FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APPRO	VAL							
	OMB Number:	3235-0287							
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l	hours per response:	0.5							

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

1. Name and Address of Reporting Person* ROBINSON J MACK						2. Issuer Name and Ticker or Trading Symbol ATLANTIC AMERICAN CORP [AAME]									5. Relationship of Reporting Person(s) to Issue (Check all applicable) X Director X 10% Owner.					Owner	
(Last) (First) (Middle) 4370 PEACHTREE ROAD, N.E.						3. Date of Earliest Transaction (Month/Day/Year) 09/13/2004									X	X Officer (give title below) Other (specify below) Chairman					
(Street) ATLANT	LÁNTA GA 30319-3054			054	4. If Amendment, Date of Original Filed (Month/Day/Year)										. Indivine)	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person 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. Transact Date (Month/Date)						Execution Date,			Transaction Code (Instr. 8)		ies Acquired (A) of (D) (Instr. 3, 4			and 5) Securi Benefi Owned Repor		cially d Following	Form:	nership Direct Indirect str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock					09/13/2004				Code	V	4,900	(D)	A	\$3.0	675	(Instr. 3 and 4) 552,685 ⁽¹⁾			I	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)	vative Conversion Date urity or Exercise (Month/Day/Year) Execution Date, if any			n Date,		Transaction Code (Instr. II)		ative rities ired osed	6. Date E Expiratio (Month/I	on Dat		7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		nstr. 3	8. Price of Derivative Security (Instr. 5)		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ov Fo Di or (I)	vnership orm: rect (D) Indirect (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	

Explanation of Responses:

1. Mr. Robinson has a direct ownership of 747094 shares. Mr. Robinson also has an indirect ownership interest in 13428 shares held in a 401(k) Plan based on a plan statement as of March 31, 2004. Mr. Robinson also has indirect ownership interests in 946702 shares owned by Delta Life Insurance Co and 300000 shares owned by delta Fire & Casualty Insurance Co. Mr. Robinson also has an indirect ownership interest in 8539653 shares, of which 552685 are owned directly by his spouse; 6720 shares held by spouse, jointly with grandson; 3953256 shares held directly by Trust for daughter, Robin Robinson, with spouse as Trustee; and, 4026992 shares held directly by Trust for daughter, Jill Robinson, with spouse as Trustee, all of which Mr. Robinson expressly disclaims beneficial ownership of such securities

Remarks:

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

** Signature of Reporting Person Date

09/15/2004

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.