KS	15,851				15,851
18.	Kentucky .....	KY	21,448				21,448
19.	Louisiana .....	LA	78,068				78,068
20.	Maine .....	ME	3,513	100			3,613
21.	Maryland .....	MD	29,744				29,744
22.	Massachusetts .....	MA	15,523	303,699			319,222
23.	Michigan .....	MI	31,168	175			31,343
24.	Minnesota .....	MN	95,734				95,734
25.	Mississippi .....	MS	45,393				45,393
26.	Missouri .....	MO	115,237				115,237
27.	Montana .....	MT	1,827				1,827
28.	Nebraska .....	NE	15,296				15,296
29.	Nevada .....	NV	52,884				52,884
30.	New Hampshire .....	NH	560				560
31.	New Jersey .....	NJ	6,265				6,265
32.	New Mexico .....	NM	38,475				38,475
33.	New York .....	NY	8,111				8,111
34.	North Carolina .....	NC	106,661	90			106,751
35.	North Dakota .....	ND	188				188
36.	Ohio .....	OH	87,336				87,336
37.	Oklahoma .....	OK	102,559				102,559
38.	Oregon .....	OR	9,087				9,087
39.	Pennsylvania .....	PA	69,179	160			69,339
40.	Rhode Island .....	RI		112			112
41.	South Carolina .....	SC	35,872				35,872
42.	South Dakota .....	SD	5,042				5,042
43.	Tennessee .....	TN	169,334				169,334
44.	Texas .....	TX	1,103,441				1,103,441
45.	Utah .....	UT	92,603				92,603
46.	Vermont .....	VT	1,496				1,496
47.	Virginia .....	VA	42,012				42,012
48.	Washington .....	WA	14,341				14,341
49.	West Virginia .....	WV	20,735				20,735
50.	Wisconsin .....	WI	4,842				4,842
51.	Wyoming .....	WY	1,482				1,482
52.	American Samoa .....	AS					
53.	Guam .....	GU	3,612				3,612
54.	Puerto Rico .....	PR					
55.	U.S. Virgin Islands .....	VI					
56.	Northern Mariana Islands .....	MP					
57.	Canada .....	CAN					
58.	Aggregate Other Alien .....	OT	15,924				15,924
59.	Total		3,554,136	304,336			3,858,472

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 Group, Inc.  
(3) 100.0% owned by American National Insurance Company.  
(4) 100.0% owned by American National Holdings, Inc.  
(5) 100.0% owned by Standard Life and Accident Insurance Company.  
(6) 100.0% owned by American National Property and Casualty Company (ANPAC).  
(7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.  
(8) 100.0% owned by ANTAC, LLC.

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-cent-age	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0408	American National Financial Group	.60739	74-0484030	1343722	0		American National Insurance Company	TX	UIP	American National Group, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	TX	RE	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.86355	73-0994234	0	0		Standard Life and Accident Insurance Company	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.63657	22-1700753	0	0		Garden State Life Insurance Company	TX	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.63126	14-1400831	0	0		American National Life Insurance Company of New York	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.13803	14-1415410	0	0		Farm Family Casualty Insurance Company	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.29963	14-1709872	0	0		United Farm Family Insurance Company	NY	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.28401	43-1010895	1343946	0		American National Property and Casualty Company	MO	IA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	Y	
.0408	American National Financial Group	.39942	43-1223793	0	0		American National General Insurance Company	MO	IA	American National Property and Casualty Company	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.29319	43-0617723	0	0		American National County Mutual Insurance Company	TX	IA	American National Insurance Company	Management	0.000	American National Group, Inc.	N	
.0408	American National Financial Group	.10043	75-2551212	0	0		American National Lloyds Insurance Company	TX	IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Group, Inc.	N	
.0408	American National Financial Group	.11048	43-1754878	0	0		Pacific Property and Casualty Company	CA	IA	American National Property and Casualty Company	Ownership	1.000	American National Group, Inc.	N	
.0408	American National Financial Group	.11140	62-1820811	0	0		ANPAC Louisiana Insurance Company	LA	IA	American National Property and Casualty Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	DE	UIP	Libbie S. Moody Trust	Ownership	0.370	Moody National Bank	N	
		.00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	DE	UIP	The Moody Foundation	Ownership, Board	0.227	Moody-Dahlberg	N	
		.00000	76-0556215	0	0		American National Holdings, Inc.	NV	UDP	American National Insurance Company	Ownership	1.000	American National Group, Inc.	Y	
		.00000	76-0457938	0	0		ANTAC, LLC	TX	NIA	American National Insurance Company	Ownership	1.000	American National Group, Inc.	Y	
		.00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	TX	NIA	American National Insurance Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	43-1071580	0	0		American National Insurance Service Company	MO	NIA	American National Property and Casualty Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	76-0356539	0	0		American National Administrators, Inc.	TX	NIA	American National Holdings, Inc.	Ownership	1.000	American National Group, Inc.	N	
		.00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	TX	NIA	American National Property and Casualty Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	74-2894432	0	0		Alternative Benefit Management, Inc.	NV	NIA	American National Insurance Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	76-0554942	0	0		ANDV 97, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	45-5303462	0	0		ANICO Eagle, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	88-0438378	0	0		ANICO Eagle 99, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	85-9332827	0	0		AN/CAN Investments, Inc.	CAN	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	76-0620853	0	0		ANIND TX, LLC	TX	NIA	ANDV 97, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	20-5822860	0	0		ANREINV, LLC	TX	NIA	ANDV 97, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	20-1134768	0	0		AM20, Inc.	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	76-0178253	0	0		South Shore Harbour Development, LLC	TX	NIA	ANTAC, LLC	Ownership	1.000	American National Group, Inc.	N	
		.00000	20-0610755	0	0		Standard Plus, Inc.	TX	NIA	Standard Life and Accident Insurance Company	Ownership	1.000	American National Group, Inc.	N	
		.00000	45-2475493	0	0		ANICO Financial Services, Inc.	TX	NIA	American National Insurance Company	Ownership	1.000	American National Group, Inc.	N	

