



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

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

## American Mutual Life Association

NAIC Group Code	(Current)	NAIC Company Code	56286	Employer's ID Number	34-6577472
Organized under the Laws of	(Prior)		Ohio	State of Domicile or Port of Entry OH	
Country of Domicile	United States of America				
Licensed as business type:	Life, Accident and Health <input type="checkbox"/> Fraternal Benefit Societies <input checked="" type="checkbox"/>				
Incorporated/Organized	03/13/1914	Commenced Business		11/13/1910	
Statutory Home Office	19424 South Waterloo Road (Street and Number)	Cleveland, OH, US 44119 (City or Town, State, Country and Zip Code)			
Main Administrative Office	19424 South Waterloo Road (Street and Number) Cleveland, OH, US 44119 (City or Town, State, Country and Zip Code)	216-531-1900 (Area Code) (Telephone Number)			
Mail Address	19424 South Waterloo Road (Street and Number or P.O. Box)	Cleveland, OH, US 44119 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	19424 South Waterloo Road (Street and Number) Cleveland, OH, US 44119 (City or Town, State, Country and Zip Code)	216-531-1900 (Area Code) (Telephone Number)			
Internet Website Address	www.AmericanMutual.org				
Statutory Statement Contact	Andrew Hanigosky (Name) a.hanigosky@Americanmutual.org (E-mail Address)	216-531-1900 (Area Code) (Telephone Number)			
		(FAX Number)			

## OFFICERS

President Timothy J Percic  
CFO Andrew Hanigosky #

**OTHER**

## **DIRECTORS OR TRUSTEES**

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.

Andrew Hanigosky  
Chief Financial Officer

Timothy J. Percic  
President/CEO

Subscribed and sworn to before me this  
\_\_\_\_ day of \_\_\_\_\_

- a. Is this an original filing? .....
- b. If no,
  - 1. State the amendment number.....
  - 2. Date filed .....
  - 3. Number of pages attached.....



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association**

DIRECT BUSINESS IN THE STATE OF

NAIC Group Code 0000

DURING THE YEAR 2022

NAIC Company Code 56286

**LIFE INSURANCE**

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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....			(a) .....							
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....			(a) .....							

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

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....						
24.1 Federal Employees Health Benefits Plan premium (b) .....						
24.2 Credit (Group and Individual) .....						
24.3 Collectively renewable policies/certificates (b) .....						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b) .....						
25.2 Guaranteed renewable (b) .....						
25.3 Non-renewable for stated reasons only (b) .....						
25.4 Other accident only .....						
25.5 All other (b) .....						
25.6 Totals (sum of Lines 25.1 to 25.5) .....						
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....						

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	312,988
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (123,003) transferred into the reserve net of taxes of \$ .....	(123,003)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	189,985
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(69,204)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	259,189

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022 .....	53,799	(123,003)	0	(69,204)
2. 2023 .....	33,816	0	0	33,816
3. 2024 .....	23,156	0	0	23,156
4. 2025 .....	17,017	0	0	17,017
5. 2026 .....	10,506	0	0	10,506
6. 2027 .....	5,049	0	0	5,049
7. 2028 .....	1,951	0	0	1,951
8. 2029 .....	1,853	0	0	1,853
9. 2030 .....	4,037	0	0	4,037
10. 2031 .....	7,767	0	0	7,767
11. 2032 .....	11,649	0	0	11,649
12. 2033 .....	15,086	0	0	15,086
13. 2034 .....	17,093	0	0	17,093
14. 2035 .....	16,731	0	0	16,731
15. 2036 .....	16,092	0	0	16,092
16. 2037 .....	15,441	0	0	15,441
17. 2038 .....	14,102	0	0	14,102
18. 2039 .....	13,110	0	0	13,110
19. 2040 .....	11,873	0	0	11,873
20. 2041 .....	9,871	0	0	9,871
21. 2042 .....	6,683	0	0	6,683
22. 2043 .....	4,261	0	0	4,261
23. 2044 .....	2,235	0	0	2,235
24. 2045 .....	383	0	0	383
25. 2046 .....	(314)	0	0	(314)
26. 2047 .....	(259)	0	0	(259)
27. 2048 .....		0	0	0
28. 2049 .....		0	0	0
29. 2050 .....		0	0	0
30. 2051 .....		0	0	0
31. 2052 and Later		0	0	0
32. Total (Lines 1 to 31)	312,988	(123,003)	0	189,985

