

COTTON STATES LIFE INSURANCE CO /

Form 8-K

May 04, 2004

**Table of Contents**

**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

April 29, 2004

**COTTON STATES LIFE INSURANCE COMPANY**

(Exact name of registrant as specified in its charter)

**GEORGIA**

**002-39729**

**58-0830929**

(State or other jurisdiction of  
incorporation or organization)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

**244 PERIMETER CENTER PARKWAY, N.E., ATLANTA, GEORGIA**

**30346**

(Address of principal executive offices)

(Zip code)

Registrant's telephone number, including area  
code

(404) 391-8600

**TABLE OF CONTENTS**

SIGNATURES

Exhibit Index

EX-99.1 PRESS RELEASE DATED APRIL 29, 2004

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**Table of Contents**

**ITEM 7. Financial Statements, Proforma Financial Information and Exhibits**

(c) Exhibits

99.1 Press Release issued April 29, 2004.

**ITEM 9. Regulation FD Disclosure**

The information contained in this Item 9 is being furnished to the Securities and Exchange Commission (the Commission ) pursuant to Item 12 of Form 8-K and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

On April 29, 2004, Cotton States Life Insurance Company (the Company ) issued a press release containing information about the Company s financial condition or results of operations for the three month period ended March 31, 2004. A copy of the press release is attached hereto as Exhibit 99.1.

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**Table of Contents**

SIGNATURES

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

April 29, 2004

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COTTON STATES LIFE INSURANCE COMPANY

BY: /s/ J. Ridley Howard

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J. Ridley Howard, Chairman  
President and Chief Executive Officer

BY: /s/ William J. Barlow

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Vice President of Finance and Assistant  
Treasurer

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**Table of Contents**

Exhibit Index

<b>Number</b>	<b>Descriptions</b>
99.1	Press Release issued April 29, 2004