



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2020

OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code04080408NAIC Company Code71773Employer's ID Number75-1016594

(Current)(Prior)

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

Country of DomicileUnited States of America

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

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

Statutory Home OfficeOne Moody PlazaGalveston, TX, US 77550

(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative OfficeOne Moody Plaza

(Street and Number)

Galveston, TX, US 77550409-763-4661

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressOne Moody PlazaGalveston, TX, US 77550

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and RecordsOne Moody Plaza

(Street and Number)

Galveston, TX, US 77550409-766-6846

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.americannational.com

Statutory Statement ContactCourtney Michelle Pacheco409-766-6846

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OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

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

State ofTexasSS:

County ofGalveston

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

James Edward Pozzi Chariman of the Board, President & CEO	John Mark Flippin Vice President & Corporate Secretary	Michelle Annette Gage Vice President & Controller
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Subscribed and sworn to before me this

day of

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	106,356,033		106,356,033	118,453,331
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(73,999)), cash equivalents (\$17,415,720) and short-term investments (\$)	17,341,721		17,341,721	3,612,149
6. Contract loans (including \$ premium notes)	3,484,590		3,484,590	3,928,118
7. Derivatives				
8. Other invested assets				
9. Receivables for securities	4,829		4,829	4,838
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets	1,500,000		1,500,000	
12. Subtotals, cash and invested assets (Lines 1 to 11)	128,687,173		128,687,173	125,998,436
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,118,625		1,118,625	1,271,990
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	629,135		629,135	285,896
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	566,750		566,750	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	519,053		519,053	
16.3 Other amounts receivable under reinsurance contracts	2,606,648		2,606,648	1,514,140
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	245,321	245,321		
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit	509,506		509,506	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	73,563		73,563	931,554
24. Health care (\$) and other amounts receivable	5,012,127	5,012,127		
25. Aggregate write-ins for other than invested assets	1,266,755	279,441	987,314	619,855
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	141,234,656	5,536,889	135,697,767	131,621,296
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	141,234,656	5,536,889	135,697,767	131,621,296
DETAILS OF WRITE-INS				
1101. Miscellaneous Investment Receivables	1,500,000		1,500,000	
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	1,500,000		1,500,000	
2501. MGU Fee Income Receivable	953,240		953,240	529,356
2502. Taxes other than FIT	34,074		34,074	90,499
2503. Disallowed IMR	279,441	279,441		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,266,755	279,441	987,314	619,855