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	395,539	86	395,624	251,033	14,900	265,933	661,558
2. Realized capital gains/(losses) net of taxes - General Account .....	(123,003)	0	(123,003)	(20,305)	0	(20,305)	(143,308)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	135,901	0	135,901	(388,023)		(388,023)	(252,122)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic contribution .....	98,096	0	98,096	0	0	0	98,096
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	506,533	86	506,619	(157,295)	14,900	(142,395)	364,224
9. Maximum reserve .....	463,820	0	463,820	313,184	13,932	327,116	790,936
10. Reserve objective .....	285,065	0	285,065	312,931	13,932	326,863	611,928
11. 20% of (Line 10 - Line 8) .....	(44,294)	(17)	(44,311)	94,045	(194)	93,852	49,541
12. Balance before transfers (Lines 8 + 11) .....	462,240	68	462,308	(63,250)	14,706	(48,543)	413,765
13. Transfers .....			0			0	0
14. Voluntary contribution .....			0			0	0
15. Adjustment down to maximum/up to zero .....	1,580	(68)	1,512	376,434	(774)	375,660	377,172
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	463,820	0	463,820	313,184	13,932	327,117	790,937

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		LONG-TERM BONDS	9,400,954	XXX	XXX	9,400,954	0.0000	0	0.0000	0	0.0000	0
2.1	1	Exempt Obligations	9,400,954	XXX	XXX	9,400,954	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	2,850,786	XXX	XXX	2,850,786	0.0002	570	0.0007	1,996	0.0013	3,706
2.2	1	NAIC Designation Category 1.B	415,954	XXX	XXX	415,954	0.0004	166	0.0011	458	0.0023	957
2.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
2.4	1	NAIC Designation Category 1.D	2,040,125	XXX	XXX	2,040,125	0.0007	1,428	0.0022	4,488	0.0044	8,977
2.5	1	NAIC Designation Category 1.E	791,804	XXX	XXX	791,804	0.0009	713	0.0027	2,138	0.0055	4,355
2.6	1	NAIC Designation Category 1.F	1,980,821	XXX	XXX	1,980,821	0.0011	2,179	0.0034	6,735	0.0068	13,470
2.7	1	NAIC Designation Category 1.G	2,337,134	XXX	XXX	2,337,134	0.0014	3,272	0.0042	9,816	0.0085	19,866
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	10,416,625	XXX	XXX	10,416,625	XXX	8,328	XXX	25,630	XXX	51,329
3.1	2	NAIC Designation Category 2.A	3,182,535	XXX	XXX	3,182,535	0.0021	6,683	0.0063	20,050	0.0105	33,417
3.2	2	NAIC Designation Category 2.B	9,631,388	XXX	XXX	9,631,388	0.0025	24,078	0.0076	73,199	0.0127	122,319
3.3	2	NAIC Designation Category 2.C	7,288,022	XXX	XXX	7,288,022	0.0036	26,237	0.0108	78,711	0.0180	131,184
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	20,101,945	XXX	XXX	20,101,945	XXX	56,999	XXX	171,959	XXX	286,920
4.1	3	NAIC Designation Category 3.A	1,436,819	XXX	XXX	1,436,819	0.0069	9,914	0.0183	26,294	0.0262	37,645
4.2	3	NAIC Designation Category 3.B	1,653,558	XXX	XXX	1,653,558	0.0099	16,370	0.0264	43,654	0.0377	62,339
4.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	3,090,377	XXX	XXX	3,090,377	XXX	26,284	XXX	69,948	XXX	99,984
5.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	43,009,900	XXX	XXX	43,009,900	XXX	91,611	XXX	267,537	XXX	438,233
		PREFERRED STOCKS										
10.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	364,360	XXX	XXX	364,360	0.0021	765	0.0064	2,332	0.0106	3,862
12.	3	Medium Quality	577,790	XXX	XXX	577,790	0.0099	5,720	0.0263	15,196	0.0376	21,725
13.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	942,150	XXX	XXX	942,150	XXX	6,485	XXX	17,528	XXX	25,587

