

HCC INSURANCE HOLDINGS INC/DE/  
Form 8-K  
October 11, 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**

**October 10, 2005**  
(Date of earliest event reported)

---

**HCC Insurance Holdings, Inc.**

(Exact name of registrant as specified in its charter)

**DE**  
(State or other jurisdiction  
of incorporation)

**001-13790**  
(Commission File Number)

**76-0336636**  
(IRS Employer Identification No.)

**13403 Northwest Freeway, Houston, Texas**  
(Address of principal executive offices)

**77040**  
(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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12(b) 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))
- 

**Item 8.01 Other Events**

The Company issued a press release dated October 10, 2005 announcing its estimated losses from Hurricane Rita.

A copy of the press release issued by the Company is attached hereto as Exhibit 99.1 and incorporated herein by reference and is also available at HCC's website at [www.hcch.com](http://www.hcch.com).

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.

**Item 9.01. Financial Statements and Exhibits.**

Exhibit 99.1. Press release dated October 10, 2005

---

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**HCC Insurance Holdings, Inc.**

---

(Registrant)

**October 10, 2005**

---

**/s/ CHRISTOPHER L. MARTIN**

---

(Date)

---

Christopher L. Martin  
*Executive VP & General Counsel*

---

**Exhibit Index**

99.1 Press release dated October 10, 2005