AMENDED FILING EXPLANATION

Amendment for prior year data in the 5 Year History section, pages 22 & 23. Due to the combined Fraternal & Life Blanks, the TCP program did not pull in all of the prior year information.

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ANNUAL STATEMENT

For the Year Ended December 31, 2019

of the Condition and Affairs of the

American Mutual Life Association

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) NAIC Company Code..... 56286 Employer's ID Number..... 346577472

Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US

Licensed as Business Type: Fraternal Benefit Society

Incorporated/Organized..... March 13, 1914 Commenced Business..... November 13, 1910

Statutory Home Office	19424 South Waterloo Road .. Cleveland .. OH .. US .. 44119 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	19424 South Waterloo Road .. Cleveland .. OH .. US .. 44119 *(Street and Number) (City or Town, State, Country and Zip Code)*	2165311900 *(Area Code) (Telephone Number)*
Mail Address	19424 South Waterloo Road .. Cleveland .. OH .. US .. 44119 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	19424 South Waterloo Road .. Cleveland .. OH .. US .. 44119 *(Street and Number) (City or Town, State, Country and Zip Code)*	2165311900 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.AmericanMutual.org	
Statutory Statement Contact	Bronwyn Salo Young *(Name)*	2165311900 *(Area Code) (Telephone Number) (Extension)*
	b.young@Americanmutual.org *(E-Mail Address)*	*(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Timothy J Percic	President	2. Bronwyn Salo Young	Secretary-Treasurer
3.		4.	

OTHER

DIRECTORS OR TRUSTEES

Joseph Zab	James Czeck	Ronald Zab	Kenneth Shine
Alyce Kane	Jaime Loncar	James Mannion	Charles Kohli
Jacob Young	Cade Jeric		

State of........ Ohio
County of..... Cuyahoga

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.

(Signature)	(Signature)	(Signature)
Timothy J Percic	Bronwyn Salo Young	
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary-Treasurer	
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ________ day of ____________ 2020

a. Is this an original filing? Yes [ ] No [X]
b. If no
1. State the amendment number 1
2. Date filed 3/9/2020
3. Number of pages attached 2

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

$000 omitted for amounts of life insurance

		1 2019	2 2018	3 2017	4 2016	5 2015
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	33,601	33,365	33,247	33,235	33,415
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)					
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	33,601	33,365	33,247	33,235	33,415
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	693	473	714	511	883
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)					
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	693	473	714	511	883
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	182,994	115,225	136,026	137,601	169,089
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	966,329	605,116	1,069,272	1,044,765	1,241,985
16.	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)					
17.2	Group annuities (Line 20.4, Col. 7)					
18.1	A&H - group (Line 20.4, Col. 8)					
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)					
18.3	A&H - other (Line 20.4, Col. 10)	7,386	7,989	8,674	9,469	10,524
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)					
20.	Total	1,156,709	728,330	1,213,972	1,191,835	1,421,598
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	43,393,062	42,523,165	41,962,483	41,229,569	40,654,741
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	31,090,978	30,306,256	30,868,557	29,818,526	28,101,059
23.	Aggregate life reserves (Page 3, Line 1)	28,343,691	28,071,870	28,600,000	27,702,000	26,156,000
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24.	Aggregate A&H reserves (Page 3, Line 2)	40,125	44,000	47,200	52,800	57,800
25.	Deposit-type contract funds (Page 3, Line 3)	1,554,035	1,079,693	1,053,322	970,521	894,552
26.	Asset valuation reserve (Page 3, Line 24.01)	407,422	317,310	320,621	420,203	321,339
27.	Capital (Page 3, Lines 29 & 30)					
28.	Surplus (Page 3, Line 37)	12,302,085	12,216,909	11,093,926	11,411,043	12,553,683
	Cash Flow (Page 5)					
29.	Net cash from operations (Line 11)	591,948	626,274	985,891	725,083	1,426,153
	Risk-Based Capital Analysis					
30.	Total adjusted capital	12,709,507	12,216,909	11,464,547	11,881,246	12,925,022
31.	Authorized control level risk-based capital	565,868	482,239	478,301	554,567	688,355
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	95.4	96.9	97.1	96.9	97.5
33.	Stocks (Lines 2.1 and 2.2)	3.0	1.8	1.8	1.5	1.4
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.1	0.1	0.1
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.3	0.2	0.3	0.3	0.3
36.	Cash, cash equivalents and short-term investments (Line 5)	1.0	0.8	0.6	1.0	0.4
37.	Contract loans (Line 6)	0.3	0.3	0.3	0.3	0.3
38.	Derivatives (Line 7)					
39.	Other invested assets (Line 8)					
40.	Receivables for securities (Line 9)					
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2019	2 2018	3 2017	4 2016	5 2015
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated					
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total investment in parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	183,663	142,550	63,187	66,531	92,619
53.	Total admitted assets (Page 2, Line 28, Col. 3)	43,393,062	42,523,165	41,962,483	41,229,569	40,654,741
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	2,441,505	2,238,182	1,999,261	2,110,552	1,997,171
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)			(300,000)	(192,750)	0
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(86,250)				
57.	Total of above Lines 54, 55 and 56	2,355,255	2,238,182	1,699,261	1,917,802	1,997,171
	Benefits and Reserve Increase (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8)	1,905,661	1,327,762	1,273,439	1,501,340	1,109,492
59.	Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6)	3,535	3,646	5,231	5,577	4,601
60.	Increase in life reserves - other than group and annuities (Line 19, Col. 2)	386,765	(842,646)	24,789	75,888	(77,126)
61.	Increase in A&H reserves (Line 19, Col. 6)	1,469	(3,200)	(5,600)	(5,000)	(5,067)
62.	Dividends to policyholders and refunds to members (Line 30, Col 1)	91,177	90,635	94,750	94,850	88,752
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	90.3	139.2	89.0	84.1	62.2
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 100.00	0.4	0.8	1.3	0.6	
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	(31.5)	20.6	(1.9)	49.0	0.7
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)				43.0	
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)					
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)					
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)					
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)					
	Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72.	Industrial life (Page 6.1, Col. 2)					
73.	Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	5,646	930,733	259,557	509,799	316,532
74.	Ordinary - individual annuities (Page 6, Col. 4)	494,642	467,881	(96,945)	(231,714)	142,374
75.	Ordinary - supplementary contracts	XXX				
76.	Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77.	Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9)					
78.	Group annuities (Page 6, Col. 5)					
79.	A&H - group (Page 6.5, Col. 3)					
80.	A&H - credit (Page 6.5, Col. 10)					
81.	A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10)	2,382	7,543	9,043	4,774	10,990
82.	Aggregate of all other lines of business (Page 6, Col. 8)					
83.	Fraternal (Page 6, Col. 7)	(208,850)	(206,670)	(270,858)	(184,635)	(190,265)
84.	Total (Page 6, Col. 1)	293,820	1,199,487	(99,203)	98,224	279,631

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: