#### WILLIAM C ADAIR JR TRUST

Form 5

January 18, 2006

#### **OMB APPROVAL** FORM 5 **OMB**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

January 31, Expires: 2005 Estimated average burden hours per

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response...

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1.0

Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box if

no longer subject

to Section 16.

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Reported Form 4

Transactions Reported

1. Name and Address of Reporting Person \* 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer ADAIR TAMMY R Symbol DIRECT GENERAL CORP [DRCT] (Check all applicable) (Last) (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) Director \_X\_\_ 10% Owner \_X\_\_ Officer (give title Other (specify 12/31/2005 below) below) 1281 MURFREESBORO ROAD President (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line)

NASHVILLE, TNÂ 37217

Form Filed by One Reporting Person \_X\_ Form Filed by More than One Reporting Person

(City)	(State)	(Zip) Tab	ole I - Non-De	rivative Secu	urities	Acqui	red, Disposed o	of, or Benefici	ally Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of 6.  Securities Ownership Beneficially Form: Owned at end of Issuer's or Indirect Fiscal Year (I)		7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Amount	or (D)	Price	(Instr. 3 and 4)	(Instr. 4)	
Common Stock	10/25/2005	Â	G <u>(1)</u>	168,677	A	\$0	304,257	D	Â
Common Stock	10/28/2005	Â	G	22,000	D	\$0	282,257	D	Â
Common Stock	10/25/2005	Â	G <u>(1)</u>	168,677	D	\$0	231,323	I	By Limited Partnership
Common Stock	Â	Â	Â	Â	Â	Â	4,323,149	I	By Trust (2)

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	de of		Number Expiration Date  f (Month/Day/Year)  Derivative Securities Acquired A) or Disposed f (D)		e and int of clying ities 3 and 4)	8. Price of Derivative Security (Instr. 5)	
				4, and 5) (A) (D)	Date Exercisable	Expiration Date		Amount or Number of Shares		

### **Reporting Owners**

Reporting Owner Name / Address		Relationships						
		10% Owner	Officer	Othe				
ADAIR TAMMY R 1281 MURFREESBORO ROAD NASHVILLE, TN 37217	Â	ÂX	President	Â				
WILLIAM C ADAIR JR TRUST 2813 BUSINESS PARK DRIVE, BUILDING I MEMPHIS, TN 38118	Â	ÂX	Â	Â				

## **Signatures**

/s/ Tammy R.
Adair

\*\*Signature of Reporting Person

O1/18/2006

Date

#### **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- Transfer of 168,508 shares to reporting person and 169 shares to Jacqueline Adair from TA Investments, LP, a limited partnership of which the reporting person is a general partner and of which the reporting person and a grantor retained annuity trust are limited partners
- (1) and transfer of 169 shares to reporting person from WA Investments, LP, a limited partnership of which the reporting person is a general partner. The reporting person disclaims beneficial ownership of shares held by TA Investments, LP and WA Investments, LP except to the extent of her pecuniary interest therein.
- (2) These shares are owned directly by the William C. Adair, Jr. Trust, a ten percent owner of the issuer, and indirectly by Tammy R. Adair, as trustee of the trust.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Reporting Owners 2

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