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VESTA INSURANCE GROUP INC

Form 8-K

August 16, 2004

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  
August 16, 2004  
(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. Regulation FD Disclosure.

On August 16, 2004 the Registrant issued a press release announcing the its estimated losses from Hurricane Charley. A copy of this press release is attached as Exhibit 99.1 and incorporated herein by reference.

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 August 16, 2004.

VESTA INSURANCE GROUP, INC.

By: /s/ Donald W. Thornton

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Its: Senior Vice President --  
General Counsel and Secretary