

FIRST ACCEPTANCE CORP /DE/

Form 8-K

September 28, 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): September 28, 2004 (September 27, 2004)

FIRST ACCEPTANCE CORPORATION

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(Exact Name of Registrant as Specified in Charter)

Delaware

1-6802

75-1328153

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(State or Other Jurisdiction  
of Incorporation)

(Commission File Number)

(I.R.S. Employer  
Identification No.)

3813 Green Hills Village Drive  
Nashville, Tennessee

37215

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(Address of Principal Executive Offices)

(615) 844-2800

(Zip Code)

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(Registrant's Telephone Number, Including Area Code)

Not Applicable

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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 (*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))
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SIGNATURE

EX-99.1 PRESS RELEASE

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**Item 2.02. Results of Operations and Financial Condition.**

On September 27, 2004, First Acceptance Corporation issued the press release attached hereto as Exhibit 99.1 announcing its fourth quarter and fiscal year 2004 financial results.

**Item 7.01. Regulation FD Disclosure.**

On September 27, 2004, First Acceptance Corporation issued the press release attached hereto as Exhibit 99.1 announcing its fourth quarter and fiscal year 2004 financial results.

**Item 9.01. Financial Statements and Exhibits.**

(c) Exhibits

99.1 Press Release of First Acceptance Corporation, dated September 27, 2004.

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**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, hereunto duly authorized.

**FIRST ACCEPTANCE CORPORATION**

By: /s/ Charles D. Hamilton  
Charles D. Hamilton  
Senior Vice President, Chief Financial  
Officer and Treasurer

Date: September 27, 2004