



News Release

American National Insurance Company, Galveston, Texas

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For Immediate Release

American National Declares Quarterly Dividend

Galveston, Texas – July 31, 2008 - American National Insurance Company's (Nasdaq: ANAT) board of directors declared a quarterly dividend of 77 cents per share on its common stock, CUSIP #028591-105, payable September 19, 2008 to shareholders of record as of the close of business on September 5, 2008. This is the 98th consecutive year that dividends have been paid to stockholders.

American National Insurance Company is headquartered in Galveston, Texas. American National has over \$18.9 billion in assets and is rated A+ (Superior) by A.M. Best Company, and AA (Very Strong) by Standard & Poor's. The American National family of companies offers a broad line of products and services, which include life insurance, annuities, health insurance, credit insurance, pension plan services and property and casualty insurance for personal lines, agribusiness, and targeted commercial exposures. American National's major insurance subsidiaries include American National Life Insurance Company of Texas, Standard Life and Accident Insurance Company, Garden State Life Insurance Company, American National Property and Casualty Company, Farm Family Life Insurance Company, Farm Family Casualty Insurance Company and United Farm Family Insurance Company.

For more information, including company news and investor relations information, visit the company's web site at www.anico.com.