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
18.		SHORT-TERM BONDS										
19.1	1	Exempt Obligations .....		XXX..	XXX..	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....		XXX..	XXX..	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B .....		XXX..	XXX..	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C .....		XXX..	XXX..	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D .....		XXX..	XXX..	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E .....		XXX..	XXX..	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F .....		XXX..	XXX..	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G .....		XXX..	XXX..	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A .....		XXX..	XXX..	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B .....		XXX..	XXX..	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C .....		XXX..	XXX..	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A .....		XXX..	XXX..	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B .....		XXX..	XXX..	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C .....		XXX..	XXX..	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A .....		XXX..	XXX..	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B .....		XXX..	XXX..	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C .....		XXX..	XXX..	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A .....		XXX..	XXX..	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B .....		XXX..	XXX..	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C .....		XXX..	XXX..	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6 .....		XXX..	XXX..	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded .....		XXX..	XXX..	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality .....		XXX..	XXX..	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality .....		XXX..	XXX..	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality .....		XXX..	XXX..	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality .....		XXX..	XXX..	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality .....		XXX..	XXX..	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default .....		XXX..	XXX..	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33) .....	43,952,050	XXX	XXX	43,952,050	XXX	98,096	XXX	285,065	XXX	463,820

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX	0	0.0011	0	0.0057	0	0.0074
36.		Farm Mortgages - CM2 - High Quality .....				XXX	0	0.0040	0	0.0114	0	0.0149
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX	0	0.0069	0	0.0200	0	0.0257
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX	0	0.0120	0	0.0343	0	0.0428
39.		Farm Mortgages - CM5 - Low Quality .....				XXX	0	0.0183	0	0.0486	0	0.0628
40.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0007	0	0.0011
41.		Residential Mortgages - All Other .....				XXX	0	0.0015	0	0.0034	0	0.0046
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0007	0	0.0011
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....				XXX	0	0.0011	0	0.0057	0	0.0074
44.		Commercial Mortgages - All Other - CM2 - High Quality .....				XXX	0	0.0040	0	0.0114	0	0.0149
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....				XXX	0	0.0069	0	0.0200	0	0.0257
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....				XXX	0	0.0120	0	0.0343	0	0.0428
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....				XXX	0	0.0183	0	0.0486	0	0.0628
		Overdue, Not in Process:										
48.		Farm Mortgages .....				XXX	0	0.0480	0	0.0868	0	0.1371
49.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0006	0	0.0014	0	0.0023
50.		Residential Mortgages - All Other .....				XXX	0	0.0029	0	0.0066	0	0.0103
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0006	0	0.0014	0	0.0023
52.		Commercial Mortgages - All Other .....				XXX	0	0.0480	0	0.0868	0	0.1371
		In Process of Foreclosure:										
53.		Farm Mortgages .....				XXX	0	0.0000	0	0.1942	0	0.1942
54.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0046	0	0.0046
55.		Residential Mortgages - All Other .....				XXX	0	0.0000	0	0.0149	0	0.0149
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0046	0	0.0046
57.		Commercial Mortgages - All Other .....				XXX	0	0.0000	0	0.1942	0	0.1942
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
59.		Schedule DA Mortgages				XXX	0	0.0034	0	0.0114	0	0.0149
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
33		COMMON STOCK										
1.		Unaffiliated - Public .....	1,977,864	XXX	XXX	1,977,864	0.0000	0	0.1580 (a)	312,503	0.1580 (a)	312,503
2.		Unaffiliated - Private .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank .....	70,300	XXX	XXX	70,300	0.0000	0	0.0061	429	0.0097	682
4.		Affiliated - Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
5.		Affiliated - Investment Subsidiary:										
6.		Fixed Income - Exempt Obligations .....				0	XXX		XXX		XXX	
7.		Fixed Income - Highest Quality .....				0	XXX		XXX		XXX	
8.		Fixed Income - High Quality .....				0	XXX		XXX		XXX	
9.		Fixed Income - Medium Quality .....				0	XXX		XXX		XXX	
10.		Fixed Income - Low Quality .....				0	XXX		XXX		XXX	
11.		Fixed Income - Lower Quality .....				0	XXX		XXX		XXX	
12.		Fixed Income - In/Near Default .....				0	XXX		XXX		XXX	
13.		Unaffiliated Common Stock - Public .....				0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
14.		Unaffiliated Common Stock - Private .....				0	0.0000	0	0.1945	0	0.1945	0
15.		Real Estate .....				0	(b)	0	(b)	0	(b)	0
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
