

Welch Ronald Jay  
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 Welch Ronald Jay

(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

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

(Check all applicable)

\_\_\_\_ Director \_\_\_\_ 10% Owner  
\_\_X\_\_ Officer \_\_\_\_ Other  
(give title below) (specify below)

See Remarks

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)

Common Stock

1,000

D Â

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)

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

4. Conversion or Exercise Price of Derivative Security

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

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

Date Exercisable Expiration Date Title Amount or Number of

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|                          |                           |                           |              | Shares |           | (I)<br>(Instr. 5) |   |
|--------------------------|---------------------------|---------------------------|--------------|--------|-----------|-------------------|---|
| Stock Appreciation Right | 08/01/2003 <sup>(1)</sup> | 08/01/2012 <sup>(2)</sup> | Common Stock | 4,000  | \$ 88     | D                 | Â |
| Stock Appreciation Right | 05/02/2006 <sup>(1)</sup> | 05/02/2015 <sup>(2)</sup> | Common Stock | 5,000  | \$ 100.46 | D                 | Â |
| Stock Appreciation Right | 05/01/2009 <sup>(1)</sup> | 05/01/2018 <sup>(2)</sup> | Common Stock | 7,000  | \$ 116.48 | D                 | Â |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships |           |               |       |
|------------------------------------------------------------|---------------|-----------|---------------|-------|
|                                                            | Director      | 10% Owner | Officer       | Other |
| Welch Ronald Jay<br>ONE MOODY PLAZA<br>GALVESTON, TX 77550 | Â             | Â         | Â See Remarks | Â     |

## Signatures

Ronald J. Welch 07/20/2009

    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.Â Exec.Â VP,Â CorporateÂ RiskÂ OfficerÂ &Â ChiefÂ Actuary

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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