PENN TREATY AMERICAN CORP Form 8-K		
November 22, 2006 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): No	ovember 16, 2006	
Penn Treaty American Corporation		
(Exact name of registrant as specified in charter)		
Pennsylvania (State or other jurisdiction of incorporation)	001-14681 (Commission File Number)	23-1664166 (IRS Employer Identification No.)
3440 Lehigh Street, Allentown, Pennsylvania 18: (Address of Principal Executive Offices) (Zip Code	103 (c)	
Registrant s telephone number, including area code	e <u>(610) 965-2222</u>	
Not Applicable		
(Former name or former address, if changed since l	ast report)	
Check the appropriate box below if the Form 8-K fithe following provisions:	iling is intended to simultaneous	ly satisfy the filing obligation of the registrant under any of

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

Item	2 01	Other	Events.

On November 16, 2006, Penn Treaty American Corporation (the Company) announced by press release that its subsidiary, Penn Treaty Network America Insurance Company (PTNA), has entered into a revised voluntary consent agreement with the Florida Office of Insurance Regulation (Florida OIR) to recommence sales of its long-term care insurance products.

The press release and voluntary consent order are exhibits to this current report Form 8-K.

The information in Item 8.01 of this Form 8-K, including Exhibit 99.1, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Number</u>	<u>Description</u>
99.1	Press release issued on November 16, 2006.
99.2	Voluntary Consent Order dated November 15, 2006

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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.

PENN TREATY AMERICAN CORPORATION

November 22, 2006 By: <u>/s/ Mark Cloutier</u>
Name: Mark Cloutier

Title: Senior Vice President,

Chief Financial Officer and Treasurer

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EXHIBIT INDEX

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