Asterisk	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
60739	74-0484030	American National Insurance Company	(49,275,000)	4,999,990		24,474,602	189,828,245	63,291,314		1,522,000	234,841,151	(140,644,364)
00000	76-0556215	American National Holdings Inc.	67,500,000			(24,067,000)	(8,709,299)				34,723,701	
71773	75-1016594	American National Life Insurance Company of Texas				(1,000)	(29,356,107)				(29,357,107)	665,962
86355	73-0994234	Standard Life and Accident Insurance Company	(18,000,000)			(19,000)	6,166,009			(5,001,000)	(16,853,991)	635,631
63657	22-1700753	Garden State Life Insurance Company	(2,800,000)				(4,269,420)				(7,069,420)	455,486
00000	74-0457938	ANTAC, LLC	24,720,000	(26,827,000)		(128,000)	(3,123,038)				(5,358,038)	
00000	74-2894432	Alternative Benefit Management Inc.					(8,218,837)				(8,218,837)	
00000	76-0554942	ANDV97, LLC	(1,740,000)								(1,740,000)	
00000	45-5303462	ANICO Eagle, LLC	(22,200,000)	26,750,000			(9,829)				4,540,171	
00000	88-0438378	ANICO Eagle 99, LLC										
28401	43-1010895	American National Property and Casualty Company	(24,300,000)			(13,000)	(62,870,831)	(25,561,041)			(112,744,872)	102,200,609
39942	43-1223793	American National General Insurance Company					(14,479,231)	(637,155)			(15,116,386)	206,852
00000	43-1071580	American National Insurance Service Company	(1,100,000)				(676,249)				(1,776,249)	
10043	75-2551212	American National Lloyds Insurance Company					(1,283,037)	(6,031,161)			(7,314,198)	6,449,240
11048	43-1754878	Pacific Property and Casualty Company					(18,149,622)				(18,149,622)	
63126	14-1400831	American National Life Insurance Company of New York				(56,954)	(6,571,767)	(1,376,231)			(8,004,952)	744,283
00000	45-2475493	ANICO Financial Services, Inc.					68,008				68,008	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,308,530)				(12,808,530)	
00000	76-0620853	ANIND TX, LLC	(120,000)				(133,186)				(253,186)	
00000	85-9332827	ANCAN Investments Inc.	(400,000)	60,000							(340,000)	
00000	76-0178253	South Shore Harbour Development, LLC					(358,079)				(358,079)	
11140	62-1820811	ANPAC Louisiana Insurance Company					(13,214,995)	(980,862)			(14,195,857)	2,760,612
29319	43-0617723	American National County Mutual Insurance Company				(1,000)	(85,716)	(28,704,864)		501,000	(28,290,580)	26,525,689
13803	14-1415410	Farm Family Casualty Insurance Company	(20,800,000)			(4,325)	(36,696,046)				(57,500,371)	(27,686,000)
29963	14-1709872	United Farm Family Insurance Company				(184,323)	(24,775,198)			2,978,000	(21,981,521)	27,686,000
00000	20-0610755	Standard Plus, Inc.					(37,547)				(37,547)	
00000	20-1134768	ANH20, Inc.	(200,000)	17,000			(93,592)				(276,592)	
00000	20-5822860	ANREINV	(60,000)								(60,000)	
00000	30-1221711	Americon National Group, Inc.	49,500,000	(4,999,990)			49,449,186				93,949,196	
00000	27-3841963	American National Registered Investment Advisor	(225,000)				(91,292)				(316,292)	
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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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.	<del>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? .....</del>	
30.	<del>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? .....</del>	
31.	<del>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? .....</del>	
32.	<del>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? .....</del>	
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
50.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	YES
51.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	YES
52.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO

AUGUST FILING

53.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	NO
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- Explanations:
- The American National Life Insurance Company of Texas does not have employees.
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Bar Codes:	
12. SIS Stockholder Information Supplement [Document Identifier 420]	 <div>7 1 7 7 3 2 0 2 0 4 2 0 0 0 0 0 0</div>
14. Trusteed Surplus Statement [Document Identifier 490]	 <div>7 1 7 7 3 2 0 2 0 4 9 0 0 0 0 0 0</div>
15. Participating Opinion for Exhibit 5 [Document Identifier 371]	 <div>7 1 7 7 3 2 0 2 0 3 7 1 0 0 0 0 0</div>
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 <div>7 1 7 7 3 2 0 2 0 4 4 3 0 0 0 0 0</div>
19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 <div>7 1 7 7 3 2 0 2 0 4 4 4 0 0 0 0 0</div>
20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 <div>7 1 7 7 3 2 0 2 0 4 4 5 0 0 0 0 0</div>
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>7 1 7 7 3 2 0 2 0 4 4 6 0 0 0 0 0</div>

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

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 2 0 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 2 0 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 2 0 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 2 0 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 2 0 4 5 2 0 0 0 0 0
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 1 7 7 3 2 0 2 0 4 5 3 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 2 0 4 5 4 0 0 0 0 0
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 1 7 7 3 2 0 2 0 4 9 5 0 0 0 0 0
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 7 1 7 7 3 2 0 2 0 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 2 0 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 2 0 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 2 0 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 2 0 3 0 6 0 0 0 0 0
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 7 1 7 7 3 2 0 2 0 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 2 0 4 3 5 0 0 0 0 0
49.	Variable Annuities Supplement [Document Identifier 286]	 7 1 7 7 3 2 0 2 0 2 6 6 0 0 0 0 0
52.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 7 1 7 7 3 2 0 2 0 4 5 8 0 0 0 0 0
53.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 7 1 7 7 3 2 0 2 0 2 2 3 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Debit Suspense .....	23,425	23,425		
2597.	Summary of remaining write-ins for Line 25 from overflow page	23,425	23,425		

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	2,788,934	2.229	2,788,934		2,788,934	2.229
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	1,002,265	0.801	1,002,265		1,002,265	0.801
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 .....	15,056	0.012	15,056		15,056	0.012
1.06 Industrial and miscellaneous .....	115,303,094	92.148	115,303,094		115,303,094	92.148
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 .....	119,109,349	95.190	119,109,349		119,109,349	95.190
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 valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	719,277	0.575	719,277		719,277	0.575
6.02 Cash equivalents (Schedule E, Part 2) .....	2,195,288	1.754	2,195,288		2,195,288	1.754
6.03 Short-term investments (Schedule DA) .....		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments .....	2,914,565	2.329	2,914,565		2,914,565	2.329
7. Contract loans .....	3,103,633	2.480	3,103,633		3,103,633	2.480
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....		0.000				0.000
10. Receivables for securities .....		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	125,127,547	100.000	125,127,547		125,127,547	100.000

Schedule A - Verification - Real Estate  
**N O N E**

Schedule B - Verification - Mortgage Loans  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	
	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) .....	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	118,453,331
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	21,529,810
3.	Accrual of discount .....	110,915
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 .....	(376,106)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	20,548,673
7.	Deduct amortization of premium .....	324,616
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 .....	6,019
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	270,707
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	119,109,349
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	119,109,349

