

DONEGAL GROUP INC  
Form 8-K  
July 20, 2004

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**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): July 19, 2004

**Donegal Group Inc.**

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(Exact name of registrant as specified in its charter)

Delaware

0-15341

23-2424711

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(State or other  
jurisdiction of  
incorporation)

(Commission file number)

(IRS employer  
identification  
no.)

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1195 River Road, Marietta, Pennsylvania

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17547

(Address of principal executive offices)

(Zip code)

Registrant's telephone number, including area code: (888) 877-0600

N/A

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

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is filed herewith:

| <b>Exhibit No.</b> | <b>Description</b>  |
|--------------------|---|
| 99.1               | Press release issued by Donegal Group Inc. (the Company ) dated July 19, 2004 |

Item 12. Results of Operations and Financial Condition.

On July 19, 2004, the Company issued a press release regarding the Company's financial results for its second quarter ended June 30, 2004. The press release is attached as Exhibit 99.1 to this Form 8-K Current Report. The information in this report shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 or incorporated by reference in any filing under the Securities Act of 1933.

SIGNATURES

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.

DONEGAL GROUP INC.

Date: July 20, 2004

By: /s/ Ralph G. Spontak  
Ralph G. Spontak, Senior Vice  
President, Chief Financial  
Officer and Secretary

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EXHIBIT INDEX

| <b>Exhibit<br/>Number</b> | <b>Description</b>                                       |
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