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$72,080,511 less \$ included in Line 6.3 (including \$ Modco Reserve)	72,080,511	72,470,509
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	2,768,352	2,627,209
3. Liability for deposit-type contracts (including \$ Modco Reserve)	163,876	174,119
4. Contract claims:		
4.1 Life	1,201,599	603,252
4.2 Accident and health	8,384,863	8,084,189
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$316,087 accident and health premiums	318,035	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		15,241
10. Commissions to agents due or accrued-life and annuity contracts \$2,500 , accident and health \$768,600 and deposit-type contract funds \$	771,100	552,007
11. Commissions and expense allowances payable on reinsurance assumed	2,002,089	1,051,239
12. General expenses due or accrued	150	
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	100,172	373,298
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	57	30
17. Amounts withheld or retained by reporting entity as agent or trustee	41,546	80,287
18. Amounts held for agents' account, including \$4,786,345 agents' credit balances	4,786,345	4,729,141
19. Remittances and items not allocated	435,428	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	769,006	875,794
24.02 Reinsurance in unauthorized and certified (\$) companies	1,882,927	1,163,977
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,557,297	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		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	121,089	129,403
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	98,384,442	96,225,631
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	98,384,442	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	41,152,500	41,152,500
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(6,839,175)	(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)	34,313,325	32,395,665
38. Totals of Lines 29, 30 and 37	37,313,325	35,395,665
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	135,697,767	131,621,296
DETAILS OF WRITE-INS		
2501. Pending escheat items	121,089	126,113
2502. Miscellaneous liabilities		3,290
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	121,089	129,403
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	46,094,900	36,411,371	52,023,930
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	3,416,037	3,633,276	4,848,302
4. Amortization of Interest Maintenance Reserve (IMR)	(5,957)	5,223	4,489
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	17,549,488	14,549,855	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	6,444,313	5,313,496	6,975,037
9. Totals (Lines 1 to 8.3)	73,498,781	59,913,221	82,964,065
10. Death benefits	5,199,022	2,824,083	3,858,745
11. Matured endowments (excluding guaranteed annual pure endowments)	943	2,009	2,009
12. Annuity benefits	50,448	33,495	36,005
13. Disability benefits and benefits under accident and health contracts	33,059,104	28,257,188	40,086,414
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	1,336,485	775,182	1,317,850
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	18,245	5,155	29,396
18. Payments on supplementary contracts with life contingencies	6,858	6,874	9,225
19. Increase in aggregate reserves for life and accident and health contracts	(248,855)	913,692	678,139
20. Totals (Lines 10 to 19)	39,422,250	32,817,678	46,017,783
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	12,491,714	9,866,432	13,593,484
22. Commissions and expense allowances on reinsurance assumed	11,930,805	9,574,367	12,601,300
23. General insurance expenses and fraternal expenses	6,294,377	5,708,583	7,764,808
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,805,769	1,403,104	1,885,750
25. Increase in loading on deferred and uncollected premiums	76,879	19,221	(6,466)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	2,203	2,821	2,821
28. Totals (Lines 20 to 27)	72,023,997	59,392,206	81,859,480
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,474,784	521,015	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)	1,474,784	521,015	1,104,585
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	653,811	431,799	(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)	820,973	89,216	1,807,048
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$44,535 (excluding taxes of \$(79,917) transferred to the IMR)	(52,140)		(29,756)
35. Net income (Line 33 plus Line 34)	768,833	89,216	1,777,292
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	35,395,665	32,974,404	32,974,404
37. Net income (Line 35)	768,833	89,216	1,777,292
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	94		
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	1,241,110	141,565	(4,272,648)
41. Change in nonadmitted assets	1,760,895	2,579,247	5,319,790
42. Change in liability for reinsurance in unauthorized and certified companies	(718,950)	(435,395)	(437,818)
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	106,788	10,174	(103,848)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	(1,241,110)	88,868	138,493
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,917,660	2,473,675	2,421,261
55. Capital and surplus, as of statement date (Lines 36 + 54)	37,313,325	35,448,079	35,395,665
DETAILS OF WRITE-INS			
08.301. Group Reinsurance Fee Income	6,375,483	5,232,416	6,869,061
08.302. Miscellaneous Income	68,830	81,080	105,976
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	6,444,313	5,313,496	6,975,037
2701. Fines and Penalties to Regulatory Authorities	2,203	2,821	2,821
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	2,203	2,821	2,821
5301. Change in deferred tax on non-admitted items	(1,241,110)	88,868	138,493
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(1,241,110)	88,868	138,493

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	45,220,485	36,109,706	52,337,450
2. Net investment income	3,285,729	3,436,410	4,484,048
3. Miscellaneous income	22,755,245	19,527,694	26,483,354
4. Total (Lines 1 to 3)	71,261,459	59,073,810	83,304,852
5. Benefit and loss related payments	38,758,864	31,750,664	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	30,374,107	27,431,179	37,243,656
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ (35,382) tax on capital gains (losses)	(523,988)	(3,132,029)	(2,523,264)
10. Total (Lines 5 through 9)	68,608,983	56,049,814	79,328,512
11. Net cash from operations (Line 4 minus Line 10)	2,652,476	3,023,996	3,976,340
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	18,971,443	5,067,023	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	9	5,400	562
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,971,452	5,072,423	11,907,753
13. Cost of investments acquired (long-term only):			
13.1 Bonds	7,198,031	1,896,000	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)	7,198,031	1,896,000	14,333,549
14. Net increase (or decrease) in contract loans and premium notes	(663,048)	(310,565)	(425,403)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	12,436,469	3,486,988	(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	(28,487)	(25,101)	(57,673)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(1,330,886)	42,165	(60,345)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,359,373)	17,064	(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) ..	13,729,572	6,528,048	1,857,929
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	3,612,149	1,754,220	1,754,220
19.2 End of period (Line 18 plus Line 19.1)	17,341,721	8,282,268	3,612,149

