

DONEGAL GROUP INC  
Form 8-K  
October 22, 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): October 22, 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

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(Former name or former 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 2.02. Results of Operations and Financial Condition.

On October 22, 2004, the Company issued a press release regarding the Company's financial results for its third quarter ended September 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.

Item 9.01. 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 October 22, 2004

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: October 22, 2004

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

3

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EXHIBIT INDEX

**Exhibit  
Number**

**Description**

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99.1

Press release dated October 22, 2004 issued by the Company.