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States .....	2,788,934	2,802,581	2,809,122	2,665,000
	2. Canada .....				
	3. Other Countries				
	4. Totals	2,788,934	2,802,581	2,809,122	2,665,000
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	1,002,265	1,047,340	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	15,056	15,602	15,207	15,056
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	100,623,773	106,944,967	101,160,906	99,045,753
	9. Canada .....	3,001,415	3,213,257	3,031,090	3,000,000
	10. Other Countries	11,677,906	12,449,878	11,707,515	11,500,000
	11. Totals	115,303,094	122,608,102	115,899,511	113,545,753
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	119,109,349	126,473,625	119,741,710	117,225,809
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	119,109,349	126,473,625	119,741,710	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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	439,747	2,349,187				XXX	2,788,934	2.3	2,663,487	2.2	2,788,934	
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	439,747	2,349,187				XXX	2,788,934	2.3	2,663,487	2.2	2,788,934	
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		1,002,265				XXX	1,002,265	0.8	1,004,124	0.8	1,002,265	
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		1,002,265				XXX	1,002,265	0.8	1,004,124	0.8	1,002,265	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1		15,056				XXX	15,056	0.0	26,811	0.0	15,056	
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		15,056				XXX	15,056	0.0	26,811	0.0	15,056	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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 .....	6,172,810	27,084,350	18,115,014	5,990,294	2,570,247	XXX	59,932,715	49.8	56,541,518	46.7	46,755,101	13,177,614
6.2 NAIC 2 .....	4,513,685	28,725,136	18,852,333	1,034,071	1,000,000	XXX	54,125,225	45.0	57,186,788	47.2	43,911,210	10,214,015
6.3 NAIC 3 .....		1,383,753	1,018,356			XXX	2,402,109	2.0	3,753,649	3.1	2,402,109	
6.4 NAIC 4 .....						XXX						
6.5 NAIC 5 .....						XXX						
6.6 NAIC 6 .....						XXX						
6.7 Totals	10,686,495	57,193,239	37,985,703	7,024,365	3,570,247	XXX	116,460,049	96.8	117,481,955	97.0	93,068,420	23,391,629
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						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 6,612,557	30,450,858	18,115,014	5,990,294	2,570,247		63,738,970	53.0	XXX	XXX	50,561,356	13,177,614
11.2 NAIC 2	(d) 4,513,685	28,725,136	18,852,333	1,034,071	1,000,000		54,125,225	45.0	XXX	XXX	43,911,210	10,214,015
11.3 NAIC 3	(d)	1,383,753	1,018,356				2,402,109	2.0	XXX	XXX	2,402,109	
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	11,126,242	60,559,747	37,985,703	7,024,365	3,570,247		(b) 120,266,304	100.0	XXX	XXX	96,874,675	23,391,629
11.8 Line 11.7 as a % of Col. 7	9.3	50.4	31.6	5.8	3.0		100.0	XXX	XXX	XXX	80.6	19.4
12. Total Bonds Prior Year												
12.1 NAIC 1	6,958,687	37,636,200	13,641,053	2,000,000			XXX	XXX	60,235,940	49.7	49,931,129	10,304,811
12.2 NAIC 2	3,006,468	32,491,249	19,653,348	1,035,723	1,000,000		XXX	XXX	57,186,788	47.2	47,513,348	9,673,440
12.3 NAIC 3	1,003,475	940,163			1,810,011		XXX	XXX	3,753,649	3.1	3,753,649	
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX				
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	10,968,630	71,067,612	33,294,401	3,035,723	2,810,011		XXX	XXX	(b) 121,176,377	100.0	101,198,126	19,978,251
12.8 Line 12.7 as a % of Col. 9	9.1	58.6	27.5	2.5	2.3		XXX	XXX	100.0	XXX	83.5	16.5
13. Total Publicly Traded Bonds												
13.1 NAIC 1	3,609,131	26,405,388	14,556,543	5,990,294			50,561,356	42.0	49,931,129	41.2	50,561,356	XXX
13.2 NAIC 2	3,508,075	26,710,177	11,658,887	1,034,071	1,000,000		43,911,210	36.5	47,513,348	39.2	43,911,210	XXX
13.3 NAIC 3		1,383,753	1,018,356				2,402,109	2.0	3,753,649	3.1	2,402,109	XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	7,117,206	54,499,318	27,233,786	7,024,365	1,000,000		96,874,675	80.6	101,198,126	83.5	96,874,675	XXX
13.8 Line 13.7 as a % of Col. 7	7.3	56.3	28.1	7.3	1.0		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	5.9	45.3	22.6	5.8	0.8		80.6	XXX	XXX	XXX	80.6	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	3,003,426	4,045,470	3,558,471		2,570,247		13,177,614	11.0	10,304,811	8.5	XXX	13,177,614
14.2 NAIC 2	1,005,610	2,014,959	7,193,446				10,214,015	8.5	9,673,440	8.0	XXX	10,214,015
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	4,009,036	6,060,429	10,751,917		2,570,247		23,391,629	19.4	19,978,251	16.5	XXX	23,391,629
14.8 Line 14.7 as a % of Col. 7	17.1	25.9	46.0		11.0		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	3.3	5.0	8.9		2.1		19.4	XXX	XXX	XXX	XXX	19.4

(a) Includes \$ 23,391,629 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 \$ 1,156,955 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas  
**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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 .....	439,747	2,349,187				XXX	2,788,934	2.3	2,663,487	2.2	2,788,934	
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	439,747	2,349,187				XXX	2,788,934	2.3	2,663,487	2.2	2,788,934	
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 .....		1,002,265				XXX	1,002,265	0.8	1,004,124	0.8	1,002,265	
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		1,002,265				XXX	1,002,265	0.8	1,004,124	0.8	1,002,265	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations .....						XXX						
4.02 Residential Mortgage-Backed Securities .....						XXX						
4.03 Commercial Mortgage-Backed Securities .....						XXX						
4.04 Other Loan-Backed and Structured Securities .....						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations .....						XXX						
5.02 Residential Mortgage-Backed Securities .....		15,056				XXX	15,056	0.0	26,811	0.0	15,056	
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities .....						XXX						
5.05 Totals		15,056				XXX	15,056	0.0	26,811	0.0	15,056	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	10,686,495	57,193,239	37,985,703	7,024,365	1,000,000	XXX	113,889,802	94.7	117,481,955	97.0	93,068,420	20,821,382
6.02 Residential Mortgage-Backed Securities .....						XXX						
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities .....					2,570,247	XXX	2,570,247	2.1				2,570,247
6.05 Totals	10,686,495	57,193,239	37,985,703	7,024,365	3,570,247	XXX	116,460,049	96.8	117,481,955	97.0	93,068,420	23,391,629
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						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas  
**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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 .....	11,126,242	60,544,691	37,985,703	7,024,365	1,000,000	XXX	117,681,001	97.9	XXX	XXX	96,859,619	20,821,382
11.02 Residential Mortgage-Backed Securities .....		15,056				XXX	15,056	0.0	XXX	XXX	15,056	
11.03 Commercial Mortgage-Backed Securities .....						XXX			XXX	XXX		
11.04 Other Loan-Backed and Structured Securities ..					2,570,247	XXX	2,570,247	2.1	XXX	XXX		2,570,247
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 .....	11,126,242	60,559,747	37,985,703	7,024,365	3,570,247		120,266,304	100.0	XXX	XXX	96,874,675	23,391,629
11.09 Line 11.08 as a % of Col. 7 .....	9.3	50.4	31.6	5.8	3.0		100.0	XXX	XXX	XXX	80.6	19.4
12. Total Bonds Prior Year												
12.01 Issuer Obligations .....	10,958,381	71,051,050	33,294,401	3,035,723	2,810,011	XXX	XXX	XXX	121,149,566	100.0	101,171,315	19,978,251
12.02 Residential Mortgage-Backed Securities .....	10,249	16,562				XXX	XXX	XXX	26,811	0.0	26,811	
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 .....	10,968,630	71,067,612	33,294,401	3,035,723	2,810,011	XXX	XXX	XXX	121,176,377	100.0	101,198,126	19,978,251
12.09 Line 12.08 as a % of Col. 9 .....	9.1	58.6	27.5	2.5	2.3		XXX	XXX	100.0	XXX	83.5	16.5
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations .....	7,117,206	54,484,262	27,233,786	7,024,365	1,000,000	XXX	96,859,619	80.5	101,171,315	83.5	96,859,619	XXX
13.02 Residential Mortgage-Backed Securities .....		15,056				XXX	15,056	0.0	26,811	0.0	15,056	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 .....	7,117,206	54,499,318	27,233,786	7,024,365	1,000,000		96,874,675	80.6	101,198,126	83.5	96,874,675	XXX
13.09 Line 13.08 as a % of Col. 7 .....	7.3	56.3	28.1	7.3	1.0		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11 .....	5.9	45.3	22.6	5.8	0.8		80.6	XXX	XXX	XXX	80.6	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations .....	4,009,036	6,060,429	10,751,917			XXX	20,821,382	17.3	19,978,251	16.5	XXX	20,821,382
14.02 Residential Mortgage-Backed Securities .....						XXX					XXX	
14.03 Commercial Mortgage-Backed Securities .....						XXX					XXX	
14.04 Other Loan-Backed and Structured Securities ..					2,570,247	XXX	2,570,247	2.1			XXX	2,570,247
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 .....	4,009,036	6,060,429	10,751,917		2,570,247		23,391,629	19.4	19,978,251	16.5	XXX	23,391,629
14.09 Line 14.08 as a % of Col. 7 .....	17.1	25.9	46.0		11.0		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11 .....	3.3	5.0	8.9		2.1		19.4	XXX	XXX	XXX	XXX	19.4