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	2,806,680	2,781,570	3,671,895
3. Ordinary individual annuities	274,356	85,795	88,800
4. Credit life (group and individual)			
5. Group life insurance	10,520	10,981	14,828
6. Group annuities			
7. A & H - group	35,899,976	34,694,861	45,534,401
8. A & H - credit (group and individual)			
9. A & H - other	31,933,779	21,513,486	31,458,840
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	70,925,311	59,086,693	80,768,764
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	70,925,311	59,086,693	80,768,764
14. Deposit-type contracts		25,468	25,468
15. Total (Lines 13 and 14)	70,925,311	59,112,161	80,794,232
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2020	2019
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 768,833	\$ 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	\$ 768,833	\$ 1,777,292
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 37,313,325	\$ 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	\$ 37,313,325	\$ 35,395,665

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

No significant change.

C. Accounting Policy

- (1) No significant change.
- (2) Bonds not backed by other loans, with the NAIC rating of 6, are 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) - (5) No significant change.
- (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) - 13) No significant change.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of September 30, 2020.

NOTE 2 Accounting Changes and Corrections of Errors

No significant change.

NOTE 3 Business Combinations and Goodwill

No significant change.

NOTE 4 Discontinued Operations

No significant change.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

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 September 30, 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 September 30, 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

NOTES TO FINANCIAL STATEMENTS

(5)	All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an-other-than-temporary impairment should be recognized. As of September 30, 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.
L.	Restricted Assets No significant change.
M.	Working Capital Finance Investments The Company does not have working capital investments.
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 No significant change.
NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies	
A.	The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
B.	The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.
NOTE 7 Investment Income	
	No significant change.
NOTE 8 Derivative Instruments	
	The Company had no investments in derivative instruments.
NOTE 9 Income Taxes	
	No significant change.
NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties	
A.-F.	No significant change.
G.	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.-O.	No significant change.

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

- A. No significant change.
- 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.

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

- (1) The Company has 300,000 shares authorized and 300,000 shares issued and outstanding.
- (2)-(13) No significant change.

NOTE 14 Liabilities, Contingencies and Assessments

No significant change.

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

No significant change.

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

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

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

No significant change.

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 September 30, 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 September 30, 2020.

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

(4) As of September 30, 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 by the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners and/or various pricing services. There has been no change in the valuation techniques and related inputs.

(5) 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 | \$ 112,718,527 | \$ 106,356,033 | | \$ 112,718,527 | | | |
| Policy loans | \$ 3,484,590 | \$ 3,484,590 | | | \$ 3,484,590 | | |
- 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.
- 7.2

NOTES TO FINANCIAL STATEMENTS

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

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

There are some equity and fixed income securities whose market price is obtained from the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners. The price origin, classification and NAIC Designation files in the Automated Valuation Service+ (AVS) security records are utilized to determine the fair value hierarchy levels. For those securities that are not priced by the SVO, the price is obtained from independent pricing services.

The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, 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 September 30, 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.

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 the third quarter of 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.

Sales growth in our operating segments was negatively impacted by stay-at-home orders and the increased economic uncertainty caused by COVID-19. Life claims experience through September 2020 has increased compared to the same period 2019. We are analyzing the increase to determine if it is directly or indirectly related to COVID-19.

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

No significant change.

C. Other Disclosures

No significant change.

NOTE 22 Events Subsequent

No significant change.

NOTE 23 Reinsurance

No significant change.

NOTES TO FINANCIAL STATEMENTS

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 \$8.0 million. As of September 30, 2020, \$3.8 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Claims liabilities and reserves remaining as of September 30, 2020 are now \$1.0 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$3.2 million of favorable prior-year development from December 31, 2019 to September 30, 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.

NOTE 27 Structured Settlements

No significant change.

NOTE 28 Health Care Receivables

No significant change.

NOTE 29 Participating Policies

The Company does not sell or administer participating policies.

NOTE 30 Premium Deficiency Reserves

No significant change.

NOTE 31 Reserves for Life Contracts and Annuity Contracts

No significant change.

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

No significant change.

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No significant change.

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

No significant change.

