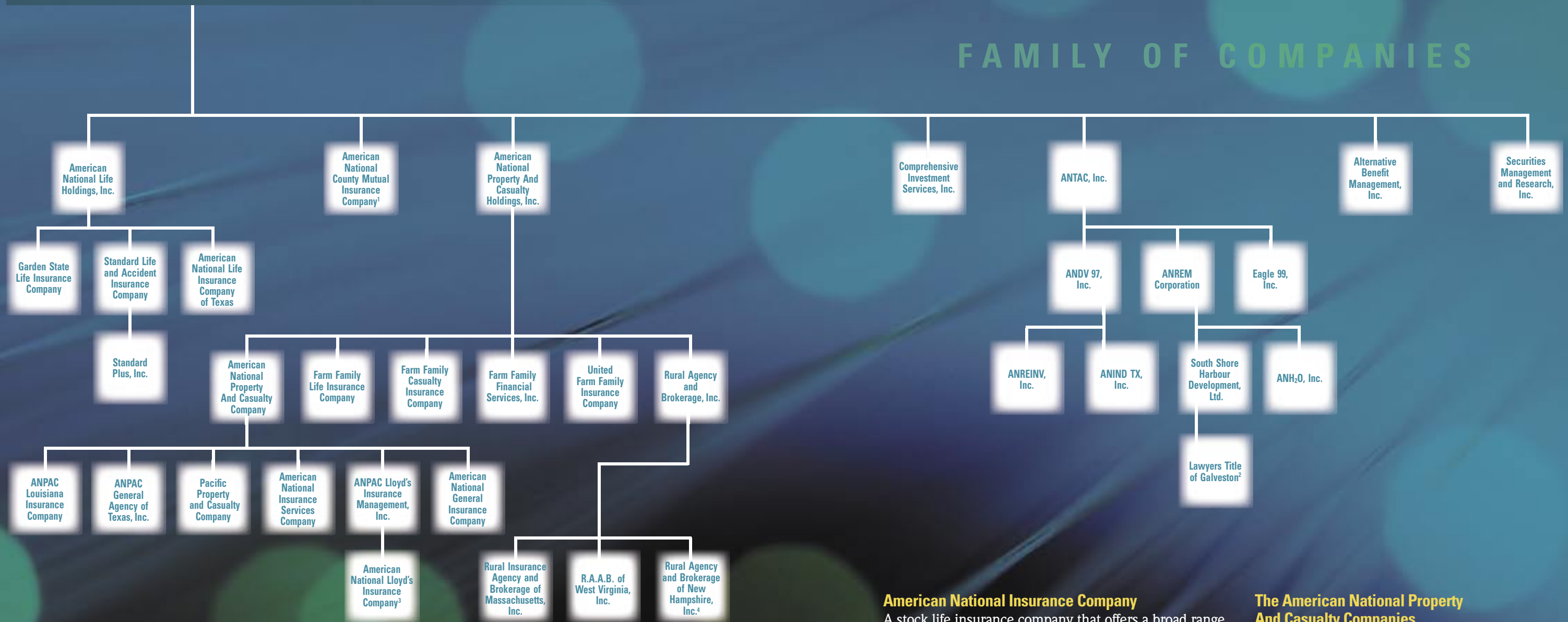


American National Insurance Company

FAMILY OF COMPANIES



All subsidiaries are 100% owned by indicated parent except as otherwise noted.

1 – Not a subsidiary company, but managed by American National Insurance Company

2 – 50% owned by South Shore Harbour Development Ltd. and 50% owned by Lawyers Title Company

3 – Not a subsidiary company, but managed by ANPAC Lloyd's Insurance Management, Inc.

4 – 75% owned by New Hampshire Farm Bureau, and 25% owned by Rural Agency and Brokerage, Inc.

American National Insurance Company

A stock life insurance company that offers a broad range of insurance coverages, including individual and group life, health and annuities and credit insurance

American National Life Insurance Company of Texas

An insurer that markets life and health insurance products through alternative distribution systems

Standard Life and Accident Insurance Company

A life insurer specializing in the marketing of Medicare Supplement and other products for the senior market

Garden State Life Insurance Company

A direct response company with sales of life insurance generated through broadcast and print media, as well as through sponsoring organizations

The American National Property And Casualty Companies

Property and casualty insurers that write primarily auto and homeowners insurance

The Farm Family Companies

Property and casualty and life insurers concentrating on the New York and Northeast U.S. market

Securities Management and Research, Inc.

A broker-dealer, member FINRA, SIPC, investment advisor



FAMILY OF COMPANIES