

UNIVERSAL INSURANCE HOLDINGS, INC.

Form 8-K

October 18, 2010

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 18, 2010

Date of report (Date of earliest event reported)

Universal Insurance Holdings, Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation or organization)

001-33251
(Commission file number)

65-0231984
(IRS Employer
Identification No.)

1110 W. Commercial Blvd. Suite 100, Fort Lauderdale, Florida 33309
(Address of Principal Executive Offices)

Registrant's telephone number, including area code: (954)
958-1200

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 communication 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)).

ITEM 8.01 Other Events.

On October 18, 2010, Universal Insurance Holdings, Inc. (“Company”) issued a press release announcing that its subsidiary, Universal Property & Casualty Insurance Company (“UPCIC”), received approval from the Massachusetts Division of Insurance to write property and casualty insurance in the Commonwealth of Massachusetts. The Company also announced that UPCIC withdrew its application to provide property and casualty insurance in the Commonwealth of Virginia. The announcement, a copy of which is attached hereto as Exhibit 99.1 to this report, is incorporated herein by reference.

ITEM 9.01 Financial Statements and Exhibits

(d) Exhibits:

99.1 Press Release, dated October 18, 2010.

SIGNATURES

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

Date: October 18, 2010

UNIVERSAL INSURANCE HOLDINGS, INC.

/s/ George R. De Heer
George R. De Heer
Chief Financial Officer