NOTE 35 Separate Accounts

The Company has no Separate Accounts.

NOTE 36 Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

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

Yes [☐] No [☒]

1.2

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

Yes [☐] No [☐]

2.1

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

Yes [☐] No [☒]

2.2

If yes, date of change:

3.1

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

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

Yes [☒] No [☐]

3.2

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

Yes [☒] No [☐]

3.3

If the response to 3.2 is yes, provide a brief description of those changes.
On July 1, 2020, American National Group, Inc., a Delaware corporation, became the parent company of American National Insurance Company, American National Life Insurance Company of Texas' upstream indirect parent, and replaced it as the publicly held corporation on July 2, 2020. The directors and officers of American National Insurance Company immediately prior to the reorganization serve as the directors and officers of American National Group, Inc., and business operations continue from our current office locations and companies. See Schedule Y for additional information.

3.4

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

Yes [☒] No [☐]

3.5

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

1801075

4.1

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

If yes, complete and file the merger history data file with the NAIC.

Yes [☐] No [☒]

4.2

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

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

5.

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

If yes, attach an explanation.

Yes [☐] No [☒] N/A [☐]

6.1

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

12/31/2020

6.2

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

12/31/2015

6.3

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

10/02/2017

6.4

By what department or departments?
TEXAS DEPARTMENT OF INSURANCE

6.5

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

Yes [☐] No [☐] N/A [☒]

6.6

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

Yes [☐] No [☐] N/A [☒]

7.1

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

Yes [☐] No [☒]

7.2

If yes, give full information:

8.1

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

Yes [☐] No [☒]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☒] No [☐]

8.4

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

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

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []
- 9.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

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

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

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [X] No []
- 10.2

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

\$ 53,590

INVESTMENT

- 11.1

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

Yes [] No [X]
- 11.2

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

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

\$
13.

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

\$
- 14.1

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

Yes [] No [X]
- 14.2

If yes, please complete the following:

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

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

Yes [] No [X]
- 15.2

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

Yes [] No [] N/A []
16.

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

16.1

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

\$

16.2

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

\$

16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF SEPTEMBER 30, 2020 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

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

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

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

\$

1.6

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

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

75.600

%

2.2

A&H cost containment percent

1.000

%

2.3

A&H expense percent excluding cost containment expenses

31.100

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[

]

No

[

X

]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[

]

No

[

X

]

3.4

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

\$

4.

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

Yes

[

X

]

No

[

]

4.1

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

Yes

[

]

No

[

]

Fraternal Benefit Societies Only:

5.1

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

Yes

[

]

No

[

]

N/A

[

]

5.2

If no, explain:

6.1

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

Yes

[

]

No

[

]

