

COTTON STATES LIFE INSURANCE CO /

Form 8-K

October 20, 2004

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549**

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of report (Date of earliest event reported): October 20, 2004

COTTON STATES LIFE INSURANCE COMPANY
(Exact name of registrant as specified in its charter)

| | | |
|--|---|---|
| Georgia (State or other jurisdiction of incorporation) | 002-39729 (Commission File Number) | 58-0830929 (IRS 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: **(770) 391-8600**

Not Applicable

(Former name or address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure

On October 18, 2004, Cotton States Life Insurance Company (the Company) issued a press release announcing the receipt of a notice from the Georgia Department of Insurance and from COUNTRY Insurance and Financial services that a public hearing will be held before Georgia's Commissioner of Insurance at 10:00 a.m. on October 28, 2004. A copy of the press release is attached as Exhibit 99.1

Item 9.01 Financial Information and Exhibits

(c) Exhibits

99.1 Press Release dated October 18, 2004.

Signature

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

Dated: October 20, 2004

**COTTON STATES LIFE INSURANCE
COMPANY**

By: /s/ J. Ridley Howard
Name: J. Ridley Howard
Title: Chairman, President and Chief
Executive Officer

By: /s/ William J. Barlow
Name: William J. Barlow
Title: Vice President of Finance

Exhibit Index

| Exhibit No. | Description |
|--------------------|--------------------------------------|
| 99.1 | Press Release dated October 18, 2004 |