17.		Affiliated - All Other .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
		Total Common Stock (Sum of Lines 1 through 16)	2,048,164	0	0	2,048,164	XXX	0	XXX	312,931	XXX	313,184
		REAL ESTATE										
18.		Home Office Property (General Account only) .....	152,758			152,758	0.0000	0	0.0912	13,932	0.0912	13,932
19.		Investment Properties .....				0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	152,758	0	0	152,758	XXX	0	XXX	13,932	XXX	13,932
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
		High Quality .....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
		Medium Quality .....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
		Low Quality .....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
		Lower Quality .....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
27.	5	In or Near Default .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High Quality .....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality .....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality .....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality .....		XXX	0	0.0011	0	0.0057	0	0.0074	0	
39.		Mortgages - CM2 - High Quality .....		XXX	0	0.0040	0	0.0114	0	0.0149	0	
40.		Mortgages - CM3 - Medium Quality .....		XXX	0	0.0069	0	0.0200	0	0.0257	0	
41.		Mortgages - CM4 - Low Medium Quality .....		XXX	0	0.0120	0	0.0343	0	0.0428	0	
42.		Mortgages - CM5 - Low Quality .....		XXX	0	0.0183	0	0.0486	0	0.0628	0	
43.		Residential Mortgages - Insured or Guaranteed .....		XXX	0	0.0003	0	0.0007	0	0.0011	0	
44.		Residential Mortgages - All Other .....		XXX	0	0.0015	0	0.0034	0	0.0046	0	
45.		Commercial Mortgages - Insured or Guaranteed .....		XXX	0	0.0003	0	0.0007	0	0.0011	0	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....		XXX	0	0.0480	0	0.0868	0	0.1371	0	
47.		Residential Mortgages - Insured or Guaranteed .....		XXX	0	0.0006	0	0.0014	0	0.0023	0	
48.		Residential Mortgages - All Other .....		XXX	0	0.0029	0	0.0066	0	0.0103	0	
49.		Commercial Mortgages - Insured or Guaranteed .....		XXX	0	0.0006	0	0.0014	0	0.0023	0	
50.		Commercial Mortgages - All Other .....		XXX	0	0.0480	0	0.0868	0	0.1371	0	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....		XXX	0	0.0000	0	0.1942	0	0.1942	0	
52.		Residential Mortgages - Insured or Guaranteed .....		XXX	0	0.0000	0	0.0046	0	0.0046	0	
53.		Residential Mortgages - All Other .....		XXX	0	0.0000	0	0.0149	0	0.0149	0	
54.		Commercial Mortgages - Insured or Guaranteed .....		XXX	0	0.0000	0	0.0046	0	0.0046	0	
55.		Commercial Mortgages - All Other .....		XXX	0	0.0000	0	0.1942	0	0.1942	0	
56.		Total Affiliated (Sum of Lines 38 through 55) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants .....		XXX	0	(c)	0	(c)	0	(c)	0	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....		XXX	0	0.0011	0	0.0057	0	0.0074	0	
59.		Unaffiliated - In Good Standing Primarily Senior .....		XXX	0	0.0040	0	0.0114	0	0.0149	0	
60.		Unaffiliated - In Good Standing All Other .....		XXX	0	0.0069	0	0.0200	0	0.0257	0	
61.		Unaffiliated - Overdue, Not in Process .....		XXX	0	0.0480	0	0.0868	0	0.1371	0	
62.		Unaffiliated - In Process of Foreclosure .....		XXX	0	0.0000	0	0.1942	0	0.1942	0	
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public .....		XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
67.		Unaffiliated Private .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
68.		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
70.		Affiliated Other - All Other .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only) .....				0	0.0000	0	0.0912	0	0.0912	0
73.		Investment Properties .....				0	0.0000	0	0.0912	0	0.0912	0
74.		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1337	0	0.1337	0
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010	0
77.		Non-guaranteed Federal Low Income Housing Tax Credit .....	0			0	0.0063	0	0.0120	0	0.0190	0
78.		Guaranteed State Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010	0
79.		Non-guaranteed State Low Income Housing Tax Credit .....	0			0	0.0063	0	0.0120	0	0.0190	0
80.		All Other Low Income Housing Tax Credit .....	0			0	0.0273	0	0.0600	0	0.0975	0
		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
81.		RESIDUAL TRANCES OR INTERESTS										
82.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Fixed Income Instruments - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Common Stock - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Preferred Stock - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Unaffiliated .....				0	0.0000	0	0.1580	0	0.1580	0
89.		Real Estate - Affiliated .....				0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Mortgage Loans - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Other - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
		Total Residual Trances or Interests (Sum of Lines 81 through 92)	0	0	0	0	XXX	0	XXX	0	XXX	0
94.		ALL OTHER INVESTMENTS										
95.		NAIC 1 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0042	0	0.0042	0
96.		NAIC 2 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0137	0	0.0137	0
97.		Other Invested Assets - Schedule BA .....		XXX		0	0.0000	0	0.1580	0	0.1580	0
98.		Other Short-Term Invested Assets - Schedule DA .....		XXX		0	0.0000	0	0.1580	0	0.1580	0
		Total All Other (Sum of Lines 94, 95, 96 and 97)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
99.	Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	0	0	0	0	XXX	0	XXX	0	XXX	0	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

