



**UNITED STATES**  
**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 15, 2013**

**AmerInst Insurance Group, Ltd.**

(Exact name of registrant as specified in its charter)

**Bermuda**  
(State or Other Jurisdiction  
of Incorporation)

**000-28249**  
(Commission  
File Number)

**98-0207447**  
(I.R.S. Employer  
Identification No.)

**c/o Cedar Management Limited**  
**25 Church Street, Continental Building**  
**P.O. Box HM 1601, Hamilton, Bermuda HMGX**  
(Address of Principal Executive Office) (Zip Code)

**(441) 295-6015**  
(Registrant's telephone number, including area code)

**N/A**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



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**FORM 8-K**

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**AMERINST INSURANCE GROUP, LTD.****FORM 8-K  
CURRENT REPORT****Item 2.02 Results of Operations and Financial Condition.**

On March 15, 2013, AmerInst Insurance Group, Ltd. (the “Registrant”) mailed a letter to its shareholders (the “Letter to Shareholders”) announcing a dividend of \$0.25 per share, payable to the Registrant’s shareholders of record on February 28, 2013. A copy of the Letter to Shareholders is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference. The Letter to Shareholders has also been posted on the Registrant’s website, [www.amerinst.bm](http://www.amerinst.bm), and can be accessed by clicking on the “Investor Info” tab and then clicking on the “Chairman’s Letters to Shareholders” hyperlink.

**Item 9.01 Financial Statements and Exhibits.***(d) Exhibits.*

99.1 Letter to Shareholders, dated March 15, 2013, announcing dividend



**SIGNATURES**

Pursuant to the requirements 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.

**AMERINST INSURANCE GROUP, LTD.**

By: /s/ Irvin F. Diamond  
Irvin F. Diamond  
Chairman of the Board

Date: March 15, 2013



**EXHIBIT INDEX**

<u>Exhibit Number</u>	<u>Description</u>
99.1	Letter to Shareholders, dated March 15, 2103, announcing dividend



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**Exhibit 99.1**



Amerinst Insurance Group, Ltd.

Continental Building, 25 Church Street  
PO Box HM 1601  
Hamilton HM GX, BERMUDA  
Tel: (441) 295-6015  
Fax: (441) 295-1702  
www.amerinst.bm

March 15, 2013

My fellow shareholders,

On behalf of the Board of Directors of AmerInst Insurance Group, Ltd. (“AmerInst”), I am pleased to announced that AmerInst has declared its 56<sup>th</sup> consecutive dividend to be paid on or before March 15, 2013 to shareholders of record as of February 28, 2013. Your dividend check for 25 cents per share is enclosed.

With your continued support, we have recently increased sales and are working to expand the reach of our accountants’ and lawyers’ professional liability programs. In 2012, our Crum & Forster premium increased to \$3.2 million, or approximately 120% compared to 2011. This increase is also reflected in our insurance subsidiary’s results, as it reinsures approximately half of that premium.

We hope that many of you are taking advantage of our new leading-edge renewal capabilities. Our web-enabled technology has been enhanced to provide policyholders in smaller firms with online functionality and reminders when it is time to renew. A policyholder can see a quote, provide an e-signature, pay online and view other quote options. It’s never been easier. We have also added a security incident and identification theft extension endorsement to our Protexure Accountants’ program that offers protection from a data breach – at no additional cost. For more information, visit [www.protexureaccountants.com](http://www.protexureaccountants.com)

If you have questions or would like more information about AmerInst, please feel free to contact me at 505-998-3205 or [irdiamond@redw.com](mailto:irdiamond@redw.com)

Shareholder inquiries and requests for change of mailing or email address, transfer, name change, or redemption of shares should be referred to our **Shareholder Services Division: AmerInst Insurance Group, Ltd.—Shareholder Services, c/o Cedar Management Limited, P.O. Box HM 1601, Hamilton HM GX, Bermuda. Tel: 800-422-8141/Fax: 441-295-1702; email: [amerinst@cedar.bm](mailto:amerinst@cedar.bm)**

Sincerely,

Irvin F. Diamond, CPA  
Chairman

This Chairman’s Letter contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, among others, statements about our beliefs, plans, objectives, goals, expectations, estimates and intentions that are subject to significant risks and uncertainties and are subject to change based on various factors, many of which are beyond our control. The words “may,” “could,” “should,” “would,” “believe,” “anticipate,” “estimate,” “expect,” “intend,” “plan,” “target,” “goal,” and similar expressions are intended to identify forward-looking statements, as well as specific statements regarding (i) our ability to continue meeting our obligations to policyholders and shareholders, (ii) the progress and high percentage of policy renewals with our accountants’ and lawyers’ professional liability programs, (iii) our ability to maintain our A.M. Best Co. rating at or above its current level, and (iv) our ability to declare and pay dividends to our shareholders in the future. Some or all of the events or results anticipated by these forward-looking statements may not occur. Factors that could cause actual results to differ materially include difficult economic conditions and unexpected changes in insurance laws and regulations. Additional risk factors related to AmerInst and an investment in our common stock are contained in our filings with the Securities and Exchange Commission, including our annual report on Form 10-K for the year ended December 31, 2011. AmerInst does not undertake any duty nor does it intend to update the results of these forward-looking statements.