NIKOLAUS DONALD H

Form 4

November 14, 2011

OMB APPROVAL FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB 3235-0287 Washington, D.C. 20549 Number: Check this box January 31, Expires: if no longer 2005 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Estimated average **SECURITIES** Section 16. burden hours per Form 4 or 0.5 response... Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction 1(b).

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(Print or Type	e Responses)					
1. Name and Address of Reporting Person * NIKOLAUS DONALD H (Last) (First) (Middle)			Issuer Name and Ticker or Trading mbol ONEGAL GROUP INC [DGICA] Date of Earliest Transaction	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
1195 RIVER ROAD, PO BOX 302			onth/Day/Year) /09/2011	_X_ Director 10% Owner Officer (give title Other (specify below) President & CEO		
	(Street)		f Amendment, Date Original	6. Individual or Joint/Group Filing(Check		
MARIETT	ΓA, PA 17547	File	ed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person		
(City)	(State)	(Zip)	Table I - Non-Derivative Securities A	cquired, Disposed of, or Beneficially Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, any (Month/Day/Ye	Code (Instr. 3, 4 and 5)	A) 5. Amount of Securities Ownership Indirect Beneficially Form: Beneficial Owned Direct (D) Ownership Following or Indirect Reported (I) Transaction(s) (Instr. 4) (Instr. 3 and 4)		
Class A Common Stock	11/09/2011		P 3,961 A \$ 13.526	2 132,053.202 D		

Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction Code (Instr. 8)	4. Securities Acquired (A) iomr Disposed of (D) (Instr. 3, 4 and 5)			S. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	or (D)	Price	Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Class A Common Stock	11/09/2011		P	3,961	A	\$ 13.5262	132,053.202	D	
Class A Common Stock	11/10/2011		P	5,185	A	\$ 13.7382	137,238.202	D	
Class A Common Stock							149,343.015	I	401(k) Plan
Class A Common							159,369	I	Family Foundation

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Stock			
Class A Common Stock	1,365.798	I	Spouse
Class B Common Stock	130,210.44	D	
Class B Common Stock	51,637.532	I	401(k) Plan
Class B Common Stock	3,938	I	Family Foundation
Class B Common Stock	589	I	Spouse

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

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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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D)		ate	7. Title Amoun Underly Securit (Instr. 3	nt of ying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
				Code V	(Instr. 3, 4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
•	Director	10% Owner	Officer	Other			
	X		President & CFO				

Reporting Owners 2

NIKOLAUS DONALD H 1195 RIVER ROAD PO BOX 302 MARIETTA, PA 17547

Signatures

Donald H. Nikolaus 11/14/2011

**Signature of Date
Reporting Person

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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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