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PENN AMERICA GROUP INC  
Form 8-K  
November 12, 2003

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) November 11, 2003

PENN-AMERICA GROUP, INC.

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(Exact name of registration as specified in this charter)

Pennsylvania	0-22316	23-2731409
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(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(I.R.S. Employer Identification No.)

420 S. York Road, Hatboro, Pennsylvania	19040
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (215) 443-3600  
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Items 1-8. None

Item 9. Regulation FD Disclosure

On November 11, the Company, through its wholly owned insurance company subsidiaries, Penn-America Insurance Company and Penn-Star Insurance Company, filed Quarterly Statements with the Department of Insurance of Pennsylvania,

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their state of domicile, departments of insurance in 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 Quarterly 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](http://www.penn-america.com)  
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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: November 11, 2003

BY: /s/ Garland P. Pezzuolo  
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Garland P. Pezzuolo  
(Vice President, Secretary  
and General Counsel)