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PENN AMERICA GROUP INC Form 8-K August 26, 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) August 26, 2004

PENN-AMERICA GROUP, INC.

(Exact name of registrant as specified in its charter)

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- [] Written communications pursuant to Rule 425 under the Securities Act (17
 CFR 230.425)
 [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR
 240.14a-12)
 [] Pre-commencement communications pursuant to Rule 14d-2(b) under the
 Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Section 7- Regulation FD

Item 7.01. Regulation FD Disclosure

On August 26, 2004, the registrant issued a Press Release estimating losses related to Hurricane Charley. The press release dated August 26, 2004, announcing the event is attached hereto as an exhibit.

Section 9 - Financial Statements and Exhibits

Item 9.01. Financial Statement and Exhibits

- (c) Exhibits
- 99.1 Press release dated August 26, 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: August 26, 2004

BY: /s/ Garland P. Pezzuolo

Garland P. Pezzuolo

(Vice President, Secretary and General

Counsel)