6.2

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

Date	Outstanding Lien Amount

SCHEDULE S - CEDED REINSURANCE

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1.	Alabama	AL	L	281,626		30,221		311,847	
2.	Alaska	AK	L	874		3,946		4,820	
3.	Arizona	AZ	L	22,100		4,637,666		4,659,766	
4.	Arkansas	AR	L	33,447		158,595		192,042	
5.	California	CA	L	103,650		9,280,841		9,384,491	
6.	Colorado	CO	L	33,101		276,566		309,667	
7.	Connecticut	CT	L	13,204		12,626		25,830	
8.	Delaware	DE	L	917		792,937		793,854	
9.	District of Columbia	DC	L			1,989		1,989	
10.	Florida	FL	L	148,341		236,624		384,965	
11.	Georgia	GA	L	62,290		201,754		264,044	
12.	Hawaii	HI	L	52,586		62,041		114,627	
13.	Idaho	ID	L	7,289		190,508		197,797	
14.	Illinois	IL	L	48,391		490,189		538,580	
15.	Indiana	IN	L	29,645		877,185		906,830	
16.	Iowa	IA	L	16,394		558,511		574,905	
17.	Kansas	KS	L	11,983		495,202		507,185	
18.	Kentucky	KY	L	16,986		114,195		131,181	
19.	Louisiana	LA	L	58,067		214,723		272,790	
20.	Maine	ME	N	2,674				2,674	
21.	Maryland	MD	L	20,646		541,614		562,260	
22.	Massachusetts	MA	L	11,531	273,999	45,553		331,083	
23.	Michigan	MI	L	25,263	131	762,724		788,118	
24.	Minnesota	MN	L	85,964		3,609		89,573	
25.	Mississippi	MS	L	34,166		421,823		455,989	
26.	Missouri	MO	L	86,458		644,706		731,164	
27.	Montana	MT	L	1,405		19,126		20,531	
28.	Nebraska	NE	L	13,093		359,571		372,664	
29.	Nevada	NV	L	39,280		865,518		904,798	
30.	New Hampshire	NH	L	350				350	
31.	New Jersey	NJ	N	4,621		13,507		18,128	
32.	New Mexico	NM	L	29,621		91,480		121,101	
33.	New York	NY	N	6,762		1,973		8,735	
34.	North Carolina	NC	L	79,432	50	464,821		544,303	
35.	North Dakota	ND	L	166		2,246		2,412	
36.	Ohio	OH	L	63,143		2,011,969		2,075,112	
37.	Oklahoma	OK	L	75,031		855,873		930,904	
38.	Oregon	OR	L	7,327		13,959,495		13,966,822	
39.	Pennsylvania	PA	L	47,715	92	313,569		361,376	
40.	Rhode Island	RI	L		84	2,267		2,351	
41.	South Carolina	SC	L	27,116		389,665		416,781	
42.	South Dakota	SD	L	3,721		6,117		9,838	
43.	Tennessee	TN	L	128,898		274,514		403,412	
44.	Texas	TX	L	795,920		15,372,498		16,168,418	
45.	Utah	UT	L	63,266		9,356,608		9,419,874	
46.	Vermont	VT	N	1,122				1,122	
47.	Virginia	VA	L	30,055		88,468		118,523	
48.	Washington	WA	L	10,771		248,661		259,432	
49.	West Virginia	WV	L	15,412		370,334		385,746	
50.	Wisconsin	WI	L	3,272		126,459		129,731	
51.	Wyoming	WY	L	1,135		197,893		199,028	
52.	American Samoa	AS	N						
53.	Guam	GU	L	2,636				2,636	
54.	Puerto Rico	PR	N						
55.	U.S. Virgin Islands	VI	N						
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N						
58.	Aggregate Other Aliens	OT	XXX	12,693				12,693	
59.	Subtotal	XXX		2,671,556	274,356	66,448,980		69,394,892	
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		18,422		120		18,542	
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		2,689,978	274,356	66,449,100		69,413,434	
96.	Plus Reinsurance Assumed.....	XXX				53,938,787		53,938,787	
97.	Totals (All Business).....	XXX		2,689,978	274,356	120,387,887		123,352,221	
98.	Less Reinsurance Ceded.....	XXX		1,182,620		76,949,116		78,131,736	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		1,507,358	274,356	43,438,771		45,220,485	
DETAILS OF WRITE-INS									
58001.	MEX Mexico	XXX		12,000				12,000	
58002.	USA Overseas Military	XXX		693				693	
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		12,693				12,693	
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....48

