

21ST CENTURY INSURANCE GROUP

Form 8-K

July 23, 2004

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 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 22, 2004

21st Century Insurance Group

(Exact Name of Registrant as Specified in Charter)

Delaware
(State or Other Jurisdiction
of Incorporation)

0-6964
(Commission
File Number)

95-1935264
(IRS Employer
Identification No)
91367
(Zip Code)

6301 Owensmouth Avenue
Woodland Hills, California
(Address of Principal Executive Offices)

Registrant's telephone number, including area code

(818) 704-3700

Not Applicable
(Former Name or Former Address, if Changed Since Last Report)

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITIONS

On July 22, 2004, the Registrant issued a press release, announcing its results for the quarter ended June 30, 2004. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

21ST CENTURY INSURANCE GROUP

Date: July 22, 2004

By: /s/ Michael J. Cassanego

Name: Michael J. Cassanego
Title: Senior Vice President and General Counsel

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release of the Registrant, issued on July 22, 2004.
