

WESTCORP /CA/  
Form 425  
January 31, 2006

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**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): January 31, 2006**

**Westcorp**  
(Exact Name of Registrant as Specified in its Charter)

**California**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**001-09910**  
(Commission File Number)

**51-0308535**  
(I.R.S. Employer  
Identification No.)

**23 Pasteur, Irvine, California 92618-3804**  
(Address of Principal Executive Offices) (Zip Code)

**(949) 727-1002**  
(Registrant's telephone number,  
including area code)

(Former Name or Former Address, if Changed Since Last Report)

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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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EXHIBIT 99.1

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**Item 2.02 Results of Operations and Financial Condition.**

On January 31, 2006, Westcorp issued a press release announcing its results of operations for the quarter ended December 31, 2005. A copy of that press release is attached to this Form 8-K as Exhibit 99.1 and is incorporated herein by this reference.

**Item 8.01 Other Events.**

The information included in Item 2.02 of this Current Report on Form 8-K is incorporated by reference into this Item 8.01.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

99.1 Press release issued on January 31, 2006

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**SIGNATURE**

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.

**WESTCORP,  
a California corporation**

Date: January 31, 2006

By: /s/ Robert J. Costantino  
Robert J. Costantino  
Executive Vice President,  
Chief Financial Officer and  
Chief Operating Officer

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**Exhibit    Description**

99.1      Press release issued on January 31, 2006