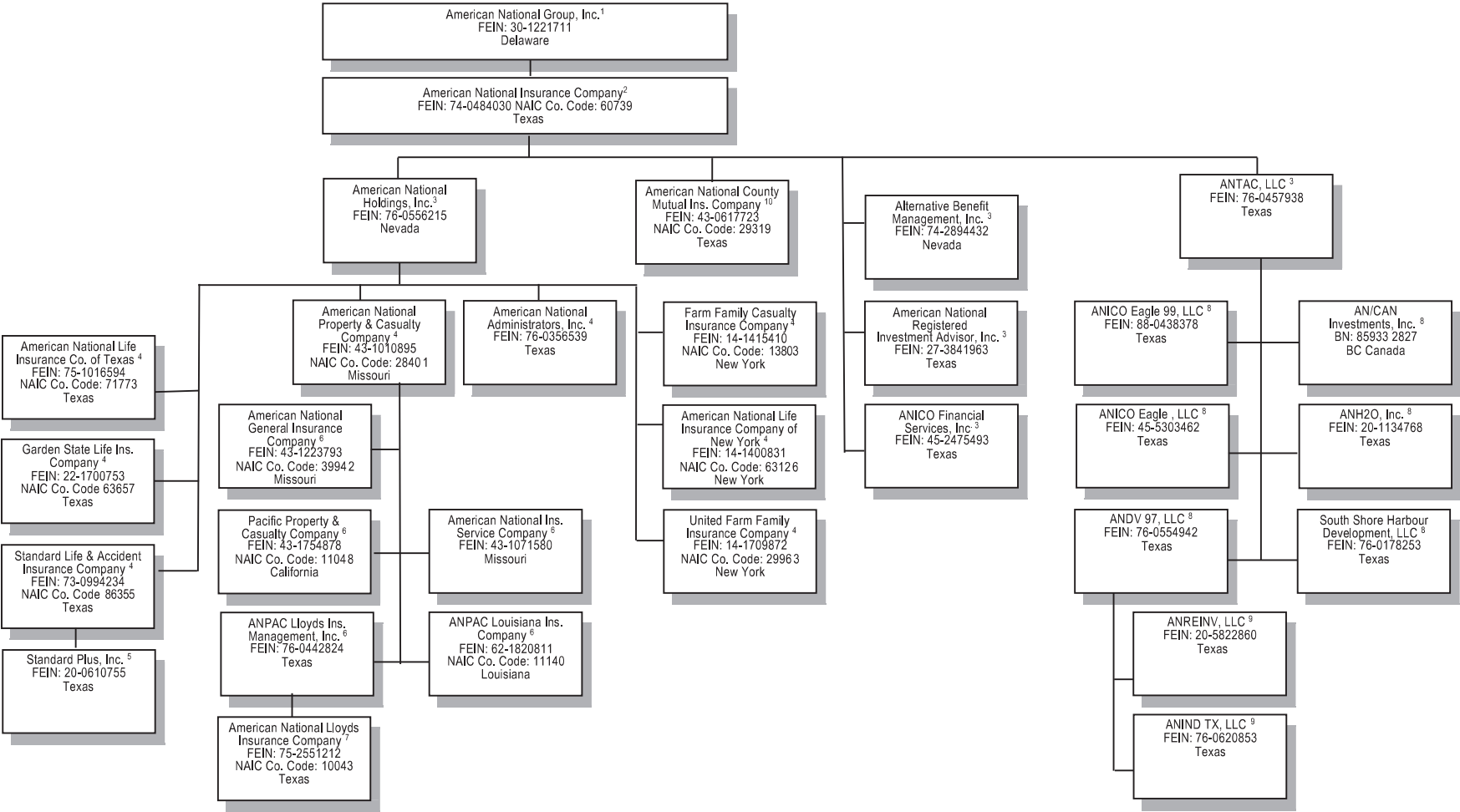
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

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

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

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

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.

STATEMENT AS OF SEPTEMBER 30, 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 Percen-tage	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	Explanation

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

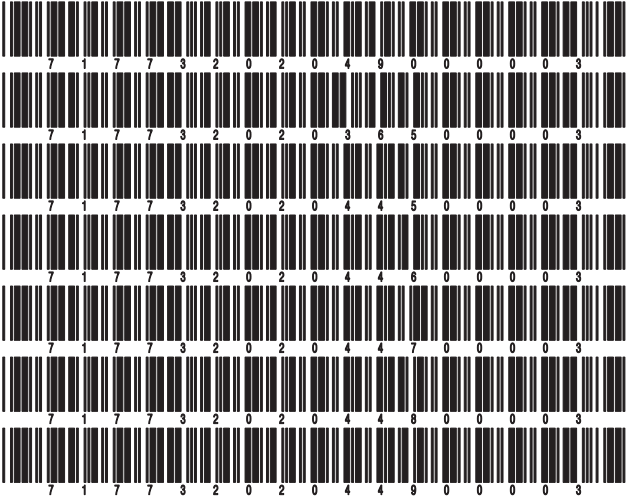
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required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

Explanation:

1.
2.
3.
4.
5.
6.
7.

