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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 14, 2014

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))



AMERINST INSURANCE GROUP, LTD.

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CURRENT REPORT

Item 7.01 Regulation FD Disclosure.

On March 14, 2014, 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, 2014. 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, and can be accessed by clicking on the “Investor Info” tab and then clicking on the “Chairman’s Letters to Shareholders” hyperlink.

The information furnished under Item 7.01 of this Current Report shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

99.1 Letter to Shareholders, dated March 14, 2014, 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 14, 2014



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EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
99.1	Letter to Shareholders, dated March 14, 2014, announcing dividend



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 14, 2014

My fellow shareholders,

The Board of Directors of AmerInst Insurance Group, Ltd. (“AmerInst” or the “Company”) are pleased to announce that the Company has declared its 58th consecutive dividend to be paid on or before March 15, 2014 to shareholders of record as of February 28, 2014. Your dividend check for 25 cents per share is enclosed.

We continue to gain good traction in actively marketing our accountants’ and lawyers’ professional liability insurance programs. Market penetration is steadily improving, with premiums increasing more than 50 percent in January and February 2014, compared with the corresponding period in 2013. This reflects the efforts of our licensed professional liability specialists who are finding new ways to engage customers and meet their demands for greater connectivity. In recent months, we have more than doubled our sales staff, as more small CPA firms recognize the benefits of purchasing professional liability insurance online.

Our positioning and forward-looking expansion strategy reflects the strong fundamentals that have enabled us to provide protection for generations of professional firms for over two decades. We remain committed to leveraging our technology, underwriting and insurance expertise to deliver a customer experience designed for small accounting firms and solo practitioners across a web platform. Visit www.protexureaccountants.com for a quick quote, online application, short-form policy renewal or access to our policyholder risk management hotline. There is no hidden, application or brokerage fee – your premium is what you pay. Obtaining comprehensive coverage online is easy, fast, secure and paperless.

If you have questions or would like more information about AmerInst, please feel free to contact me at 505-998-3205 or idadiamond@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**

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, 2012. AmerInst does not undertake any duty nor does it intend to update the results of these forward-looking statements.

Protection for Generations of CPA Firms