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DCAP GROUP INC/ Form 8-K November 15, 2004

Item 2.02.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: November 15, 2004 (Date of earliest event reported)

DCAP GROUP, INC.

(Exact Name of Registrant as Specified in Charter)

Delaware	0-16	65	36-247	6480	
(State or Other Jurisdic of Incorporation)	tion (Commission)		IRS Employer Number)	Identificat	ion
	1158 Broadway, Hewi	lett, NY	11557	_	
(Address	of Principal Execut	tive Offices	s) (Zip Code)		
Registrant's tele	phone number, incl	uding area d	code: (516) 3	374-7600	
Check the appropri simultaneously satisfy following provisions:			_		
Written communicat	ions pursuant to l	Rule 425 und	der the Secu	rities Act	(17
Soliciting materia 240.14a-12)	l pursuant to Rule	14a-12 unde	er the Exchar	nge Act (17	CFR
Pre-commencement Exchange Act (17 CF	-	rsuant to	Rule 14d-2((b) under	the
Pre-commencement Exchange Act (17 CF	-	rsuant to	Rule 13e-4((c) under	the

Results of Operations and Financial Condition.

2004. A copy of the press release is furnished as Exhibit 99.1 hereto.

announcing its financial results for the fiscal quarter ended September 30,

On November 15, 2004, DCAP Group, Inc. issued a press release

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Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

99.1 Press Release, dated November 15, 2004, issued by DCAP Group, Inc.

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.

DCAP GROUP, INC.

Dated: November 15, 2004 By: /s/ Barry B. Goldstein

Barry B. Goldstein

President