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**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	4,458,775	2,723,046	1,735,729	
2. Cost of cash equivalents acquired .....	390,546,207	119,681,010	270,865,197	
3. Accrual of discount .....	35,899	35,899		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	392,845,593	121,283,000	271,562,593	
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) .....	2,195,288	1,156,955	1,038,333	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	2,195,288	1,156,955	1,038,333	

(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**

ANNUAL STATEMENT FOR THE YEAR 2020 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			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3133EG-AM-7	FEDERAL FARM CR BKS	.SD			.1.A FE	210,026	105.1460	210,293	200,000	208,348		(1,678)			1.800	0.550	MN	450	3,600	04/23/2020	05/16/2024
912828-3X-6	UNITED STATES TREAS	.SD			.1.A	398,125	100.2390	400,958	400,000	399,920		642			2.250	2.410	FA	3,399	9,002	02/22/2018	02/15/2021
912828-07-8	UNITED STATES TREAS	.SD			.1.A	38,494	100.4060	40,163	40,000	39,826		522			1.375	2.710	AO	94	551	05/18/2018	04/30/2021
912828-V2-3	UNITED STATES TREAS	.SD			.1.A	2,162,477	106.2300	2,151,167	2,025,000	2,140,840		(21,638)			2.250	0.330	JD	8,620	37,069	06/05/2020	12/31/2023
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,809,122	XXX	2,802,581	2,665,000	2,788,934		(22,152)			XXX	XXX	XXX	12,563	50,222	XXX	XXX
0599999. Total - U.S. Government Bonds						2,809,122	XXX	2,802,581	2,665,000	2,788,934		(22,152)			XXX	XXX	XXX	12,563	50,222	XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
574192-SC-0	MARYLAND ST			2	.1.A FE	1,017,870	104.7340	1,047,340	1,000,000	1,002,265		(1,860)			4.300	4.090	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	1,047,340	1,000,000	1,002,265		(1,860)			XXX	XXX	XXX	14,333	43,000	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						1,017,870	XXX	1,047,340	1,000,000	1,002,265		(1,860)			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	FHLMC REMIC SERIES			4	.1.B	15,207	103.6270	15,602	15,056	15,056		(5)			5.500	5.400	MON	69	828	04/03/2003	02/15/2023
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						15,207	XXX	15,602	15,056	15,056		(5)			XXX	XXX	XXX	69	828	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						15,207	XXX	15,602	15,056	15,056		(5)			XXX	XXX	XXX	69	828	XXX	XXX
00206R-BN-1	AT&T INC			1	2.B FE	970,530	103.7280	1,037,286	1,000,000	993,529		3,235			2.625	2.970	JD	2,188	26,250	02/22/2013	12/01/2022
00287Y-AC-3	ABBVIE INC			1	2.B FE	1,012,750	104.6040	1,046,041	1,000,000	1,002,673		(1,392)			2.900	2.750	MN	4,431	29,000	01/10/2013	11/06/2022
00440E-AS-6	ACE INA HLDG INC			1	1.F FE	1,000,980	110.3550	1,103,553	1,000,000	1,000,469		(103)			3.150	3.130	MS	9,275	31,500	05/13/2015	03/15/2025
03076C-AF-3	AMERIPRISE FINL INC			1	1.G FE	2,126,610	110.2030	2,204,068	2,000,000	2,045,764		(15,471)			4.000	3.130	AO	16,889	80,000	05/19/2015	10/15/2023
03765H-AA-9	APOLLO MGMT HLDGS LP			1	1.G FE	1,036,230	110.7170	1,107,172	1,000,000	1,014,700		(3,984)			4.000	3.530	MN	3,444	40,000	02/06/2015	05/30/2024
04010L-AU-7	ARES CAP CORP			1	2.C FE	2,038,761	105.3340	2,164,621	2,055,000	2,048,159		3,067			3.500	3.660	FA	28,171	71,925	11/03/2017	02/10/2023
052769-AB-2	AUTODESK INC			1	2.B FE	1,559,099	104.8380	1,613,464	1,539,000	1,543,503		(2,490)			3.600	3.420	JD	2,462	55,404	04/10/2015	12/15/2022
05369A-AA-9	AVIATION CAP GROUP L			1	2.C FE	1,656,189	100.1360	1,672,281	1,670,000	1,660,059		1,262			3.500	3.590	MN	9,742	58,450	11/07/2017	11/01/2027
05531G-AA-9	BB&T CORP SUB MEDIUM			2	1.G FE	1,074,930	104.0740	1,040,742	1,000,000	1,010,585		(9,535)			3.950	3.000	MS	10,863	39,500	01/17/2013	03/22/2022
05565E-AV-1	BMW US CAP LLC			1	1.F FE	983,700	114.8610	1,148,617	1,000,000	987,450		1,461			3.750	3.950	AO	8,229	37,500	05/11/2018	04/12/2028
05724B-AA-7	BAKER HUGHES HLDGS L			1	1.G	2,392,000	120.1040	2,402,099	2,000,000	2,389,836		(2,164)			4.486	2.110	MN	14,953		12/09/2020	05/01/2030
06654D-AD-9	BANNER HEALTH			1	1.G	2,990,370	101.8230	3,054,713	3,000,000	2,990,481		111			1.897	1.930	JJ	9,801		10/30/2020	01/01/2031
110122-CN-6	BRISTOL-MYERS SQUIBB			1	1.F FE	749,618	104.7630	785,723	750,000	749,711		(218)			3.250	3.270	FA	9,208	12,188	07/15/2020	08/15/2022
12572Q-AE-5	CME GROUP INC			1	1.D FE	1,015,090	104.5810	1,045,820	1,000,000	1,002,976		(1,681)			3.000	2.820	MS	8,833	30,000	01/16/2013	09/15/2022
14020A-AS-3	CAPITAL IMPACT PARTN			1	1.F FE	1,000,000	113.8240	1,138,246	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			1	1.F FE	1,026,920	102.5350	1,025,357	1,000,000	1,002,982		(3,331)			3.250	2.900	MN	4,153	32,500	01/22/2013	11/15/2021
14309U-AA-0	CARLYLE HLDGS FIN LL			1	2.A FE	1,037,130	106.3750	1,063,758	1,000,000	1,012,287		(5,612)			3.875	3.260	FA	16,146	38,750	04/13/2016	02/01/2023
174610-AK-1	CITIZENS FINL GROUP			2	2.B FE	1,001,440	115.4370	1,154,377	1,000,000	1,001,010		(181)			4.300	4.270	JD	3,344	43,000	04/19/2018	12/03/2025
256677-AD-7	DOLLAR GEN CORP NEW			1	2.B FE	1,006,420	114.7470	1,147,478	1,000,000	1,003,357		(644)			4.150	4.070	MN	6,917	41,500	10/16/2015	11/01/2025
25746U-BP-3	DOMINION ENERGY INC			1	2.B FE	999,910	103.5140	1,035,148	1,000,000	999,983		9			2.750	2.750	MS	8,097	27,500	09/10/2012	09/15/2022
26875P-AK-7	EOG RES INC			1	1.G FE	2,001,020	104.3510	2,087,026	2,000,000	2,000,255		(111)			2.625	2.610	MS	15,458	52,500	01/04/2013	03/15/2023
26884U-AC-3	EPR PTYS			1	3.A FE	1,027,920	101.0150	1,010,158	1,000,000	1,018,356		(2,766)			4.750	4.380	JD	2,111	47,500	04/21/2017	12/15/2026
269246-BQ-6	E TRADE FINANCIAL CO			1	2.A FE	1,896,000	115.2950	2,305,908	2,000,000	1,915,695		10,645			3.800	4.540	FA	26,811	76,000	02/11/2019	08/24/2027
269246-BS-2	E TRADE FINANCIAL CO			1	2.A FE	1,084,390	120.1710	1,201,717	1,000,000	1,074,769		(9,017)			4.500	3.320	JD	1,375	45,000	12/04/2019	06/20/2028
278265-AE-3	EATON VANCE CORP			1	1.G FE	997,320	112.2880	1,122,887	1,000,000	998,215		251			3.500	3.530	AO	8,264	35,000	04/10/2017	04/06/2027
29379V-BE-2	ENTERPRISE PRODS OPE			1	2.A FE	975,250	111.9460	1,119,468	1,000,000	988,192		2,582			3.750	4.060	FA	14,167	37,500	07/10/2015	02/15/2025
294429-AJ-4	EQUIFAX INC			1	2.B FE	972,190	104.6820	1,046,826	1,000,000	992,800		3,488			3.000	3.680	JD	1,467	33,000	06/20/2014	12/15/2022
29717P-AL-1	ESSEX PORTFOLIO L P			1	2.A FE	987,040	104.7500	1,047,507	1,000,000	996,370		1,771			3.375	3.560	JJ	15,563	33,750	08/29/2014	01/15/2023
33829T-AJ-4	FIVE CORNERS FDG TR			1	1.G FE	1,054,210	110.9140	1,109,141	1,000,000	1,018,433		(5,973)			4.419	3.730	MN	5,647	44,190	05/09/2014	11/15/2023
354613-AJ-0	FRANKLIN RES INC			1	1.F FE	2,008,070	104.1610	2,083,233	2,000,000	2,001,574		(892)			2.800	2.750	MS	16,489	56,000	02/14/2013	09/15/2022
369550-AU-2	GENERAL DYNAMICS COR			1	1.F FE	968,995	103.1470	1,031,479	1,000,000	993,466		3,363			2.250	2.610	MN	2,875	22,500	01/17/2013	11/15/2022
36962G-SJ-9	GENERAL ELEC CAP COR			1	2.B FE	1,036,800	103.1830	1,031,835	1,000,000	1,003,591		(4,362)			4.650	4.180	AO	9,558	46,500	01/18/2012	10/17/2021
37045V-AH-3	GENERAL MTRS CO			1	2.C FE	1,038,640	120.3230	1,203,232	1,000,000	1,034,071		(1,652)			5.000	4.660	AO	12,500	50,000	01/24/2018	04/01/2035
37331N-AH-4	GEORGIA-PACIFIC LLC			1	1.G FE	1,025,350	111.1090	1,111,091	1,000,000	1,011,078		(2,600)			3.600	3.290	MS	12,000	36,000	01/16/2015	03/01/2025