## ASSET VALUATION RESERVE

## BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

## SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and  
all claims for death losses and all other contract claims resisted December 31 of current year

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**  
**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written .....	5,475	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Premiums earned .....	5,391	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Incurred claims .....	1,219	22.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	1,219	22.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves .....	(2,875)	(53.3)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .....	7,047	130.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds .....	7,047	130.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>														
1101. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1102. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1103. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,475	XXX
2. Premiums earned .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,391	XXX
3. Incurred claims .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1,219	22.6
4. Cost containment expenses .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1,219	22.6
6. Increase in contract reserves .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(2,875)	(53.3)
7. Commissions (a) .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0
8. Other general insurance expenses .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0
9. Taxes, licenses and fees .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0
10. Total other expenses incurred .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	7,047	130.7
13. Dividends or refunds .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	7,047	130.7
<b>DETAILS OF WRITE-INS</b>												
1101. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1102. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1103. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)****PART 2. - RESERVES AND LIABILITIES**

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Premium Reserves:													
1. Unearned premiums .....	84												84
2. Advance premiums .....	0												
3. Reserve for rate credits .....	0												
4. Total premium reserves, current year .....	84	0	0	0	0	0	0	0	0	0	0	0	84
5. Total premium reserves, prior year .....	969												969
6. Increase in total premium reserves .....	(885)	0	0	0	0	0	0	0	0	0	0	0	(885)
B. Contract Reserves:													
1. Additional reserves (a) .....	0												
2. Reserve for future contingent benefits .....	32,500												32,500
3. Total contract reserves, current year .....	32,500	0	0	0	0	0	0	0	0	0	0	0	32,500
4. Total contract reserves, prior year .....	35,375												35,375
5. Increase in contract reserves .....	(2,875)	0	0	0	0	0	0	0	0	0	0	0	(2,875)
C. Claim Reserves and Liabilities:													
1. Total current year .....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Total prior year .....	0												
3. Increase .....	0	0	0	0	0	0	0	0	0	0	0	0	0

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year .....	0												
1.2 On claims incurred during current year .....	1,219												1,219
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year .....	0												
2.2 On claims incurred during current year .....	0												
3. Test:													
3.1 Lines 1.1 and 2.1 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year .....	0												
3.3 Line 3.1 minus Line 3.2 .....	0	0	0	0	0	0	0	0	0	0	0	0	0

**PART 4. - REINSURANCE**

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Reinsurance Assumed:													
1. Premiums written .....													
2. Premiums earned .....													
3. Incurred claims .....													
4. Commissions .....													
B. Reinsurance Ceded:													
1. Premiums written .....													
2. Premiums earned .....													
3. Incurred claims .....													
4. Commissions .....													

**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims .....												1,219	1,219
2. Beginning claim reserves and liabilities .....												0	0
3. Ending claim reserves and liabilities .....												0	0
4. Claims paid .....	0	0	0	0	0	0	0	0	0	0	0	1,219	1,219
B. Assumed Reinsurance:													
1. Incurred claims .....												0	0
2. Beginning claim reserves and liabilities .....												0	0
3. Ending claim reserves and liabilities .....												0	0
4. Claims paid .....	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Ceded Reinsurance:													
1. Incurred claims .....												0	0
2. Beginning claim reserves and liabilities .....												0	0
3. Ending claim reserves and liabilities .....												0	0
4. Claims paid .....	0	0	0	0	0	0	0	0	0	0	0	0	0
D. Net:													
1. Incurred claims .....	0	0	0	0	0	0	0	0	0	0	0	1,219	1,219
2. Beginning claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Ending claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Claims paid .....	0	0	0	0	0	0	0	0	0	0	0	1,219	1,219
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses .....	0	0	0	0	0	0	0	0	0	0	0	1,219	1,219
2. Beginning reserves and liabilities .....												0	0
3. Ending reserves and liabilities .....												0	0
4. Paid claims and cost containment expenses .....	0	0	0	0	0	0	0	0	0	0	0	1,219	1,219

Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**

Schedule S - Part 2

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE S - PART 3 - SECTION 1**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
.... 88099 .....	.... 75-1608507 ..	07/01/2005 ..	OptimumRe .....	TX.....	CO/I.....	ADB.....	0			1,724				
.... 88099 .....	.... 75-1608507 ..	07/01/2005 ..	OptimumRe .....	TX.....	YRT/I.....	OL.....	1,240,000			1,777				
0199999. General Account - Authorized U.S. Affiliates - Captive							1,240,000	0	0	3,501	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,240,000	0	0	3,501	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,240,000	0	0	3,501	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
1199999. Total General Account Authorized							1,240,000	0	0	3,501	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							1,240,000	0	0	3,501	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							1,240,000	0	0	3,501	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0	0
9999999 - Totals							1,240,000	0	0	3,501	0	0	0	0

Schedule S - Part 3 - Section 2

**N O N E**

Schedule S - Part 4

**N O N E**

Schedule S - Part 4 - Bank Footnote

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE S - PART 5**

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domi- ciliary Juris- diction	6 Certified Rein- surer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collat- eral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recover- able (Debit)	11 Other Debits	12 Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Miscellane- ous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 12 - 13)	15 Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Collateral							23 Percent of Collateral Provided for Net Obliga- tion Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	24 Percent Credit Allowed on Net Obliga- tion Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obliga- tion Subject to Collateral (Col. 22 / Col. 14)	26 Liability for Reins- urance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)	
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agree- ments	20 Funds Deposited by and Withheld from Reinsurers	21 Other	22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)					
0399999. Total General Account - Life and Annuity U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
0799999. Total General Account - Life and Annuity Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
1199999. Total General Account Life and Annuity					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
1499999. Total General Account - Accident and Health U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
1899999. Total General Account - Accident and Health Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
2199999. Total General Account - Accident and Health Non-Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
2299999. Total General Account Accident and Health					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
2399999. Total General Account					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
2699999. Total Separate Accounts - U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
3099999. Total Separate Accounts - Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
3399999. Total Separate Accounts - Non-Affiliates					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
3499999. Total Separate Accounts					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0
9999999 - Totals					0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0

(a)

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

**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	.4	4	3	.4	3
2. Commissions and reinsurance expense allowances .....	.0	0	0	.0	0
3. Contract claims .....	.0	0	0	.0	0
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....	.0	0	0	.0	0
7. Increase in aggregate reserve for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	.0	0	0	.0	0
9. Aggregate reserves for life and accident and health contracts .....	.0	0	0	.0	0
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	.0	0	0	.0	0
12. Amounts recoverable on reinsurance .....	.0	0	0	.0	0
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....	.0	0	0	.0	0
17. Offset for reinsurance with Certified Reinsurers .....	.0	0	0	.0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	.0	0	0	.0	0
19. Letters of credit (L) .....	.0	0	0	.0	0
20. Trust agreements (T) .....	.0	0	0	.0	0
21. Other (O) .....	.0	0	0	.0	0
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....	.0	0	0	.0	0
23. Funds deposited by and withheld from (F) .....	.0	0	0	.0	0
24. Letters of credit (L) .....	.0	0	0	.0	0
25. Trust agreements (T) .....	.0	0	0	.0	0
26. Other (O) .....	0	0	0	0	0

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	47,148,980		47,148,980
2. Reinsurance (Line 16) .....	0	0	0
3. Premiums and considerations (Line 15) .....	2,157	0	2,157
4. Net credit for ceded reinsurance .....	XXX	0	0
5. All other admitted assets (balance) .....	625,266		625,266
6. Total assets excluding Separate Accounts (Line 26) .....	47,776,403	0	47,776,403
7. Separate Account assets (Line 27) .....	0		0
8. Total assets (Line 28)	47,776,403	0	47,776,403
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	33,087,339	0	33,087,339
10. Liability for deposit-type contracts (Line 3) .....	1,161,705		1,161,705
11. Claim reserves (Line 4) .....	128,402	0	128,402
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	100,000		100,000
13. Premium & annuity considerations received in advance (Line 8) .....	0		0
14. Other contract liabilities (Line 9) .....	259,189		259,189
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	0		0
19. All other liabilities (balance) .....	1,096,269		1,096,269
20. Total liabilities excluding Separate Accounts (Line 26) .....	35,832,904	0	35,832,904
21. Separate Account liabilities (Line 27) .....			0
22. Total liabilities (Line 28)	35,832,904	0	35,832,904
23. Capital & surplus (Line 38) .....	11,943,499	XXX	11,943,499
24. Total liabilities, capital & surplus (Line 39)	47,776,403	0	47,776,403
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	0		
26. Claim reserves .....	0		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	0		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	0		
34. Premiums and considerations .....	0		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	0		
40. Total ceded reinsurance payable/offsets .....	0		
41. Total net credit for ceded reinsurance	0		

