

Gerwel Bernard Stephen  
 Form 5  
 January 29, 2013

# FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN 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

1. Name and Address of Reporting Person \*  
 Gerwel Bernard Stephen

2. Issuer Name and Ticker or Trading Symbol  
 AMERICAN NATIONAL INSURANCE CO /TX/ [ANAT]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2012

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

See Remarks

ONE MOODY PLAZA

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

GALVESTON, TX 77550

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | (A) or (D) | Price    | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|------------|----------|--|--|---|
| Common Stock                    | 12/21/2012                           | Â  | J                              | 0.1788  | A          | \$ 68.9  | 50.1759 <sup>(1)</sup>   | D  | Â   |
| Common Stock                    | 09/21/2012                           | Â  | J                              | 0.1787  | A          | \$ 68.16 | 50.1759 <sup>(1)</sup>   | D  | Â   |
| Common Stock                    | 06/15/2012                           | Â  | J                              | 0.1703  | A          | \$ 70.76 | 50.1759 <sup>(1)</sup>   | D  | Â   |
| Common Stock                    | 03/16/2012                           | Â  | J                              | 0.1646  | A          | \$ 72.42 | 50.1759 <sup>(1)</sup>   | D  | Â   |

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|              |            |   |    |        |   |          |             |   |   |
|--------------|------------|---|----|--------|---|----------|-------------|---|---|
| Common Stock | 12/16/2011 | Â | J5 | 0.1696 | A | \$ 69.52 | 50.1759 (1) | D | Â |
| Common Stock | 09/16/2011 | Â | J5 | 0.1606 | A | \$ 72.67 | 50.1759 (1) | D | Â |
| Common Stock | 06/17/2011 | Â | J5 | 0.1533 | A | \$ 75.34 | 50.1759 (1) | D | Â |

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

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SEC 2270 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. of D Se B O E Is Fi (I |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---------------------------|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---------------------------|

## Reporting Owners

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

## Signatures

Bernard S. Gerwel, by J. Mark Flippin as Attorney-in-Fact 01/25/2013

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(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) Shares acquired by dividend reinvestment.

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**Remarks:**

Reporting Person is Senior Vice President, Chief Information/Innovation Officer Multiple Line.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.