

**SECURITIES & EXCHANGE COMMISSION EDGAR FILING**

**KINGSTONE COMPANIES, INC.**

**Form: 4**

**Date Filed: 2003-11-21**

**Corporate Issuer CIK: 33992**

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

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

(Print or Type Responses)

1. Name and Address of Reporting Person <b>GOLDSTEIN BARRY</b>		2. Issuer Name and Ticker or Trading Symbol <b>DCAP GROUP INC/ [DCAP.OB]</b>		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) <b>President, COB, CEO, CFO, Trea</b>	
1158 BROADWAY		3. Date of Earliest Transaction (Month/Day/Year) <b>11/19/2003</b>			
HEWLETT, NY 11557		4. If Amendment, Date Original Filed (Month/Day/Year)		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/19/2003		P		3,000	A	\$ 0.95	102,000	I	(1)

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

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 control number. SEC 1474 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					
Option	\$ 0.25							(2)	03/31/2006	Common Stock	1,000,000	1,000,000	D	
Option	\$ 0.30							05/15/2002	05/15/2007	Common Stock	1,000,000	1,000,000	D	

**Reporting Owners**

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
GOLDSTEIN BARRY 1158 BROADWAY HEWLETT, NY 11557	X	X	President, COB, CEO, CFO, Trea	

**Signatures**

/s/ Barry Goldstein	11/21/2003
Signature of Reporting Person	Date

**Explanation of Responses:**

- \* 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).
- (1) Represents 42,500 shares owned by the Reporting Person's children and 59,500 shares owned by a retirement trust for the benefit of the Reporting Person. This filing shall not be deemed an admission that the Reporting Person is the beneficial owner of the shares held by his children or retirement trust.
- (2) Exercisable to the extent of 400,000 shares commencing March 31, 2002 and to the extent of 200,000 shares on each of March 31, 2003, 2004 and 2005.

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

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(Print or Type Responses)

1. Name and Address of Reporting Person <b>GOLDSTEIN BARRY</b> <small>(Last) (First) (Middle)</small> 1158 BROADWAY <small>(Street)</small> HEWLETT, NY 11557 <small>(City) (State) (Zip)</small>		2. Issuer Name and Ticker or Trading Symbol <b>DCAP GROUP INC/ [DCAP.OB]</b>		3. Date of Earliest Transaction (Month/Day/Year) 11/19/2003		4. If Amendment, Date Original Filed (Month/Day/Year)		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) President, COB, CEO, CFO, Trea		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
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**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/19/2003		P		3,000	A	\$ 0.95	102,000	I	(1)

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

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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				Code	V		(A)	(D)	Date Exercisable	Expiration Date					Title
Option	\$ 0.25						(2)	03/31/2006	Common Stock	1,000,000		1,000,000	D		
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Reporting Owner Name / Address	Relationships			
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GOLDSTEIN BARRY 1158 BROADWAY HEWLETT, NY 11557	X	X	President, COB, CEO, CFO, Trea	

**Signatures**

/s/ Barry Goldstein	11/21/2003
<small>Signature of Reporting Person</small>	<small>Date</small>

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