

COTTON STATES LIFE INSURANCE CO /

Form 8-K

March 12, 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

March 12, 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**

(Address of principal executive offices)

30346
(Zip code)

Registrant's telephone number, including area code

(404) 391-8600

TABLE OF CONTENTS

ITEM 7. Financial Statements, Proforma Financial Information and Exhibits

ITEM 9. Regulation FD Disclosure

SIGNATURES

EX-99.1 PRESS RELEASE/MARCH 12, 2004

Table of Contents

ITEM 7. Financial Statements, Proforma Financial Information and Exhibits

(c) Exhibits

99.1 Press Release issued March 12, 2004.

ITEM 9. Regulation FD Disclosure

On March 12, 2004, Cotton States Life Insurance Company (the Company) issued a press release announcing, in follow-up to definitive agreements announced by the Company in December 2003, that COUNTRY Insurance and Financial Services of Bloomington, Illinois has filed the required Form A (Statement Regarding the Acquisition or Change of Control of the Company) with the Georgia Insurance Department to seek approval of the proposed transaction. A copy of the press release is attached hereto as Exhibit 99.1.

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.

March 12, 2004

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

Table of Contents

Exhibit Index

Number	Descriptions
99.1	Press Release issued March 12, 2004