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DONEGAL GROUP INC Form 8-K July 22, 2003

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 18, 2003

Donegal Group Inc.
-----(Exact name of registrant as specified in its charter)

Delaware 0-15341 23-2424711
-----(State or other jurisdiction (Commission file number) (IRS employer of incorporation) identification no.)

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

N/A
----(Former name or former address, if changed since last report)

- Item 7. Financial Statements and Exhibits.
 - (c) Exhibits.

The following exhibit is filed herewith:

Exhibit No. Description

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99.1

Press release issued by Donegal Group Inc. (the "Company") dated July 18, 2003

Item 12. Results of Operations and Financial Condition.

On July 18, 2003, the Company issued a press release regarding the Company's financial results for its second quarter ended June 30, 2003. 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 18, 2003 By:/s/ Ralph G. Spontak

Ralph G. Spontak, Senior Vice President, Chief Financial Officer and Secretary

EXHIBIT INDEX

Exhibit Number

Description

99.1 Press release dated July 18, 2003 issued by the Company.