ANNUAL STATEMENT FOR THE YEAR 2020 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			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
375558-AU-7	GILEAD SCIENCES INC			1	2.A FE	1,018,990	102.7340	1,027,341	1,000,000	1,001,600		(2,678)			4.400	4.160	JD	3,667	44,000	12/07/2011	12/01/2021
375558-BF-9	GILEAD SCIENCES INC			1	2.A FE	976,690	113.6090	1,136,095	1,000,000	983,759		2,778			3.650	4.000	MS	12,167	36,500	05/18/2018	03/01/2026
37959E-AA-0	GLOBE LIFE INC			1	2.A FE	1,003,440	101.5760	1,015,762	1,000,000	1,003,388		(52)			2.150	2.110	FA	7,764		10/22/2020	08/15/2030
406216-BD-2	HALLIBURTON CO			1	2.A FE	982,170	106.8430	1,068,433	1,000,000	994,630		1,946			3.500	3.720	FA	14,583	35,000	11/12/2013	08/01/2023
431116-AB-8	HIGHMARK INC			1	1.G FE	1,004,330	101.6240	1,016,240	1,000,000	1,000,200		(522)			4.750	4.690	MM	6,069	47,500	05/05/2011	05/15/2021
44891A-BD-8	HYUNDAI CAP AMER INC			1	2.A FE	2,001,450	110.4550	2,209,107	2,000,000	2,001,256		(175)			3.500	3.480	MM	11,472	70,389	11/07/2019	11/02/2026
45167R-AF-1	IDEX CORP			1	2.B FE	1,530,955	102.7260	1,540,898	1,500,000	1,502,884		(3,996)			4.200	3.900	JD	2,800	63,000	02/22/2013	12/15/2021
458140-AM-2	INTEL CORP			1	1.E FE	1,981,660	104.7250	2,094,515	2,000,000	1,995,899		2,007			2.700	2.800	JD	2,400	54,000	02/19/2013	12/15/2022
48128G-MS-6	JPMORGAN CHASE & CO			2	1.F FE	2,000,000	99.1470	1,982,942	2,000,000	2,000,000					3.000	3.000	MM	5,667	60,000	11/25/2019	11/27/2030
48252A-AA-9	KKR GROUP FIN CO VI			1,2	1.F FE	1,075,800	117.0770	1,170,772	1,000,000	1,069,105		(6,695)			3.750	2.820	JJ	18,750	18,750	01/16/2020	07/01/2029
530790-AC-1	LIBERTY MUT INS CO			1	2.B FE	1,277,880	129.0600	1,290,601	1,000,000	1,234,806		(36,154)			7.875	3.370	AO	16,625	78,750	10/17/2019	10/15/2026
534187-BD-0	LINCOLN NATL CORP IN			1	2.A FE	1,060,970	109.0700	1,090,702	1,000,000	1,020,801		(7,363)			4.000	3.180	MS	13,333	40,000	02/09/2015	09/01/2023
540424-AQ-1	LOEWS CORP			1	1.G FE	985,411	104.6840	1,128,500	1,078,000	1,051,156		10,633			2.625	3.730	MM	3,616	28,298	02/12/2014	05/15/2023
548661-AH-0	LOWES COS INC			1	2.A FE	1,937,880	134.4170	2,117,076	1,575,000	1,852,738		(33,093)			6.875	4.000	FA	40,906	108,281	05/01/2018	02/15/2028
55448Q-AS-5	MACK-CALI RLTY L P			1	3.C FE	875,538	98.7570	973,753	986,000	953,026		12,863			3.150	4.650	MM	3,969	31,059	02/18/2014	05/15/2023
58217G-AQ-2	METROPOLITAN LIFE GL			1	1.D FE	1,008,410	104.5120	1,045,124	1,000,000	1,001,259		(945)			3.875	3.770	AO	8,611	38,750	04/11/2012	04/11/2022
637071-AJ-0	NATIONAL OILWELL VAR			1	2.A FE	996,400	102.4410	1,024,418	1,000,000	999,238		383			2.600	2.640	JD	2,167	26,000	11/15/2012	12/01/2022
637417-AK-2	NATIONAL RETAIL PPTY			1	2.A FE	734,970	110.2530	826,904	750,000	739,209		1,373			3.500	3.740	AO	5,542	26,250	10/25/2017	10/15/2027
64110D-AD-6	NETAPP INC			1	2.B FE	946,890	104.1710	1,041,717	1,000,000	984,498		7,468			3.250	4.080	JD	1,444	32,500	06/25/2015	12/15/2022
665859-AM-6	NORTHERN TR CORP			1	1.F FE	1,075,818	101.9680	1,019,686	1,000,000	1,006,215		(9,466)			3.375	2.390	FA	12,000	33,750	01/03/2013	08/23/2021
665859-AM-6	NORTHERN TR CORP		SD	1	1.F FE	1,075,818	101.9680	1,019,686	1,000,000	1,006,215		(9,466)			3.375	2.390	FA	12,000	33,750	01/03/2013	08/23/2021
674599-CE-3	OCCIDENTAL PETE CORP			1	3.C FE	414,671	99.9050	435,586	436,000	430,726		2,362			2.700	3.290	FA	4,447	11,772	06/12/2013	02/15/2023
680223-AQ-0	OLD REP INTL CORP			1	2.B FE	1,002,810	114.8360	1,148,368	1,000,000	1,001,960		(306)			3.875	3.830	FA	13,455	38,750	12/20/2017	08/26/2026
68389X-AS-4	ORACLE CORP			1	1.G FE	984,030	108.3890	1,083,896	1,000,000	995,325		1,722			3.625	3.820	JJ	16,715	36,250	08/19/2013	07/15/2023
68389X-AU-9	ORACLE CORP			1	1.G FE	997,730	109.4380	1,094,384	1,000,000	999,112		234			3.400	3.420	JJ	16,339	34,000	06/30/2014	07/08/2024
69362B-BA-9	PSEG PWR LLC			1	2.B FE	607,890	109.1000	654,603	600,000	602,935		(1,028)			4.300	4.100	MM	3,297	25,800	09/17/2015	11/15/2023
695156-AQ-2	PACKAGING CORP AMER			1	2.B FE	2,103,780	110.2710	2,205,423	2,000,000	2,034,713		(12,526)			4.500	3.790	MM	15,000	90,000	12/08/2014	11/01/2023
718546-AC-8	PHILLIPS 66			1	2.A FE	1,019,620	104.7230	1,047,239	1,000,000	1,002,902		(2,207)			4.300	4.050	AO	10,750	43,000	03/08/2012	04/01/2022
737415-AL-3	POST APT HOMES L P			1	2.A FE	962,200	104.3270	1,043,274	1,000,000	989,108		5,367			3.375	3.970	JD	2,813	33,750	07/14/2015	12/01/2022
741503-AZ-9	PRICELINE GRP INC			1	1.G FE	953,160	113.6290	1,136,294	1,000,000	964,995		5,621			3.600	4.330	JD	3,000	36,000	11/02/2018	06/01/2026
74164M-AA-6	PRIMERICA INC			1	1.G FE	1,017,850	106.4750	1,064,753	1,000,000	1,003,293		(2,173)			4.750	4.520	JJ	21,903	47,500	07/12/2012	07/15/2022
743674-BD-4	PROTECTIVE LIFE CORP			1	2.A FE	2,302,600	116.8420	2,336,842	2,000,000	2,297,326		(5,274)			4.300	2.140	MS	21,739		11/05/2020	09/30/2028
756109-AQ-7	REALTY INCOME CORP			1	1.G FE	999,560	110.5360	1,105,362	1,000,000	999,834		43			3.875	3.880	JJ	17,868	38,750	06/18/2014	07/15/2024
759351-AL-3	REINSURANCE GROUP AM			1	2.A FE	1,560,210	110.4650	1,656,990	1,500,000	1,519,060		(6,523)			4.700	4.190	MS	20,758	70,500	11/04/2013	09/15/2023
759351-AN-9	REINSURANCE GRP OF A			1	2.A FE	962,145	114.6140	1,031,531	900,000	956,017		(5,769)			3.900	3.050	MM	4,485	35,100	12/05/2019	05/15/2029
77829E-AA-1	ROSS STORES INC			1	2.A FE	1,026,700	107.1040	1,071,043	1,000,000	1,010,903		(2,941)			3.375	3.040	MS	9,938	33,750	03/20/2015	09/15/2024
808513-AG-0	SCHWAB CHARLES CORP			1	1.F FE	2,079,280	104.8300	2,096,615	2,000,000	2,015,447		(8,942)			3.225	2.740	MS	21,500	64,500	05/07/2013	09/01/2022
858155-AE-4	STEELCASE INC			1	2.C FE	1,134,180	116.0530	1,160,531	1,000,000	1,120,612		(12,792)			5.125	3.390	JJ	23,205	51,250	12/05/2019	01/18/2029
86787E-AN-7	SUNTRUST BK ATL SR M			2	1.F FE	954,950	105.3060	1,053,067	1,000,000	986,866		5,328			2.750	3.340	MM	4,583	27,500	06/10/2014	05/01/2023
86944B-AG-8	SUTTER HEALTH			1	1.E	2,020,640	104.6370	2,092,747	2,000,000	2,020,277		(363)			2.294	2.170	FA	7,902		10/27/2020	08/15/2030
91159J-AA-4	U S BANCORP MTN SUB			2	1.G FE	1,191,008	103.9080	1,231,311	1,185,000	1,186,057		(690)			2.950	2.880	JJ	16,119	34,958	01/23/2013	07/15/2022
91324P-BZ-4	UNITEDHEALTH GROUP I			1	1.G FE	1,005,070	104.6180	1,046,180	1,000,000	1,001,092		(550)			2.750	2.690	FA	10,389		01/23/2013	02/15/2023
92343V-EN-0	VERIZON COMMUNICATIO			1	2.A FE	961,362	111.0220	1,105,781	996,000	989,468		1,451			3.376	3.540	FA	12,703	33,624	01/19/2018	02/15/2025
92346M-AC-5	VERIZON COMMUNICATIO			2	2.A FE	1,000,000	102.3720	1,023,722	1,000,000	1,000,000					4.900	4.900	MM	6,261	49,000	05/22/2017	05/15/2047
948741-AH-6	WEINGARTEN RLTY INVS			1	2.B FE	979,270	103.1580	1,031,581	1,000,000	995,661		2,319			3.375	3.620	MS	9,938	33,750	01/07/2013	10/15/2022
948741-AK-9	WEINGARTEN RLTY INVS			1	2.B FE	1,046,500	106.9790	1,069,796	1,000,000	1,021,580		(7,209)			4.450	3.630	JJ	20,519	44,500	05/10/2017	01/15/2024
95601R-AE-6	MANULIFE FINL CORP		A	1	2.A FE	1,015,910	109.3000	1,093,008	1,000,000	1,010,741		(1,521)			4.061	3.860	FA	14,326	40,610	05/19/2017	02/24/2032
98352H-AK-5	TRANSCANADA PIPELINE		A	1	2.A FE	962,630	108.0320	1,080,324	1,000,000	985,064		4,933			3.750	4.320	AO	7,813	37,500	01/25/2016	10/16/2023
98417E-AK-6	XSTRATA FIN CDA LTD		A	1	2.A FE	1,052,550	103.9920	1,039,926	1,000,000	1,005,611		(6,189)			4.950	4.280	MM	5,325	49,500	01/20/2012	11/15/2021
06747P-2M-0	BARCLAYS BANK PLC		D	2	1.F FE	1,999,800	100.0440	2,000,891	2,000,000	1,999,813		13			3.000	3.000	JJ	25,500	30,000	01/23/2020	01/28/2032
09659W-2C-7	BNP PARIBAS		D	-	1.G FE	1,502,595	112.0340	1,680,518	1,500,000	1,501,916		(243)			3.500	3.470	MM	6,563	52,500	12/14/2017	11/16/2027
22533A-CN-5	CREDIT AGRICOLE CIB		D	-	1.D	1,000,000	99.9480	999,480	1,000,000	1,000,000					1.920	1.920	AO	4,000		10/14/2020	10/16/2032
404280-AW-9	HSBC HLDGS PLC		D	-	1.F FE	2,160,420	115.1980	2,303,963	2,000,000	2,132,307		(23,292)			4.300	2.910	MS	26,994	86,000	10/10/2019	03/08/2026

