

COTTON STATES LIFE INSURANCE CO /

Form 8-K

November 13, 2003

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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

November 12, 2003

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
(Address of principal executive offices)

30346
(Zip code)

Registrant's telephone number, including area code

(404) 391-8600

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ITEM 7. Financial Statements, Proforma Financial Information and Exhibits

(c) Exhibits

99.1 Press Release issued November 12, 2003.

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, Disclosures of Results of Operations and Financial Condition, as directed by the Commission in Release No. 23-47583.

On November 12, 2003, 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 and nine month periods ended September 30, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

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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.

November 12, 2003

COTTON STATES LIFE INSURANCE COMPANY

BY: /s/ J. Ridley Howard

J. Ridley Howard, Chairman President and Chief
Executive Officer

BY: /s/ William J. Barlow

Vice President of Finance and Assistant Treasurer

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Number	Descriptions
99.1	Press Release issued November 12, 2003