

Edgar Filing: ROBINSON HARRIETT J - Form 5

6. Relationship of Reporting Person to Issuer
(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

Trustee under Rule 16a-8

7. Individual or Joint/Group Filing
(Check applicable line)

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. Transaction Date (mm/dd/yy)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	
			Amount	Price
			(A) or (D)	
Common Stock				1
Common Stock	N/A			
Common Stock	N/A			1,97
Common Stock	N/A			3,41
Common Stock	N/A			3,95
Common Stock	N/A			4,02
Common Stock	N/A			43

* If the form is filed by more than one Reporting Person, see Instruction 4(b)(v).

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

(Over)

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FORM 5 (continued)

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. Conver- sion or Exer- cise Price of Deriv- ative Secur- ity	3. Trans- action Date (Month/ Day/ Year)	4. Trans- action Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- (A) (D)	6. Date Exercisable and Expiration Date (Month/Day/Year) ----- Date Expira- tion Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4) ----- Amount or Number of Shares
Employee Stock Option		N/A				Cmn. Stk.
Option to Buy		N/A				Cmn. Stk.

Explanation of Responses:

***Reporting person expressly disclaims beneficial ownership of such securities.

- 1 401(k)Plan by Spouse. Information herein is based on a plan statement as of December 31, 2002.
- 2 Joint with grandson.
- 3 Includes 740,921 shares held directly by spouse; 936,702 shares held by Delta Life Ins. Co.; and 294,000 shares held by Delta Fire & Casualty Ins. Co.
- 4 By Gulf Capital Services. Spouse individually holds a 24% interest in the Partnership. The remaining partnerships are held in equal shares by Trust for the benefit of the reporting person's daughters, with the reporting person as Trustee.
- 5 By self as Trustee for Robin Robinson, securities directly held by Trust.
- 6 By self as Trustee for Jill Robinson, securities directly held by Trust.

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- 7 By spouse, option to buy Common Stock, granted at an option price of \$3.374 per share under the Atlantic American Corporation 1992 Incentive Plan.
- 7 Granted pursuant to the Company's 1996 Director Stock Option Plan at option prices ranging from \$1.90 to \$4.4375.

02/14/03

Harriett J. Robinson

Date

**Signature of Reporting Person

** 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 provided is insufficient, see Instruction 6 for procedure.

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