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<PERIOD> 05/03/2012
<SROS> NYSE
<SUBMISSION-CONTACT>
 <NAME> EDGAR Advantage Service Team
 <PHONE> (800) 688 - 1933
</SUBMISSION-CONTACT>

DOC 1

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<Description> 8-K

DOC 2

<Name> EX-99.1

<Description> EX-99.1

DOC 1 Header

**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): **May 3, 2012**

Penn Treaty American Corporation
(Exact name of registrant as specified in its charter)

Pennsylvania
(State or other jurisdiction of
incorporation)

001-14681
(Commission File
Number)

23-1664166
(IRS Employer Identification
No.)

2500 Legacy Drive, Suite 130 Frisco, TX 75034
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: **(469) 287-7044**

Not Applicable
(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))

Item 8.01. Other Events.

As previously disclosed, on October 2, 2009, the Insurance Commissioner of the Commonwealth of Pennsylvania (the "Insurance Commissioner") filed in the Commonwealth Court of Pennsylvania (the "Commonwealth Court") Petitions for Liquidation (the "Liquidation Petitions") for Penn Treaty Network America Insurance Company ("PTNA") and American Network Insurance Company ("ANIC"). PTNA is a direct insurance company subsidiary of Penn Treaty American Corporation (the "Registrant"), and ANIC is a subsidiary of PTNA. The Liquidation Petitions were subsequently amended (the "Amended Petitions").

On May 3, 2012, the Commonwealth Court entered a comment on the docket report in the rehabilitation proceedings of PTNA and ANIC stating that the Amended Petitions are denied for the reasons set forth in the Commonwealth Court's opinion, which has not yet been released. The comment further states, among other things, that the Insurance Commissioner, as rehabilitator, shall develop a plan of rehabilitation of PTNA and ANIC, in consultation with Eugene Woznicki and the Registrant, as intervenors, and shall submit a plan no later than 90 days following the date of the order.

A copy of the comment on the docket report in the rehabilitation proceedings of PTNA and ANIC is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit</u>	<u>Description</u>
99.1	May 3, 2012 comment on the docket report in the rehabilitation proceedings of Penn Treaty Network America Insurance Company and American Network Insurance Company.

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.

PENN TREATY AMERICAN CORPORATION

May 3, 2012

By: /s/ Eugene Woznicki

Name: Eugene Woznicki

Title: Chief Executive Officer

EXHIBIT INDEX

Exhibit	Description
99.1	May 3, 2012 comment on the docket report in the rehabilitation proceedings of Penn Treaty Network America Insurance Company and American Network Insurance Company.

DOC 2 Header

May 3, 2012

Opinion

05/03/2012

Leavitt, Mary Hannah

Document Name: Memorandum Opinion (173 pages)

Comment: Upon consideration fo the Rehabilitator's Amended Petitions for Liquidation of Penn Treaty Network America Insurance Company (In Rehabilitation) and American Network Insurance Company (In Rehabilitation) (collectively, Companies) and the evidence adduced at the hearings thereon, it is ordered as follows: 1. The Amended Petitions are denied for the reasons set forth in the accompanying Opinion. 2. The Court's orders of 1-6-09, remain in effect. Paragraphs 9 and 10 of the 1-6-09, orders are amended as follows: The Rehabilitator will not refuse to pay claims or refuse to renew the Companies' long-term care insurance policies without prior Court approval. 3. The Rehabilitator shall develop a plan of rehabilitation of the Companies, in consultation with Intervenors, and shall submit a plan no later than 90 days following the date of this order. 4. The plan of rehabilitation must address and eliminate the inadequate and unfairly discriminatory premium rates for the OldCo business.
