

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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 APPROVAL | |
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| OMB Number: | 3235-0287 |
| Estimated average burden hours per response: | 0.5 |

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| 1. Name and Address of Reporting Person* <u>Howell Robin Robinson</u> (Last) (First) (Middle) 4370 PEACHTREE ROAD, N.E. (Street) ATLANTA GA 30319 (City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol <u>ATLANTIC AMERICAN CORP [AAME]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below) |
| | 3. Date of Earliest Transaction (Month/Day/Year) 05/06/2016 | |
| 4. If Amendment, Date of Original Filed (Month/Day/Year) | | |

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. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 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 | | | |
| Common Stock | | | | | | | | 22,925 | D | |
| Common Stock | | | | | | | | 38,000 ⁽¹⁾ | I | Custodian For Children |
| Common Stock | | | | | | | | 3,953,256 ⁽²⁾ | I | Trust Beneficiary |
| Common Stock | | | | | | | | 2,175 | I | By IRA Account |
| Common Stock | 05/06/2016 | | F | | 26,680 | D | \$4.11 | 696,955 ⁽³⁾ | I | By Spouse |
| Common Stock | | | | | | | | 168,200 ⁽⁴⁾ | I | Trust F/B/O Children |
| Common Stock | | | | | | | | 190,356 ⁽⁵⁾ | I | Trust F/B/O Children |

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. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 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 | | | | | |

Explanation of Responses:

- Mrs. Howell disclaims beneficial ownership of all such shares.
- Beneficiary under trust holding shares for her benefit and over which her mother, Harriett J. Robinson, is trustee.
- Mrs. Howell has an indirect interest in the following shares of Common Stock owned by her husband, Hilton H. Howell, Jr.: 475,274 shares owned directly and 221,681 shares owned through his 401(k) plan. Mrs. Howell disclaims beneficial ownership of all such shares.
- Shares 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.
- Shares 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.

Robin R. Howell 05/10/2016

** 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.