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PENN AMERICA GROUP INC Form 8-K February 03, 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) February 3, 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) 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 1-6 and 8. None

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) Exhibits

99.1 Presentation materials and text of remarks delivered by Jon Saltzman and Joe Morris at Emerald Groundhog Day Investment Forum on February 3, 2004.

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Item 9. Regulation FD Disclosure

On February 3, 2004, Jon Saltzman, President and CEO and Joseph Morris, Sr. Vice President, CFO and Treasurer of Penn-America Group, Inc. (the "Company") presented at the Eleventh Annual Emerald Groundhog Day Investment Forum. The materials presented including the text of the presentation are attached hereto as an exhibit.

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: February 3, 2004

BY: /s/ Garland P. Pezzuolo

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