HCC INSURANCE HOLDINGS INC/DE/ Form 8-K February 20, 2003

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION

> > WASHINGTON, D.C. 20549

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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) February 20, 2003

HCC INSURANCE HOLDINGS, INC. (EXACT NAME OF REGISTRANT SPECIFIED IN ITS CHARTER)

STATE OR OTHERCOMMISSIONJURISDICTIONFILE NUMBER:OF INCORPORATION: IRS EMPLOYER

IDENTIFICATION NUMBER:

0-20766

76-0336636

DELAWARE

13403 NORTHWEST FREEWAY HOUSTON, TEXAS 77040-6094 (ADDRESS OF PRINCIPAL EXECUTIVE OFFICES)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE - (713) 690-7300

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ITEM 5. OTHER EVENTS

On February 20, 2003, HCC Insurance Holdings, Inc. ("HCC") announced its operating results for the Fourth Quarter and full-year ended December 31, 2002. A press release setting forth the announcement is attached as Exhibit 99.1.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(b) Exhibits.

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99.1 Press Release dated February 20, 2003 announcing HCC's operating results for the Fourth Quarter and full-year ended December 31, 2002 and attachments thereto.

## 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.

Dated: February 20, 2003 HCC INSURANCE HOLDINGS, INC.

By: /s/ Christopher L. Martin

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Christopher L. Martin Executive Vice President and General Counsel

## EXHIBIT INDEX

Exhibits.

99.1 Press Release dated February 20, 2003 announcing HCC's operating results for the Fourth Quarter and full-year ended December 31, 2002 and attachments thereto.