

Pozzi James Edward
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 Pozzi James Edward

(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)
Senior Exec VP, CAO

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)

(Instr. 5)

| | | | | | | | |
|--------------------------|---------------------------|---------------------------|--------------|-------|-----------|---|---|
| Stock Appreciation Right | 05/02/2006 ⁽¹⁾ | 05/02/2015 ⁽²⁾ | Common Stock | 3,000 | \$ 100.46 | D | Â |
| Stock Appreciation Right | 05/01/2009 ⁽¹⁾ | 05/01/2018 ⁽²⁾ | Common Stock | 7,000 | \$ 116.48 | D | Â |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|-----------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Pozzi James Edward ONE MOODY PLAZA GALVESTON, TX 77550 | Â | Â | Â Senior Exec VP, CAO | Â |

Signatures

/s/ James E. Pozzi 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.

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

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