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

Allocated by States and Territories

States, Etc.	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	Direct Business Only	
					5 Deposit-Type Contracts	6 Totals
1. Alabama .....	AL	0	0		0	0
2. Alaska .....	AK	0	0		0	0
3. Arizona .....	AZ	0	0		0	0
4. Arkansas .....	AR	0	0		0	0
5. California .....	CA	0	0		0	0
6. Colorado .....	CO	0	0		0	0
7. Connecticut .....	CT	0	0		0	0
8. Delaware .....	DE	0	0		0	0
9. District of Columbia .....	DC	0	0		0	0
10. Florida .....	FL	0	0		0	0
11. Georgia .....	GA	0	0		0	0
12. Hawaii .....	HI	0	0		0	0
13. Idaho .....	ID	0	0		0	0
14. Illinois .....	IL	0	0		0	0
15. Indiana .....	IN	0	0		0	0
16. Iowa .....	IA	0	0		0	0
17. Kansas .....	KS	0	0		0	0
18. Kentucky .....	KY	0	0		0	0
19. Louisiana .....	LA	0	0		0	0
20. Maine .....	ME	0	0		0	0
21. Maryland .....	MD	0	0		0	0
22. Massachusetts .....	MA	0	0		0	0
23. Michigan .....	MI	0	0		0	0
24. Minnesota .....	MN	0	0		0	0
25. Mississippi .....	MS	0	0		0	0
26. Missouri .....	MO	0	0		0	0
27. Montana .....	MT	0	0		0	0
28. Nebraska .....	NE	0	0		0	0
29. Nevada .....	NV	0	0		0	0
30. New Hampshire .....	NH	0	0		0	0
31. New Jersey .....	NJ	0	0		0	0
32. New Mexico .....	NM	0	0		0	0
33. New York .....	NY	0	0		0	0
34. North Carolina .....	NC	0	0		0	0
35. North Dakota .....	ND	0	0		0	0
36. Ohio .....	OH	76,303	1,489,595		184,892	1,750,790
37. Oklahoma .....	OK	0	0		0	0
38. Oregon .....	OR	0	0		0	0
39. Pennsylvania .....	PA	0	0		0	0
40. Rhode Island .....	RI	0	0		0	0
41. South Carolina .....	SC	0	0		0	0
42. South Dakota .....	SD	0	0		0	0
43. Tennessee .....	TN	0	0		0	0
44. Texas .....	TX	0	0		0	0
45. Utah .....	UT	0	0		0	0
46. Vermont .....	VT	0	0		0	0
47. Virginia .....	VA	0	0		0	0
48. Washington .....	WA	0	0		0	0
49. West Virginia .....	WV	0	0		0	0
50. Wisconsin .....	WI	0	0		0	0
51. Wyoming .....	WY	0	0		0	0
52. American Samoa .....	AS	0	0		0	0
53. Guam .....	GU	0	0		0	0
54. Puerto Rico .....	PR	0	0		0	0
55. U.S. Virgin Islands .....	VI	0	0		0	0
56. Northern Mariana Islands .....	MP	0	0		0	0
57. Canada .....	CAN	0	0		0	0
58. Aggregate Other Alien .....	OT	0	0		0	0
59. Total .....		76,303	1,489,595	0	0	184,892
						1,750,790

Schedule Y - Part 1A - Detail of Insurance Holding Company System

**N O N E**

Schedule Y - Part 1A - Explanations

**N O N E**

Schedule Y - Part 2

**N O N E**

Schedule Y - Part 3

**N O N E**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES****REQUIRED FILINGS**

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

		Responses
	<b>MARCH FILING</b>	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
	<b>APRIL FILING</b>	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	WAIVED
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
	<b>JUNE FILING</b>	
8.	Will an audited financial report be filed by June 1?	YES
9.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
	<b>SUPPLEMENTAL FILINGS</b>	
	The following supplemental reports are required to be filed as part of your annual statement filing <b>if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.</b> 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.	
	<b>MARCH FILING</b>	
10.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) .....	NO
29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	NO
30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO

