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PENN AMERICA GROUP INC Form 8-K March 31, 2004

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) March 31, 2004

PENN-AMERICA GROUP, INC.
-----(Exact name of registration as specified in this charter)

Pennsylvania 0-22316 23-2731409

(State or other jurisdiction of (Commission File (I.R.S. Employer incorporation or organization) Number) Identification No.)

incorporation or organization) Number) Identification No.)

420 S. York Road, Hatboro, Pennsylvania 19040

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (215) 443-3600

Items 1-8. None

Item 9. Regulation FD Disclosure

The Company, through its wholly owned insurance company subsidiaries, Penn-America Insurance Company and Penn-Star Insurance Company, has filed Combined Annual Statements for Penn-America and Penn Star with the Department of Insurance of Pennsylvania, their state of domicile, departments of insurance in

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other states where the Company does business, and with the National Association of Insurance Commissioners (the "NAIC").

The Company wishes to inform all interested parties that the Combined Annual Statements are available from:

Pennsylvania Department of Insurance 1345 Strawberry Square Harrisburg, PA 17120 Attn: Kaushik Patel (717) 787-5890

Penn-America Group, Inc. 420 S. York Road Hatboro, PA 19040 Attn: Stacey Manzo (215) 443-3600

or from the Company's website: www.penn-america.com

The information provided is being furnished solely for purposes of satisfying Regulation FD and is not to be deemed an admission of materiality, nor is it being filed for purposes of Section 18 of the Exchange Act.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) 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.

PENN-AMERICA GROUP, INC.

Date: March 31, 2004

BY: /s/ Garland P. Pezzuolo

Garland P. Pezzuolo

(Vice President, Secretary and General Counsel)