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DIRECT GENERAL CORP

Form 8-K November 02, 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)

November 1, 2004

DIRECT GENERAL CORPORATION (Exact name of registrant as specified in its charter)

Tennessee 000-50360 62-1564496 (State or other jurisdiction of (Commission (IRS Employer incorporation) File Number) Identification No.)

1281 Murfreesboro Road
Nashville, Tennessee 37217
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (615) 399-4700

Not Applicable (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 (see General Instruction A.2. below):

- [] 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))

Item 2.02. Results of Operations and Financial Condition.

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On November 1, 2004, Direct General Corporation issued a press release announcing its financial results for the quarter ended September 30, 2004. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is filed herewith and made a part hereof:

Exhibit No. Description

99 -- Press Release dated November 1, 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.

Date: November 1, 2004

DIRECT GENERAL CORPORATION

By: /s/ Matthew P. McClure

Matthew P. McClure
Assistant Secretary