**APRIL FILING**

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

**AUGUST FILING**

48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES
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Explanations:

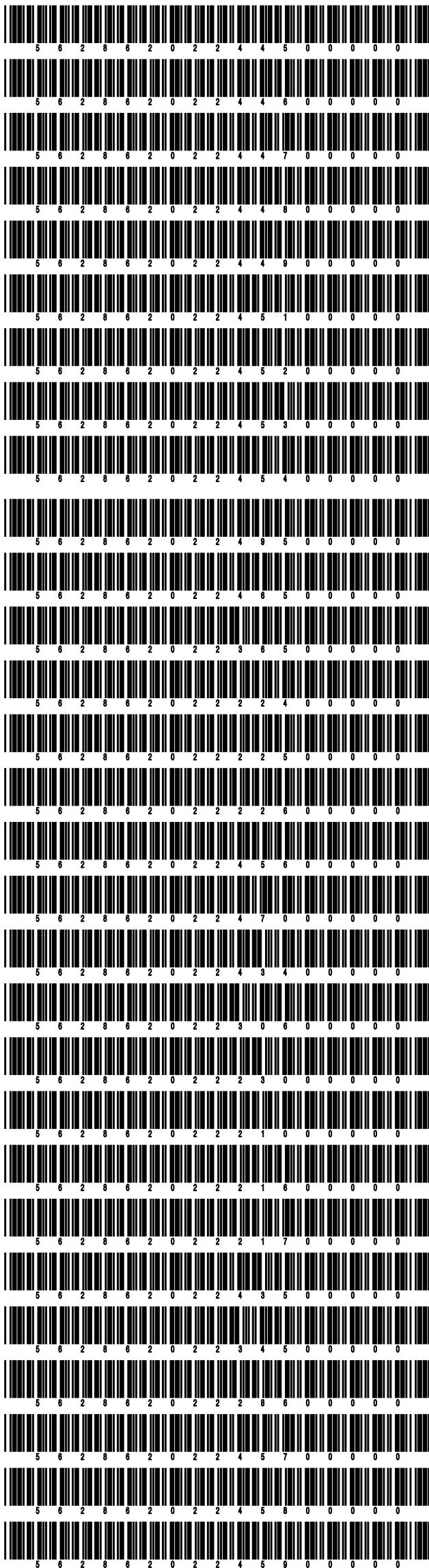
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Bar Codes:

6. Life, Health & Annuity Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	 5 6 2 8 6 2 0 2 2 2 9 0 0 0 0 0 0
10. SIS Stockholder Information Supplement [Document Identifier 420]	 5 6 2 8 6 2 0 2 2 4 2 0 0 0 0 0 0
11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 5 6 2 8 6 2 0 2 2 3 8 0 0 0 0 0 0
12. Trusteed Surplus Statement [Document Identifier 490]	 5 6 2 8 6 2 0 2 2 4 9 0 0 0 0 0 0
15. Actuarial Opinion on X-Factors [Document Identifier 442]	 5 6 2 8 6 2 0 2 2 4 4 2 0 0 0 0 0
16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 5 6 2 8 6 2 0 2 2 4 4 3 0 0 0 0 0
17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 5 6 2 8 6 2 0 2 2 4 4 4 0 0 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
29. Supplemental Schedule O [Document Identifier 465]
30. Medicare Part D Coverage Supplement [Document Identifier 365]
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
33. Relief from the Requirements for Audit Committees [Document Identifier 226]
34. VM-20 Reserves Supplement [Document Identifier 456]
35. Health Care Receivables Supplement [Document Identifier 470]
36. Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual [Document Identifier 434]
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]
38. Credit Insurance Experience Exhibit [Document Identifier 230]
39. Accident and Health Policy Experience Exhibit [Document Identifier 210]
40. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
41. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
44. Variable Annuities Supplement [Document Identifier 286]
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total			
	1 Life	Accident and Health		4 All Other Lines of Business						
		2 Cost Containment	3 All Other							
09.304. Fraternal Events .....		0				38,738	38,738			
09.305. Consulting Services .....	7,532	0					7,532			
09.306. Data Processing .....	15,513	0					15,513			
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	23,045	0	0	0	0	38,738	61,783			