

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K/A  
AMENDMENT NO. 1**

**CURRENT REPORT**

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

Date of Report: June 30, 2009  
(Date of earliest event reported)

**KINGSTONE COMPANIES, INC.**  
(formerly DCAP Group, Inc.)  
(Exact Name of Registrant as Specified in Charter)

<u>Delaware</u> (State or Other Jurisdiction of Incorporation)	<u>0-1665</u> (Commission File No.)	<u>36-2476480</u> (IRS Employer Identification Number)
<u>1158 Broadway, Hewlett, NY</u> (Address of Principal Executive Offices)		<u>11557</u> (Zip Code)

Registrant's telephone number, including area code: (516) 374-7600

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))

A new Item 2.01 is added as follows:

**Item 2.01. Completion of Acquisition or Disposition of Assets.**

Reference is made to “Commercial Mutual Insurance Company Conversion” in Item 1.01 for a discussion of the conversion of Commercial Mutual Insurance Company (“CMIC”) from an advance premium cooperative to a stock property and casualty insurance company (renamed Kingstone Insurance Company) and the acquisition by Kingstone Companies, Inc. (formerly DCAP Group, Inc.) (the “Company”) of a 100% equity interest therein.

New paragraphs (a) and (b) of Item 9.01 are added as follows:

**Item 9.01. Financial Statements and Exhibits.**

- (a) (i) Consolidated Balance Sheets of CMIC as of December 31, 2008, December 31, 2007 and June 30, 2009\*
- (ii) Consolidated Statements of Income of CMIC for the years ended December 31, 2008 and 2007 and the six months ended June 30, 2009 and 2008\*
- (iii) Consolidated Statements of Cash Flows of CMIC for the years ended December 31, 2008 and 2007 and the six months ended June 30, 2009 and 2008\*
- (iv) Consolidated Statement of Policyholders’ Surplus for the years ended December 31, 2008 and 2007 and the six months ended June 30, 2009\*
- (v) Notes to Consolidated Financial Statements of CMIC\*
- (b) (i) Pro Forma Consolidated Balance Sheets of the Company as of December 31, 2008 and June 30, 2009\*
- (ii) Pro Forma Consolidated Statements of Operations of the Company for the year ended December 31, 2008 and the six months ended June 30, 2009\*

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\* To be filed by amendment. The Company anticipates that such financial statements and pro forma financial statements will not be timely filed by the September 14, 2009 due date therefor.

## **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.

**KINGSTONE COMPANIES, INC.**

September 14, 2009

By: /s/ Barry B. Goldstein  
Barry B. Goldstein  
President