

SIGNATURES

THE PLAN. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Atlantic American Corporation  
401(k) Retirement Savings Plan

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(Name of Plan)

Date: 07/31/03

/s/ John G. Sample, Jr.

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John G. Sample, Jr.  
Senior Vice President & CFO

ATLANTIC AMERICAN CORPORATION  
401(k) RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2002

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NOTE 7--RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Form 5500 as follows for the year 2002:

~~Net assets  
available  
for plan  
benefits per  
the  
financial  
statements \$  
5,915,617  
Less  
employer  
contribution  
receivable  
(108,093)~~

~~-----  
Net  
assets  
available  
for plan  
benefits per  
the Form  
5500 \$  
5,807,524~~

~~-----  
Employer  
contributions  
per the  
financial  
statements \$  
346,731 Less  
employer  
contribution  
receivable  
(108,093)~~

~~-----  
Employer~~

contributions  
per the Form  
5500 \$  
238,638

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Benefits  
paid to  
participants  
per the  
financial  
statements \$  
475,707 Less  
amounts  
allocated  
for  
withdrawing  
participants  
in the prior  
year  
(70,146)

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Benefits  
paid to  
participants  
per the Form  
5500 \$  
405,561

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