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ROBINSON HARRIETT J Form 5 February 04, 2005 FORM 5

to Section 16.

5 obligations

may continue.

1(b).

Reported

Form 4 Transactions Reported

(Last)

OMB APPROVAL OMB UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per **OWNERSHIP OF SECURITIES** response... 1.0 See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer **ROBINSON HARRIETT J** Symbol ATLANTIC AMERICAN CORP (Check all applicable) [AAME] (Middle) 3. Statement for Issuer's Fiscal Year Ended (First) _X_ Director _X_ 10% Owner Officer (give title ___X__ Other (specify (Month/Day/Year) below) below) 12/31/2004

4370 PEACHTREE ROAD, N.E.

(Street)

ATLANTA, GAÂ 30319-3054

(check applicable line)

6. Individual or Joint/Group Reporting

Trustee under Rule 16a-8

X Form Filed by One Reporting Person Form Filed by More than One Reporting Person

(City)	(State) (2	Zip) Table	e I - Non-Deriv	vative Sec	uritie	s Acqu	ired, 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) (A) or Amount (D) Price		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	Â	Â	Â	Â	Â	Â	556,410	D	Â	
Common Stock (1)	Â	Â	Â	Â	Â	Â	6,720	D	Â	
Common Stock (2)	Â	Â	Â	Â	Â	Â	14,262	Ι	401(K) By Spouse	
Common Stock (3)	Â	Â	Â	Â	Â	Â	3,414,502	Ι	By Gulf Capital Services	

4. If Amendment, Date Original

Filed(Month/Day/Year)

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Common Stock (4)	Â	Â	Â	Â	Â	Â	3,953,256	Ι	Trustee as C/F Daughter
Common Stock (5)	Â	Â	Â	Â	Â	Â	4,026,992	Ι	Trustee as C/F Daughter
Common Stock <u>(6)</u>	Â	Â	Â	Â	Â	Â	1,997,129	Ι	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 control number.

SEC 2270 (9-02)

 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 Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Option to Buy (7)	Â	Â	Â	Â	Â	(7)	(7)	Cmn Stk	3,000 (7)	Â

Reporting Owners

Reporting Owner Name / Addre	ess	Relationships						
1 8		10% Owner	Officer	Other				
ROBINSON HARRIETT J 4370 PEACHTREE ROAD, N ATLANTA, GA 30319-30		X	Â	Trustee under Rule 16a-8				
Signatures								
Janie L. Ryan POA 02	/04/2005							

Date

**Signature of Reporting Person

Explanation of Responses:

- * 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).
- (1) Mrs. Robinson also has a direct ownership of 6720 shares owned jointly with her grandson.
- Mrs. Robinson has an indirect ownership interest in 14262 shares in a 401(k) Plan based on a plan statement as of December 31, 2004, owned by Mr. Robinson and for which Mrs. Robinson expressly disclaims beneficial ownership.
- Mrs. Robinson also has an indirect ownership interest in 3414502 shares owned by Gulf Capital Services for which her spouse
 (3) 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.
- 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.

Mrs. Robinson also has an indirect ownership interest in 1997129 shares, of which 750427 shares are held by spouse; 946702 shares are
(6) 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.

 Mrs. Robinson also has a direct ownership interest in options to acquire 3000 shares of common stock granted under the Company's 1996 Non-Employee Director Stock Option Plan at exercise prices ranging from \$1.90 to \$2.6875.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number. 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).(1)The sales reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan.(2)By the 1993 Hennessy Revocable Trust

Remarks:

Remarks: Form 4 Filing 2 of 2 (continuation report): Related transactions effected by the Reporting Person on January 24, 200 Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.