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HCC INSURANCE HOLDINGS INC/DE/
Form 8-K
February 15, 2005

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)
February 15, 2005

HCC INSURANCE HOLDINGS, INC.
(Exact name of registrant as specified in its charter)

Delaware 001-13790 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):

- 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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Item 2.02. Results of Operations and Financial Condition.

On February 15, 2005, HCC Insurance Holdings, Inc. announced its results for the Fourth Quarter of 2004 and for the full year ended December 31, 2004. A press release setting forth the announcement is furnished as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

No.	Exhibit
99.1	Earnings Press Release dated February 15, 2005

The information contained herein shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act.

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: February 15, 2005

By: /s/ CHRISTOPHER L. MARTIN

Christopher L. Martin,
Executive Vice President and
General Counsel

EXHIBIT INDEX

No.	Exhibit
99.1	Earnings Press Release dated February 15, 2005