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

PENN-AMERICA GROUP, INC.  
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(Exact name of registration as specified in this charter)

Pennsylvania  
-----  
(State or other jurisdiction of  
incorporation or organization)

0-22316  
-----  
(Commission File  
Number)

23-2731409  
-----  
(I.R.S. E  
Identific

420 S. York Road, Hatboro, Pennsylvania  
-----  
(Address of principal executive offices)

19040  
-----  
(Zip Code)

Registrant's telephone number, including area code: (215) 443-3600  
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Items 1-4 and Items 6-9. None

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Item 5. Other Events

First Quarter Earnings Announced

On April 23, 2003, the Company released its earnings for the first quarter 2003.

Item 7. Financial Statements and Exhibits

EXHIBITS

Press Release dated April 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: April 23, 2003

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