FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to
Section 16. Form 4 or Form 5
obligations may continue. See
Instruction 1(b)

1. Name and Address of Reporting Person^*

(Last)

NEWCASTLE CAPITAL GROUP LLC

(Middle)

(First)

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden r response: 0.5

> > 7. Nature of Indirect Beneficial Ownership (Instr. 4)

11. Nature of Indirect Beneficial Ownership (Instr. 4)

U obligat	ions may continution 1(b).			File								es Exchan npany Act			ı			hours	per i	response:	0
<u>AMER</u>		Reporting Person		ANCE	2. 1	ssue	r Name A INI	and Tic	cker	or Trad	ing S	Symbol				neck all C	l app Direct Office	er (give title		10% (V Other	Owner (specify
(Last) (First) (Middle) 777 MAIN STREET, SUITE 1000					3. Date of Earliest Transaction (Month/Day/Year) 10/11/2010										below) A below) see attached explanation						
(Street) FORT W	ORTH T	X	76102		- 4. l	f Am	endmen	t, Date	of O	riginal I	Filed	(Month/Da	ay/Year))	Line	e) F X F	Form	r Joint/Group n filed by One n filed by Mo on	e Re	porting Pers	son
(City)	(Si	-	(Zip)																		
1. Title of S	Security (Inst		le I - No	2. Trans Date (Month/	action	ar)	2A. Dee Execution of any (Month/I	med on Date	, 3	ired, I 3. Transac Code (Ir 8)	tion	4. Securit Disposed 5)	ies Acq	uired (A) or	5. I Se Be	Amo ecuri enefi	ount of ties cially I Following	For (D)	Ownership rm: Direct or Indirect (Instr. 4)	7. Nature of Indire Benefici
									Code V		Amount	(A (D) or)	Price	Tra		ted action(s) 3 and 4)			(Instr. 4)	
common	Stock			10/1	1/2010)				P		18,00	0	A	\$1.82		559,984			D ⁽¹⁾⁽²⁾	
Common	Stock				2/2010					P		32,00		A	\$1.8			91,984		D ⁽¹⁾⁽²⁾	
		Ti	able II - I)									sed of, onvertib				Own	ed				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	Execution Date, if any		4. Transa Code 8)		n of l		Ex	5. Date Exerci Expiration Dat Month/Day/Ye		•	7. Title and Amount of Securities Underlying Derivative Security (Instr and 4)		tr. 3	3. Price Derivati Security (Instr. 5	ive y	9. Number of derivative Securities Beneficially Owned Following Reported Transaction((Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Ownership Form:	Benefici Ownersi (Instr. 4)
					Code	v	(A)	(D)	Dat	ite ercisab		Expiration Date	Title	Amor or Numl of Share	ber						
	ICAN HA	Reporting Person [*]		ANCE	Co						·				·						
(Last) 777 MA	IN STREET	(First)	(Mide	dle)																	
(Street)	ORTH	TX	761	02																	
(City)		(State)	(Zip)																		
		Reporting Person*																			
(Last) 200 CRE STE 140	ESCENT CO	(First)	(Mide	dle)																	
(Street) DALLA	S	TX	7520	01																	
(City)		(State)	(Zip)																		

200 CRESCENT C STE 1400	OURT								
(Street) DALLAS	TX	75201							
(City)	(State)	(Zip)							
1. Name and Address of Reporting Person* NEWCASTLE CAPITAL MANAGEMENT LP									
(Last) 200 CRESCENT C STE 1400	(First) OURT	(Middle)							
(Street) DALLAS	TX	75201							
(City)	(State)	(Zip)							
1. Name and Address of Reporting Person* HALLMARK FINANCIAL SERVICES INC									
(Last) 777 MAIN STREE STE 1000	(First) T	(Middle)							
(Street) FORT WORTH	TX	76102							
(City)	(State)	(Zip)							
Name and Address of Reporting Person* SCHWARZ MARK E									
(Last) 200 CRESCENT C STE 1400	(First)	(Middle)							
(Street) DALLAS	TX	75201							
(City)	(State)	(Zip)							
Name and Address of Reporting Person* Coleman Clinton J									
(Last)	(First)	(Middle)							
C/O NEWCASTLE CAPITAL MANAGEMENT, L.P. 200 CRESCENT COURT, SUITE 1400									
(Street) DALLAS	TX	75201							
(City)	(State)	(Zip)							
Name and Address of Reporting Person* Newcastle Focus Fund II LP									
(Last) 200 CRESCENT C SUITE 1400	(First)	(Middle)							
(Street) DALLAS	TX	75201							
(City) Explanation of Respor	(State)	(Zip)							

amended and accordingly may be deemed to beneficially own Shares of the Issuer's Common Stock owned in the aggregate by the other members of the Section 13(d) group. The Section 13(d) group consists of Newcastle Partners, L.P. ("NP"), Newcastle Capital Management, L.P. ("NCG"), Newcastle Focus Fund II, L.P. ("NFF"), Hallmark Financial Services, Inc. ("Hallmark"), AHIC, Mark E. Schwarz ("Schwarz") and Clinton J. Coleman ("Coleman"). Each Reporting Person disclaims beneficial ownership of the shares of the Issuer's Common Stock owned by the other members of the Section 13(d) group except to the extent of the pecuniary interest therein.

2. NCM is the general partner of each of NP and NFF. NCG is the general partner of NCM, and Schwarz is the managing member of NCG. Accordingly, each of NCM, NCG and Schwarz may be deemed to beneficially own the shares directly owned by NP and NFF. In addition, NCM may be deemed to beneficially own a controlling interest in Hallmark, and Hallmark is the parent company of AHIC. Accordingly, each of NCM, NCG, Schwarz and Hallmark may be deemed to beneficially own the shares directly owned by AHIC.

American Hallmark Insurance 10/13/2010 Co. of Texas Newcastle Partners, L.P., By: Newcastle Capital Management, L.P., its general partner, By: Newcastle Capital 10/13/2010 Group, L.L.C. its general partner, By: /s/ Mark E. Schwarz, its managing member Newcastle Capital Management, L.P., its general partner, By: Newcastle Capital 10/13/2010 Group, L.L.C. its general partner, By: /s/ Mark E. Schwarz, its managing member Newcastle Capital Group, L.L.C. its general partner, By: 10/13/2010 /s/ Mark E. Schwarz, its managing member Hallmark Financial Services, 10/13/2010 Inc. /s/ Mark E Schwarz 10/13/2010 /s/ Clinton J Coleman 10/13/2010 Focus Fund II, L.P., By: Newcastle Capital Management, L.P., its general partner, By: Newcastle Capital 10/13/2010 Group, L.L.C. its general partner, By: /s/ Mark E. Schwarz, its managing member ** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

^{*} If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).