SEC Form 4	
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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to
Section 16. Form 4 or Form 5
obligations may continue. See
Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPR	OVAL
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1	Iress of Reporting Per		2. Issuer Name and Ticker or Trading Symbol ATLANTIC AMERICAN CORP [AAME]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
ROBINSON HARRIETT J		<u>J</u>		X Director X 10% Owner					
(Last) 4370 PEACH	Last) (First) (Middle) 4370 PEACHTREE ROAD, N.E.		- 3. Date of Earliest Transaction (Month/Day/Year) 04/19/2006	Officer (give title X Other (specify below) Trustee under Rule 16a-8					
(Street)			4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)					
ATLANTA	,			X Form filed by One Reporting Person					
(City)	(State)	(Zip)	-	Form filed by More than One Reporting Person					

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (8)	action				5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	v	Amount (A) or (D)		Price	Transaction(s) (Instr. 3 and 4)		(instr. 4)
Common Stock								584,403	D	
Common Stock ⁽¹⁾								6,720	D	
Common Stock ⁽²⁾								15,540	Ι	401(k) Plan by Spouse
Common Stock ⁽³⁾								3,490,144	I	By Gulf Capital Services
Common Stock ⁽⁴⁾								3,953,256	Ι	Trustee as C/F Daughter
Common Stock ⁽⁵⁾								4,026,992	Ι	Trustee as C/F Daughter
Common Stock ⁽⁶⁾	04/19/2006		Р		30,000	A	\$2.85	2,091,322	Ι	By Spouse

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

								-			-				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		of		6. Date Exerc Expiration Da (Month/Day/Y	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5) r. 3	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option to Buy ⁽⁷⁾	(7)							(7)	(7)	Cmn Stk	(7)		2,000 ⁽⁷⁾	D	

Explanation of Responses:

1. Mrs. Robinson also has a direct ownership of 6720 shares owned jointly with her grandson.

2. Mr. Robinson also has an indirect ownership interest in 15540 shares held in a 401(k) Plan based on the most recent plan statement.

3. Mrs. Robinson also has an indirect ownership interest in 3490144 shares owned by Gulf Capital Services for which her spouse individually holds a 24% interest in the Partnership, with the remaining partnerships held in equal shares by Trust for the benefit of the reporting person's daughters, with the reporting person as Trustee.

4. Mrs. Robinson also has an indirect ownership interest in 3953256 shares held by self as Trustee for daughter, Robin Robinson, securities held directly by Trust, for which Mrs. Robinson expressly disclaims beneficial ownership of such securities.

5. Mrs. Robinson also has an indirect ownership interest in 4026992 shares held by self as Trustee for daughter, Jill Robinson, securities held directly by Trust, for which Mrs. Robinson expressly disclaims beneficial ownership of such securities.

6. Mrs. Robinson also has an indirect ownership interest in 2091322 shares, of which 844620 shares are held by spouse; 946702 shares held by Delta Life Ins. Co.; and, 300000 shares are held by Delta Fire & Casualty Ins. Co., all of which Mrs. Robinson expressly disclaims any beneficial ownership of such securities.

7. Mrs. Robinson also has a direct ownership interest in options to acquire 2000 shares of common stock granted under the Company's 1996 Non-Employee Director Stock Option Plan at exercise prices ranging from \$1.90 to \$2.68.

<u>Janie L. Ryan, POA</u>

** Signature of Reporting Person

04/24/2006

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.