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PENN AMERICA GROUP INC Form 8-K April 28, 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) April 28, 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 incorporation or organization) Number) (I.R.S. Employer 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 1-4 and Items 6-9. None

Item 5. Other Events

First Quarter Earnings Announced

On April 28, 2004, the Company released its earnings for the first quarter 2004.

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Item 7. Financial Statements and Exhibits

EXHIBITS

Press Release dated April 28, 2004.

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: April 28, 2004

BY: /s/ Garland P. Pezzuolo

Garland P. Pezzuolo

Vice President, Secretary and

General Counsel