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ATLANTIC AMERICAN CORP  
Form 11-K  
June 27, 2002

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 11-K

(Mark One)  
X ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2001

OR

TRANSACTION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES  
EXCHANGE ACT OF 1934 (NO FEE REQUIRED)

Commission file number 0-3722

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A. Full title of the plan and the address of the plan, if different from that of the issuer

Atlantic American Corporation  
401(k) Retirement Savings Plan

B. Name of issuer of the securities held pursuant to the plan and the address of its principal office

Atlantic American Corporation  
4370 Peachtree Road, N.E.  
Atlanta, GA 30319

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SIGNATURES

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Financial Statements and Schedules

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Consent of Gifford, Hillegass & Ingwersen, P.C.

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SIGNATURES

THE PLAN. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Atlantic American Corporation  
401(k) Retirement Savings Plan

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(Name of Plan)

Date: June 26, 2002  
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/s/ Hilton H. Howell  
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Hilton H. Howell  
President and CEO

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ATLANTIC AMERICAN CORPORATION  
401(K) RETIREMENT SAVINGS PLAN

The following exhibits are filed herewith:

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|------------|---|
| Exhibit 1: | Financial Statements and Schedules as of December 31, 2001 and 2000 together with auditor's report. |
| Exhibit 2: | Consent of Gifford , Hillegas & Ingwersen, P.C.   |

