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	Common Stock					8,929	D	• • •
Common Stock N/A 740,921 D								P1an(1)

Common Stock

N/A

By Delta Fire &

294,000 I

							Casualty
Common Stock	N/A				936,702	I	By Delta Life Ins. Co.
Common Stock	12/31/02	Ρ	5,000 A	\$1.59	8,407,880	I	By Spouse 2(***)
Common Stock	N/A				3,411,102	I	Capital Services (3)
* If the form is filed by						========	

* If the Form is filed by more than one Reporting Person, see Instruction 4(b)(v).

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

Page 1 of 2

FORM 4 (continued)

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

2. Conver- sion of Exer- cise Price 1. of Title of Deriv- Derivative ative Scourity Scour	Trans- ac action Cc Date (I (Month/ 8)	rans- Acquired (A) action or Disposed ode of(D) Instr. (Instr. 3,) 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year) Date Expira	7. Title and Amount of Underlying Securities (Instr. 3 and 4) Amount or Number	8. Price of Deriv- ative Secur- ity	ities Bene- ficially Owned at End of Month	10. Owner- ship of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	11. Nature of In- direct Bene- ficial Owner- ship (Instr
Security Secur- (Instr. 3) ity	Duy	ode V (A) (D)	Exer- tion cisable Date	of Title Shares	· · · ·	(Instr. 4)	(Instr. 4)	(Instr. 4)

Employee Stock Option	N/A	Cmn. Stk.	100,000	D	4
Option to Buy	N/A	Cmn. Stk	5,000	I	By Spouse (5)

Explanation of Responses:

- *** Reporting Person expressly disclaims beneficial ownership of such securities.
- Information herein based on plan statement as of December 31, 2001.
 Includes 420,912 shares held directly by spouse; 6,720 shares held by spouse, jointly with grandson; 3,953,256 shares held directly by Trust for daughter, Robin Robinson with spouse as Trustee; and 4,026,992 shares held directly by Trust for daughter.
- (3) Reporting person individually holds a 24% interest in partnership. The remaining partnerships are held in equal shares by Trust for benefit of the reporting person's daughters, with the reporting person's spouse as Trustee.
 (4) Reporting person individually holds a 24% interest in partnership. The remaining partnerships are held in equal shares by Trust for benefit of the reporting person's daughters, with the reporting person's spouse as Trustee. The reporting person disclaims beneficial ownership for 76% of the securities held by Gulf Capital Services, representing the Trusts' proportionate partnership interest.
 (4) Ontions to buy Common Stock, granted at excersise price of
- (4) Options to buy Common Stock, granted at excersise price of \$3.374 per share under the Atlantic American Corporation 1992 Incentive Plan.
- (5) Granted pursuant to the Company's 1996 Director Stock Option Plan at option prices ranging from \$1.90 to \$4.4375.

/s/	01/03/03
<pre>**Signature of Reporting Person</pre>	Date

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Alternatively, this Form is permitted to be submitted to the Commission in electronic format at the option of the reporting person pursuant to rule 101(b)(4) of Regulation S-T.

Page 2 of 2

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