



News Release

American National Insurance Company, Galveston, Texas

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For Immediate Release

AMERICAN NATIONAL OPERATIONAL UPDATE ON HURRICANE IKE

Galveston, Texas – September 16, 2008- American National Insurance Company (Nasdaq: ANAT) reports that while the Galveston area, and, in particular, the City of Galveston, was hard hit by Hurricane Ike, American National Insurance Company operations are open in the League City and San Antonio offices. While our disaster recovery plan is being implemented, there will be some temporary limited operations in the life, annuity and health areas as staff is being relocated.

Our property and casualty companies continue to operate with no physical impact in their Springfield, Missouri and Albany, New York offices. At this time, it is too early to estimate the financial impact of property and casualty claims from this event.

Our initial assessment of our home office building in Galveston indicates minimal damage and its reopening will be primarily dependent on the restoration of basic services, such as power, gas and other utilities, by the City of Galveston. We are monitoring this closely with city and power company officials so we can be ready to reopen as quickly as possible. In the meantime, staff is being relocated to our League City and San Antonio properties while our home office is closed. We also will utilize the offices in Springfield and Albany to handle overflow work.

Throughout this entire event, all computer operations and systems continued without any interruptions in our state of the art computer facility in League City, Texas built to handle such events.

We ask our customers, both policyholders and agents, to please be patient with some temporary reduced service levels, as our staff is relocated. We will provide further updates on our progress with our business continuity plan execution on our website at Anico.com.

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.