

---

---

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) November 16, 2009

**FPIC Insurance Group, Inc.**

(Exact Name of Registrant as Specified in its Charter)

Florida

(State or Other Jurisdiction of Incorporation)

1-11983

(Commission file number)

59-3359111

(IRS Employer Identification No.)

1000 Riverside Avenue, Suite 800  
Jacksonville, Florida 32204

(Address of Principal Executive Offices)

(904) 354-2482

(Registrant's Telephone Number, Including Area Code)

[www.fpic.com](http://www.fpic.com)

(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))
- 
-

## Item 7.01 Regulation FD Disclosures

*The information contained in this Item 7.01 and the accompanying Exhibit 99.1, is being furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liability of that section. The information contained in this Item 7.01 and the accompanying Exhibit 99.1, shall not be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, whether made before or after the date hereof, except as shall be expressly set forth by specific reference in such a filing.*

On November 18, 2009, the registrant issued a press release announcing that the Florida Office of Insurance Regulation has levied a 0.8% assessment on the 2008 Florida direct written premiums of property and casualty insurance companies operating in Florida, including the registrant's insurance subsidiaries. The full text of the press release is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

## Item 9.01 Financial Statements and Exhibits

(d) Exhibits

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
-----------------------	-------------------------------

99.1*	Press Release issued by FPIC Insurance Group, Inc. on November 18, 2009 (furnished pursuant to Item 7.01).
-------	--

\* Filed herewith

## Signature

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 thereunto duly authorized.

### FPIC Insurance Group, Inc.

November 18, 2009

By: /s/ Charles Divita, III  
Charles Divita, III  
Chief Financial Officer  
(Principal Financial and Accounting Officer)

---

**FPIC Insurance Group, Inc.**  
**Exhibit Index to Form 8-K**

(d) Exhibits

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
-----------------------	-------------------------------

99.1*	Press Release issued by FPIC Insurance Group, Inc. on November 18, 2009 (furnished pursuant to Item 7.01).
-------	--

\*            Filed herewith

---

**FPIC Insurance Group, Inc.**  
**ANNOUNCES FLORIDA INSURANCE GUARANTY FUND ASSESSMENT**

JACKSONVILLE, Fla. (Business Wire) – November 18, 2009 – FPIC Insurance Group, Inc. ("FPIC") (NASDAQ: FPIC) announced today that the Florida Office of Insurance Regulation ("Florida OIR"), at the request of the Florida Guaranty Association ("FIGA"), has levied an assessment upon subject property and casualty insurance companies operating in Florida to secure funds necessary for the payment of claims covered by FIGA and related administration costs. The assessment is 0.8 percent of each insurer's 2008 Florida direct written premiums and is payable by December 15, 2009. Accordingly, FPIC will include a \$1.2 million pre-tax charge for this assessment in its operating results for the fourth quarter of 2009. As allowed by Florida law, FPIC's insurance subsidiaries are entitled to recoup this assessment from their Florida policyholders and intend to make the necessary filings to do so.

**Corporate Profile**

FPIC Insurance Group, Inc., through its subsidiary companies, is a leading provider of medical professional liability insurance for physicians, dentists and other healthcare providers.

**Contact Information**

FPIC Insurance Group, Inc.  
Investor Relations, Dana Mullins  
904-360-3612  
1000 Riverside Avenue, Suite 800  
Jacksonville, Florida 32204

For all your investor needs, FPIC is on the Internet at [www.fpic.com](http://www.fpic.com) or e-mail us at [ir@fpic.com](mailto:ir@fpic.com).