HCC INSURANCE HOLDINGS INC/DE/ Form 8-K October 01, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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) September 30, 2004

HCC INSURANCE HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

Delaware 0-20766 76-0336636
(State or other jurisdiction of incorporation) (Commission File Number) (IRS Employer Identification No.)

13403 Northwest Freeway
Houston, Texas
77040-6094
(Address of principal executive offices)
(Zip Code)

Registrant s telephone number, including area code: (713) 690-7300

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- $o\ \ Pre-commencement\ communications\ pursuant\ to\ Rule\ 13e-4(c)\ under\ the\ Exchange\ Act\ (17\ CFR\ 240.13e-4(c))$

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Item 8.01 Other Events.

The Company issued a press release dated September 30, 2004 announcing the effect to its earnings of the multiple hurricanes in the Atlantic and Caribbean this summer. A copy of the press release filed by the Company is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

No.	Exhibit
99.1	Press Release dated September 30, 2004

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.

HCC INSURANCE HOLDINGS, INC.

Date: October 1, 2004 By: /s/ Christopher L. Martin

Christopher L. Martin,

Executive Vice President and General

Counsel

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No. Exhibit

99.1 Press Release dated September 30, 2004