

Garrison Billy Joe
 Form 4
 March 05, 2012

FORM 4

**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).

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

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Garrison Billy Joe

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)
 ONE MOODY PLAZA
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 03/01/2012

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

GALVESTON, TX 77550
 (City) (State) (Zip)

4. 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 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)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V Amount (D) Price			
Common Stock ⁽¹⁾	03/01/2012		M	4,052 A \$ 0	5,902	D	

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

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SEC 1474 (9-02)

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

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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)	Amount or Number of Shares
				Code V (A) (D)		Date Exercisable Expiration Date	Title	
Restricted Stock Units	(2)	03/01/2012		M	621	03/01/2012(3) (3)	Common Stock	621
Restricted Stock Units	(2)	03/01/2012		M	1,509	(4) (4)	Common Stock	1,509
Restricted Stock Units	(2)	03/01/2012		A	1,922	(5) (5)	Common Stock	1,922
Restricted Stock Units	(2)	03/01/2012		M	1,922	(5) (5)	Common Stock	1,922

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Garrison Billy Joe ONE MOODY PLAZA GALVESTON, TX 77550			See Remarks	

Signatures

Billy Joe Garrison, by J. Mark Flippin as Attorney-in-Fact 03/02/2012

**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) This transaction represents the settlement of a total of 4,052 vested restricted stock units in shares of common stock.
 - (2) Each restricted stock unit represents a contingent right to receive one share of the issuer's common stock.
 - (3) In accordance with their vesting schedule, these restricted stock units vested on March 1, 2012. Upon vesting, the reporting person received a number of shares of the issuer's common stock equal to the number of restricted stock units that had vested.
 - (4) These restricted stock units, granted March 1, 2011, vested in full upon the Reporting Person's retirement on March 1, 2012. Upon vesting, the reporting person received a number of shares of the issuer's common stock equal to the number of restricted stock units that

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had vested.

- (5) These restricted stock units, granted March 1, 2012, vested in full upon the Reporting Person's retirement on such date. Upon vesting, the reporting person received a number of shares of the issuer's common stock equal to the number of restricted stock units that had vested.

Remarks:

Executive Vice President, Director of Career Sales & Service Division (Retired effective March 1, 2012).

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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