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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 OTHER JURISDICTION OF INCORPORATION:	COMMISSION FILE NUMBER:	IRS EMPLOYER IDENTIFICATION NUMBER:
DELAWARE	0-20766	76-0336636

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.

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