

Gerwel Bernard Stephen
Form 3
July 21, 2009

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *

Â Gerwel Bernard Stephen

(Last) (First) (Middle)

ONE MOODY PLAZA

(Street)

GALVESTON,Â TXÂ 77550

(City) (State) (Zip)

2. Date of Event Requiring Statement

(Month/Day/Year)
07/21/2009

3. Issuer Name **and** Ticker or Trading Symbol

AMERICAN NATIONAL INSURANCE CO /TX/
[ANAT]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

____ Director ____ 10% Owner
__X__ Officer ____ Other
(give title below) (specify below)
See Remarks

5. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group

Filing(Check Applicable Line)
__X__ Form filed by One Reporting Person
____ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security
(Instr. 4)

2. Amount of Securities Beneficially Owned
(Instr. 4)

3. Ownership Form:
Direct (D)
or Indirect (I)
(Instr. 5)

4. Nature of Indirect Beneficial Ownership
(Instr. 5)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security
(Instr. 4)

2. Date Exercisable and Expiration Date
(Month/Day/Year)

Date Exercisable Expiration Date

3. Title and Amount of Securities Underlying Derivative Security
(Instr. 4)

Title Amount or Number of Shares

4. Conversion or Exercise Price of Derivative Security

5. Ownership Form of Derivative Security:
Direct (D)
or Indirect (I)

6. Nature of Indirect Beneficial Ownership
(Instr. 5)

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(Instr. 5)

Stock Appreciation Right	08/01/2003 ⁽¹⁾	08/01/2012 ⁽²⁾	Common Stock	100	\$ 88	D	Â
Stock Appreciation Right	05/02/2006 ⁽¹⁾	05/02/2015 ⁽²⁾	Common Stock	800	\$ 100.46	D	Â
Stock Appreciation Right	05/01/2009 ⁽¹⁾	05/01/2018 ⁽²⁾	Common Stock	1,000	\$ 116.48	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Gerwel Bernard Stephen ONE MOODY PLAZA GALVESTON, TX 77550	Â	Â	Â See Remarks	Â

Signatures

Bernard S.
Gerwel 07/17/2009

**Signature of
Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) SARs become exercisable in five equal annual installments beginning on the date shown.

(2) SARs expire five years from the date they become exercisable. The date shown represents the expiration date of the final installment of SARs to become exercisable.

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Remarks:

Sr. VP, Chief MLEA Administrative Officer

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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