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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.

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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

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](http://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

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Garland P. Pezzuolo  
(Vice President, Secretary and General Counsel)