ANNUAL STATEMENT FOR THE YEAR 2020 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			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
404280-BK-4	HSBC HLDGS PLC	D		1,2	..1.F FE	1,067,200	114.1540	1,141,546	1,000,000	1,057,951		(8,365)			4.041	3.000	MS	12,120	40,410	11/20/2019	03/13/2028
806854-AB-1	SCHLUMBERGER INVT SA	D		1	..1.F FE	1,004,300	101.3070	1,013,075	1,000,000	1,000,243		(515)			3.300	3.240	MS	9,808	33,000	09/14/2011	09/14/2021
86562M-AY-6	SUMITOMO MITSUI FINL	D			..1.G FE	1,990,500	113.8340	2,276,700	2,000,000	1,992,961		863			3.544	3.600	JJ	32,290	70,880	01/19/2018	01/17/2028
87854X-AD-3	TECHNIPFMC PLC	D		1	..2.B FE	982,700	103.3700	1,033,701	1,000,000	992,710		3,952			3.450	3.880	AO	8,625	34,500	05/22/2018	10/01/2022
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						113,329,163	XXX	120,032,395	111,020,000	112,732,847		(189,298)			XXX	XXX	XXX	998,729	3,672,838	XXX	XXX
12563L-AL-1	GLU FDG VI LLC			4	..1.F FE	2,570,348	101.9770	2,575,707	2,525,753	2,570,247		(1,005)			3.710	3.530	MON	3,384	15,618	11/13/2020	05/18/2044
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						2,570,348	XXX	2,575,707	2,525,753	2,570,247		(1,005)			XXX	XXX	XXX	3,384	15,618	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						115,899,511	XXX	122,608,102	113,545,753	115,303,094		(190,303)			XXX	XXX	XXX	1,002,113	3,688,456	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						117,156,155	XXX	123,882,316	114,685,000	116,524,046		(213,310)			XXX	XXX	XXX	1,025,625	3,766,060	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						15,207	XXX	15,602	15,056	15,056		(5)			XXX	XXX	XXX	69	828	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						2,570,348	XXX	2,575,707	2,525,753	2,570,247		(1,005)			XXX	XXX	XXX	3,384	15,618	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						119,741,710	XXX	126,473,625	117,225,809	119,109,349		(214,320)			XXX	XXX	XXX	1,029,078	3,782,506	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ .....3,791,199 1B ..\$ .....15,056 1C ..\$ ..... 1D ..\$ .....3,004,235 1E ..\$ .....4,016,176 1F ..\$ .....24,580,061 1G ..\$ .....27,175,288  
2A ..\$ .....29,350,132 2B ..\$ .....18,912,193 2C ..\$ .....5,862,901  
3A ..\$ .....1,018,356 3B ..\$ ..... 3C ..\$ .....1,383,752  
4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
6 ....\$ .....

