Instruction 1(b).

FORM 5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL | | | | | | | | |
|--------------------------|-----------|--|--|--|--|--|--|--|
| OMB Number: | 3235-0362 | | | | | | | |
| Estimated average burden | | | | | | | | |

| Holdings Repo | rted. | | | | | | | | | | | | Lilot | ui s pei | response. | 1.0 |
|---|--|--|---|--|--|--|---|--|--|--|--|--|---|---|--|--|
| Transactions R | eported. | File | | | | | | | | | | | | | | |
| 1. Name and Address of Reporting Person* <u>Howell Robin Robinson</u> | | | | 2. Issuer Name and Ticker or Trading Symbol ATLANTIC AMERICAN CORP [AAME] | | | | | | | (Check all applicable) | | | | | Issuer |
| (Last) (First) (Middle) 4370 PEACHTREE ROAD, N.E. | | | | | 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2012 | | | | | | | Officer (give title Other (specify below) below) | | | | |
| A GA | | 30319 | 4. If Amendment, Date of 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 | | | | | |
| (Sta | ate) | Zip) | | | | | | | | | | 1 013 | | | | |
| | Tab | le I - Non-Deriv | ative Secu | uriti | es Acc | quir | ed, Di | sposed | of, or | Benefi | ciall | ly Owne | ed | | | |
| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any | e, | Code (Insti | | Of (D) (Instr. 3, 4 and 5) | | | | ed | Securities Beneficia | es ally | 6. Ownership Form: Direct | | 7. Nature of Indirect Beneficial | |
| | | | (Month/Day/Year) | | 8) | | Amount | : | (A) or (D) | Price | Issuer's Fiscal | | | (D) or Indirect (I) (Instr. 4) | | Ownership (Instr. 4) |
| Stock | | | | | | | | | | | | 1,0 |)25 | | D | |
| Stock | | | | | | | | | | | | 38,0 | 00(1) | | I : | Custodian For Children |
| Stock | | | | | | | | | | | | 3,953, | ,256 ⁽²⁾ | | | Гrust Beneficiary |
| Stock | | | | | | | | | | | | 2,0 |)75 | | | By IRA Account |
| Stock | | | | | | | | | | | | 583,6 | 647 ⁽³⁾ | | I : | By Spouse |
| Common Stock | | | | | | | | | | | | 6,720 ⁽⁴⁾ | | | I | Joint - Harriett J. Robinson and Reporting Person's Son |
| Common Stock 12/28/2012 | | | | G | | 378 | ,450 | A | A \$0.00 | | 378,450 ⁽⁵⁾ | | | | Γrust F/B/O Children | |
| | Ta | | | | | | | | | | | Owned | | | | |
| 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) | of Deriv Secu Acqu (A) o Disp of (D (Inst and | vative urities slired r osed) r. 3, 4 | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | | Amo Seci Und Deri Seci and | Amou or Numb | | Derivative Security | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s (Instr. 4) | | Form: Direct (D) or Indirect | Beneficial Ownership t (Instr. 4) |
| | Transactions R d Address of R Robin RC (Fire ACHTREE 1 A GA (Standard (Standard (Standard (Stock)) Stock | (First) (CHTREE ROAD, N.E. A GA (State) (Curity (Instr. 3) Stock Stock | Transactions Reported. d Address of Reporting Person* Robin Robinson (First) (Middle) ACHTREE ROAD, N.E. Table I - Non-Deriv curity (Instr. 3) 2. Transaction Date (Month/Day/Year) Stock Stock Stock Stock Table II - Derivat (e.g., p) 2. Table II - Derivat (e.g., p) Table II - Derivat (e.g., p) | Transactions Reported. Filed pursuant to or Section d Address of Reporting Person* Robin Robinson (First) (Middle) ACHTREE ROAD, N.E. A GA 30319 (State) (Zip) Table I - Non-Derivative Section Date (Month/Day/Year) (Month/Day/Year) Stock Stock Stock Table II - Derivative Securia (e.g., puts, calls, Price of Derivative Price of Definition Price of Definit | Transactions Reported. Filed pursuant to Section 30(n or Sect | Transaction Reported. Section 16(a or Section 30(h) of the land received 30 or Section 30(h) of the land received 31 or Section 30 or Section 30(h) of the land received 31 or Section 30 or | Transactions Reported. Filed pursuant to Section 16(a) of the Invest of Section 30(h) of the Invest of Robin Robinson Address of Reporting Person* Robin Robinson (First) (Middle) CCHTREE ROAD, N.E. Table I - Non-Derivative Securities Acquired (Month/Day/Year) (State) (Zip) Table I - Non-Derivative Securities Acquired (Month/Day/Year) (Month/Day/Year) ADDRESSTOCK Stock Stock Stock Table II - Derivative Securities Acquired (e.g., puts, calls, warrants, opt (G.g., puts, calls, warrants, opt (Month/Day/Year) 2. Table II - Derivative Securities Acquired (e.g., puts, calls, warrants, opt (Month/Day/Year) 2. 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Filed pursuant to Section 18(a) of the Securities Exchange Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Section 30(h) of the Investment Company Act of 19 or Tading Sympton (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 4. If Amendment, Date of Original Filed (Month/Day/Year) Table I - Non-Derivative Securities Acquired, Disposed of, or Execution Date, If Investment Code (Inst.) (A) or (D) | Transactions Reported. Filled pursuant to Section 16(a) of the Securities Exchange Act of 1934 of Section 30(b) of the researching Person' Robin Robinson Address of Reporting Person' Robinson (First) (Middle) (First) (Middle) (Middle) (First) (Middle) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Benefic (Month/Day/Year) (Disposed Of, price of Original Filed (| Transactions Reported. Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 Address of Reporting Person' Robin Robinson (First) (Middle) (CHTREE ROAD, N.E. A GA 30319 (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially (Month/Day/Year) 2. Transaction Date (Month/Day/Year) 2. Transaction Date (Month/Day/Year) 2. Transaction Coef (Inst. 3. 4 and 5) 3. Transaction Coef (Inst. 3. 4 and 5) 4. 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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(n) of the Investment Company Act of 1940 Address of Reporting Person' Robin Robinson A GA 30319 (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned Configuration Action Code (Inch.) 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Explanation of Responses:

- 1. Mrs. Howell disclaims beneficial ownership of all such shares.
- 2. Beneficiary under trust holding shares for her benefit and over which her mother-in-law, Harriett J. Robinson, is trustee.
- 3. Mrs. Howell has an indirect interest in the following shares of Common Stock owned by her husband, Hilton H. Howell, Jr.: 406,954 shares owned directly and 176,693 shares owned through his 401(k) plan. Mrs. Howell disclaims beneficial ownership of all such shares.
- 4. Mrs. Howell disclaims beneficial ownership of all such shares.
- 5. Shares of Common Stock held in a trust for the benefit of Mrs. Howell's children and over which her mother serves as trustee. Mrs. Howell disclaims beneficial ownership of all such shares.

Remarks:

Robin R. Howell

02/13/2013

** Signature of Reporting Person

Date

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

 * 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).

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.