

FAIRFAX FINANCIAL HOLDINGS LTD/ CAN

Form 6-K

March 10, 2004

**SECURITIES AND EXCHANGE COMMISSION**

**Washington, DC 20549**

**Form 6-K**

Report of Foreign Private Issuer  
Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934

For the month of: March, 2004

Commission File Number: 033-71976

**FAIRFAX FINANCIAL HOLDINGS LIMITED**

(Name of Registrant)

**95 Wellington Street West**

**Suite 800**

**Toronto, Ontario**

**Canada M5J 2N7**

(Address of Principal Executive Offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:

Form 20-F  Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the SEC pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:

Yes  No

If  Yes is marked, indicate the file number assigned to the registrant in connection with Rule 12g3-2(b): N/A

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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, thereunto duly authorized.

**FAIRFAX FINANCIAL HOLDINGS LIMITED**

Date: March 9, 2004

By: /s/ Bradley P. Martin

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Name: Bradley P. Martin

Title: Vice-President and Corporate Secretary

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**EXHIBIT INDEX**

**Exhibit** **Description of Exhibit**

99.1 2003 Annual Report

99.2 Consent of PricewaterhouseCoopers LLP regarding its report dated February 5, 2004 relating to the Audited Consolidated Financial Statements for the Year Ended December 31, 2003