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned  
**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
3133EG-AM-7 .....	FEDERAL FARM CR BKS .....		.04/23/2020 .....	SOUTHWEST SECURITIES .....		210,026 .....	200,000 .....	1,580 .....
912828-V2-3 .....	UNITED STATES TREAS .....		.06/05/2020 .....	SOUTHWEST SECURITIES .....		2,162,477 .....	2,025,000 .....	20,027 .....
0599999. Subtotal - Bonds - U.S. Governments						2,372,503	2,225,000	21,607
05724B-AA-7 .....	BAKER HUGHES HLDGS L .....		.12/09/2020 .....	CITIGROUP GLOBAL MARKETS INC .....		2,392,000 .....	2,000,000 .....	9,969 .....
06654D-AD-9 .....	BANNER HEALTH .....		.10/30/2020 .....	MORGAN, STANLEY .....		2,990,370 .....	3,000,000 .....	632 .....
110122-CW-6 .....	BRISTOL-MYERS SQUIBB .....		.07/15/2020 .....	CONVERSION TAX FREE EXCHANGE .....		749,928 .....	750,000 .....	10,156 .....
12563L-AL-1 .....	CLU FDG VI LLC .....		.11/13/2020 .....	OPPENHEIMER & CO., INC. ....		2,622,729 .....	2,577,224 .....	7,703 .....
37959E-AA-0 .....	GLOBE LIFE INC .....		.10/22/2020 .....	RAYMOND JAMES & ASSOCIATES, INC. ....		1,003,440 .....	1,000,000 .....	3,882 .....
48252A-AA-9 .....	KKR GROUP FIN CO VI .....		.01/16/2020 .....	OPPENHEIMER & CO., INC. ....		1,075,800 .....	1,000,000 .....	2,083 .....
743674-BD-4 .....	PROTECTIVE LIFE CORP .....		.11/05/2020 .....	MORGAN, STANLEY .....		2,302,600 .....	2,000,000 .....	9,317 .....
86944B-AG-8 .....	SUTTER HEALTH .....		.10/27/2020 .....	CANTOR, FITZGERALD & CO. ....		2,020,640 .....	2,000,000 .....	.....
06747P-2M-0 .....	BARCLAYS BANK PLC .....	D.....	.01/23/2020 .....	BOK Financial Securities .....		1,999,800 .....	2,000,000 .....	.....
22533A-CN-5 .....	CREDIT AGRICOLE CIB .....	D.....	.10/14/2020 .....	STIFEL, NICOLAUS & CO .....		1,000,000 .....	1,000,000 .....	.....
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						18,157,307	17,327,224	43,742
8399997. Total - Bonds - Part 3						20,529,810	19,552,224	65,349
8399998. Total - Bonds - Part 5						1,000,000	1,000,000	.....
8399999. Total - Bonds						21,529,810	20,552,224	65,349
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						21,529,810	XXX	65,349

