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VESTA INSURANCE GROUP INC

Form 8-K

November 13, 2003

UNITED STATES 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  
(Date of earliest event reported)

VESTA INSURANCE GROUP, INC.  
(Exact name of registrant as specified in its charter)

Delaware  
(State or other jurisdiction of  
incorporation or organization)

63-1097283  
(I.R.S. Employer  
Identification No.)

3760 River Run Drive  
Birmingham, Alabama  
(Address of principal executive offices)

35243  
(Zip Code)

(205) 970-7000  
(Registrant's telephone number, including area code)

Item 9 and 12. Results of Operations and Financial Condition.

On November 12, 2003, the Registrant reported its earnings for the quarter ended September 30, 2003. Attached to this Current Report on Form 8-K is a copy of the Company's press release dated November 12, 2003. This release is being furnished to the Securities and Exchange Commission under Item 12.

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, thereto duly authorized.

Dated as of November 12, 2003.

VESTA INSURANCE GROUP, INC.

By: /s/ Donald W. Thornton

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Its: Senior Vice President --  
General Counsel and Secretary