Form 8-K October 22, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event October 21, 2004 reported)

21st Century Insurance Group (Exact Name of Registrant as Specified in Charter)

Delaware 0-6964 95-1935264
(State or Other (Commission (IRS Employer Jurisdiction File Number) Identification No)

of Incorporation)

6301 Owensmouth Avenue Woodland Hills, California

(Address of

Principal Executive 91367 Offices) (Zip Code)

Registrant s telephone number, including are (818) 704-3700 code

Not Applicable (Former Name or Former Address, if Changed Since Last Report)

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Section 2 - Financial Information

Item 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITIONS

On October 21, 2004, the Registrant issued a press release, announcing its results for the quarter ended September 30, 2004. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended. the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

21ST CENTURY INSURANCE GROUP

Date: October 21, 2004 By:/s/ Michael J. Cassanego

Name: Michael J. Cassanego

Title: Senior Vice President and General Counsel

EXHIBIT INDEX

Exhibit No. Description

99.1 Press Release of the Registrant, issued on October 21, 2004.