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
912828-K5-8	UNITED STATES TREAS		04/30/2020	VARIOUS		200,000	200,000	199,375	199,927		73		73		200,000				1,375	04/30/2020
912828-XU-9	UNITED STATES TREAS		06/15/2020	VARIOUS		2,025,000	2,025,000	2,024,850	2,024,977		23		23		2,025,000				15,187	06/15/2020
0599999.	Subtotal - Bonds - U.S. Governments					2,225,000	2,225,000	2,224,225	2,224,904		96		96		2,225,000				16,562	XXX
31393N-QT-9	FHLMC REMIC SERIES		12/01/2020	MBS PAYDOWN		11,751	11,751	11,868	11,750		3		3		11,751				342	02/15/2023
3199999.	Subtotal - Bonds - U.S. Special Revenues					11,751	11,751	11,868	11,750		3		3		11,751				342	XXX
001055-AJ-1	AFLAC INC		01/10/2020	CALL at 104.257		1,042,571	1,000,000	1,002,840	1,000,704		(8)		(8)		1,000,696		(696)	(696)	58,682	02/15/2022
00206R-AX-0	AT&T INC		06/29/2020	CALL at 103.572		1,035,717	1,000,000	1,001,900	1,000,316		(112)		(112)		1,000,204		(204)	(204)	63,406	05/15/2021
037411-BD-6	APACHE CORP		08/18/2020	TEN		2,000,000	2,000,000	1,999,040	1,999,707		59		59		1,999,766		234	234	57,313	01/15/2023
075896-AC-4	BED BATH & BEYOND IN		01/14/2020	SOUTHWEST SECURITIES CONVERSION TAX FREE		1,429,000	2,000,000	1,801,540	1,810,011		143		143		1,810,154		(381,154)	(381,154)	47,346	08/01/2044
110122-B6-2	BRISTOL MYERS SQUIBB		07/15/2020	EXCHANGE		749,930	750,000	749,618	749,899		30		30		749,930				22,344	08/15/2022
12563L-AL-1	CLU FDG VI LLC		12/18/2020	MBS PAYDOWN		51,471	51,471	52,380	50		(5)		(5)		51,471				237	05/18/2044
17275R-AH-5	CISCO SYS INC		01/15/2020	MATURITY		1,000,000	1,000,000	989,510	999,950		50		50		1,000,000				22,250	01/15/2020
25389J-AK-2	DIGITAL RLTY TR LP		08/03/2020	CALL at 106.002		1,060,018	1,000,000	991,490	997,255		565		565		997,819		2,181	2,181	90,428	10/01/2022
48127D-QC-5	JP MORGAN CHASE BANK		02/19/2020	CALL at 100.000		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				12,500	02/19/2025
50540R-AJ-1	LABORATORY CORP AMER		08/17/2020	CALL at 100.000		1,000,000	1,000,000	998,100	999,800		144		144		999,944		56	56	34,944	11/15/2020
585055-AZ-9	MEDTRONIC INC		10/29/2020	CALL at 105.938		1,059,380	1,000,000	998,742	999,555		109		109		999,665		335	335	89,019	04/01/2023
629568-AV-8	NABORS INDS INC		09/15/2020	VARIOUS		1,000,000	1,000,000	1,038,000	1,003,475		2,544	6,019	(3,475)		1,000,000				50,000	09/15/2020
637417-AE-6	NATIONAL RETAIL PTPTY		03/20/2020	CALL at 105.132		1,314,151	1,250,000	1,247,800	1,249,342		49		49		1,249,391		609	609	84,603	10/15/2022
674599-CE-3	OCCIDENTAL PETE CORP		12/18/2020	TEN		558,485	564,000	536,409	554,122		2,813		2,813		556,934		3,881	3,881	17,454	02/15/2023
759891-AA-2	RENRE NORTH AMER HLD		03/15/2020	MATURITY		1,000,000	1,000,000	1,019,030	1,000,538		(538)		(538)		1,000,000				28,750	03/15/2020
037389-AW-3	AON CORP	D	06/30/2020	CALL at 101.120		1,011,199	1,000,000	1,041,540	1,003,998		(2,653)		(2,653)		1,001,347		(1,348)	(1,348)	48,699	09/30/2020
928670-AB-4	VOLKSWAGEN INTERNATI	D	08/12/2020	MATURITY		1,000,000	1,000,000	1,032,460	1,002,670		(2,670)		(2,670)		1,000,000				40,000	08/12/2020
3899999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					17,311,922	17,615,471	17,500,399	17,371,342		520	6,019	(5,499)		17,417,321		(376,106)	(376,106)	767,975	XXX
8399997.	Total - Bonds - Part 4					19,548,673	19,852,222	19,736,492	19,607,996		619	6,019	(5,400)		19,654,072		(376,106)	(376,106)	784,879	XXX
8399998.	Total - Bonds - Part 5					1,000,000	1,000,000	1,000,000							1,000,000				12,500	XXX
8399999.	Total - Bonds					20,548,673	20,852,222	20,736,492	19,607,996		619	6,019	(5,400)		20,654,072		(376,106)	(376,106)	797,379	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					20,548,673	XXX	20,736,492	19,607,996		619	6,019	(5,400)		20,654,072		(376,106)	(376,106)	797,379	XXX

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American National Life Insurance Company of Texas

## SCHEDULE D - PART 5

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

[illegible]

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

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

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

**N O N E**

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

**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 B - Section 2 - Futures Contracts Terminated

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**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

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of Guam ..... Guam .....					50,110	XXX
Moody National Bank ..... Galveston, TX .....					42,743	XXX
Wells Fargo ..... Houston, TX .....					626,424	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			719,277	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			719,277	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			719,277	XXX

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

1. January.....(160,084)	4. April.....(255,815)	7. July.....(535,152)	10. October.....779,016
2. February.....(670,120)	5. May.....(429,649)	8. August.....(236,697)	11. November.....1,724,720
3. March.....(886,158)	6. June.....(423,174)	9. September.....(73,999)	12. December.....719,277

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1A ..\$ .....	1B ..\$ .....	1C ..\$ .....	1D ..\$ .....	1E ..\$ .....	1F ..\$ .....	1G ..\$ .....1,156,955
2A ..\$ .....	2B ..\$ .....	2C ..\$ .....				
3A ..\$ .....	3B ..\$ .....	3C ..\$ .....				
4A ..\$ .....	4B ..\$ .....	4C ..\$ .....				
5A ..\$ .....	5B ..\$ .....	5C ..\$ .....				
6 ..\$ .....						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B GA Admin Code Ch 120-2-18			37,002	37,181
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			684,721	688,168
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			218,920	220,916
33. New York	NY					
34. North Carolina	NC	B NC Gen Stat Ch 58-5-50			399,921	400,958
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	2,348,865	2,368,813		
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B VA Code Sec 38.2-1047			105,720	106,230
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	2,348,865	2,368,813	1,446,284	1,453,453
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				