Bar Code:

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



OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	118,453,331	116,016,772
2. Cost of bonds and stocks acquired	7,198,031	14,333,549
3. Accrual of discount	83,068	116,327
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	(382,142)	(25,863)
6. Deduct consideration for bonds and stocks disposed of	18,971,443	11,907,190
7. Deduct amortization of premium	232,449	221,958
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	6,019	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	213,656	141,694
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	106,356,033	118,453,331
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	106,356,033	118,453,331

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	55,664,544	31,748,349	32,752,790	(29,788)	59,516,257	55,664,544	54,630,315	60,235,940
2. NAIC 2 (a)	52,912,572		2,997,763	(28,697)	56,943,835	52,912,572	49,886,112	57,186,788
3. NAIC 3 (a)	3,931,446		2,096,401	4,561	1,927,147	3,931,446	1,839,606	3,753,649
4. NAIC 4 (a)					1,002,258			
5. NAIC 5 (a)	995,064		1,000,000	4,936		995,064		
6. NAIC 6 (a)								
7. Total Bonds	113,503,626	31,748,349	38,846,954	(48,988)	119,389,497	113,503,626	106,356,033	121,176,377
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	113,503,626	31,748,349	38,846,954	(48,988)	119,389,497	113,503,626	106,356,033	121,176,377

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

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	4,458,775	2,638,697
2. Cost of cash equivalents acquired	314,472,363	350,714,980
3. Accrual of discount	33,908	73,615
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	301,549,326	348,968,517
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	17,415,720	4,458,775
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	17,415,720	4,458,775

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF SEPTEMBER 30, 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 3

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

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2020 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog-nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date	NAIC Desig-nation and Admini-strative Symbol
912828-XU-9	UNITED STATES TREAS		06/15/2020	VARIOUS					(18)										4,575	06/15/2020	1
0599999	Subtotal - Bonds - U.S. Governments								(18)										4,575	XXX	XXX
31393N-OT-9	FHLMC REMIC SERIES		09/01/2020	MBS PAYDOWN		2,860	2,860	2,888	2,860						2,860				105	02/15/2023	1
3199999	Subtotal - Bonds - U.S. Special Revenues					2,860	2,860	2,888	2,860						2,860				105	XXX	XXX
037411-BD-6	APACHE CORP		08/18/2020	TEN CONVERSION TAX FREE		2,000,000	2,000,000	1,999,040	1,999,707		59		59		1,999,766		234	234	57,313	01/15/2023	3FE
110122-BG-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	1FE
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	2FE
50540R-AJ-1	LABORATORY CORP AMER		08/17/2020	CALL at 100.000		1,000,000	1,000,000	998,100	999,800		143		143		999,944		56	56	34,944	11/15/2020	2FE
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	5FE
674599-CE-3	OCCIDENTAL PETE CORP		09/01/2020	TEN		94,815	98,000	93,206	96,284		352		352		96,635		(1,820)	(1,820)	2,764	02/15/2023	3FE
064159-SZ-0	BANK NOVA SCOTIA B C	A	08/28/2020	CALL at 100.000		1,000,000	1,000,000	1,000,000							1,000,000				12,500	02/28/2030	1FE
828670-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	2FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					7,904,763	7,848,000	7,901,914	6,849,090		1,023	6,019	(4,996)		7,844,094		651	651	310,293	XXX	XXX
8399997	Total - Bonds - Part 4					7,907,623	7,850,860	7,904,802	6,851,932		1,023	6,019	(4,996)		7,846,954		651	651	314,973	XXX	XXX
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					7,907,623	7,850,860	7,904,802	6,851,932		1,023	6,019	(4,996)		7,846,954		651	651	314,973	XXX	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks						XXX													XXX	XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX	XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks						XXX													XXX	XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX	XXX
9999999	- Totals					7,907,623	XXX	7,904,802	6,851,932		1,023	6,019	(4,996)		7,846,954		651	651	314,973	XXX	XXX

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

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

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

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

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

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

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of Guam Guam					50,110	50,110	50,110	XXX
Moody National Bank Galveston, TX					248,357	309,565	667,801	XXX
Wells Fargo Houston, TX					(833,619)	(596,372)	(791,910)	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			(535,152)	(236,697)	(73,999)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			(535,152)	(236,697)	(73,999)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX			(535,152)	(236,697)	(73,999)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]