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PENN AMERICA GROUP INC Form 8-K July 23, 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) July 23, 2003

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 ororganization) Number) Identification No.)

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

Items 1-4 and Items 6-9. None

Item 5. Other Events

Second Quarter Earnings Announced

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On July 23, 2003, the Company released its earnings for the second quarter 2003.

Item 7. Financial Statements and Exhibits

EXHIBITS

Press Release dated July 23, 2003.

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: July 23, 2003

BY: /s/ Garland P. Pezzuolo

Garland P. Pezzuolo

Vice President, Secretary
and General Counsel