

21ST CENTURY HOLDING CO  
Form 8-K  
March 21, 2007

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: March 15, 2007  
(Date of earliest event reported)

**21<sup>ST</sup> CENTURY HOLDING COMPANY**

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(Exact name of registrant as specified in its charter)

<b>Florida</b> (State or other jurisdiction of incorporation)	<b>0-2500111</b> (Commission File Number)	<b>65-0248866</b> (I.R.S. Employer Identification No.)
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<b>3661 West Oakland Park Blvd., Suite 300</b> <b>Lauderdale Lakes, FL</b> (Address of principal executive offices)	<b>33311</b> (Zip Code)
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Registrant's telephone number, including area code: (954) 581-9993

**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 (see General Instruction A.2. below):

- 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))
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**Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))**

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**Item 1.02 Termination of a Material Definitive Agreement.**

American Vehicle Insurance Company (“American Vehicle”), a wholly owned subsidiary of 21Century Holding Company, entered into a 100% Quota Share Reinsurance Agreement (the “Agreement”) with Republic Underwriters Insurance Company (“Republic”) effective April 15, 2006. Pursuant to Republic's notice, the Agreement will be terminated effective as of June 30, 2007.

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**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.

**21<sup>ST</sup> CENTURY HOLDING COMPANY**

Date: March 21, 2007

By: /s/ James Gordon Jennings, III  
Name: James Gordon Jennings, III  
Title: Chief Financial Officer  
(Principal Accounting and Financial Officer)