BRISTOL WEST HOLDINGS INC

Form 4

December 02, 2004

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

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Form 4 or Form 5 obligations may continue. See Instruction

Check this box

if no longer

subject to

Section 16.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *

2. Issuer Name and Ticker or Trading Symbol

5. Relationship of Reporting Person(s) to Issuer

below)

FISHER TODD A

BRISTOL WEST HOLDINGS INC

(Check all applicable)

[BRW]

(Last)

(Middle)

3. Date of Earliest Transaction

_ Director Officer (give title

10% Owner Other (specify

C/O KKR, 9 WEST 57TH STREET,

(Street)

(First)

41ST FLOOR

4. If Amendment, Date Original

6. Individual or Joint/Group Filing(Check

Applicable Line)

Filed(Month/Day/Year)

(Month/Day/Year)

12/01/2004

X Form filed by One Reporting Person Form filed by More than One Reporting

NEW YORK, NY 10019

(State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)

(City)

2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if

(Month/Day/Year)

3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 3, 4 and 5) (Instr. 8)

5. Amount of Securities Beneficially Owned Following

6. Ownership 7. Nature of Form: Direct Indirect (D) or Indirect Beneficial (I) Ownership (Instr. 4) (Instr. 4)

Reported

(A) Transaction(s) or (Instr. 3 and 4)

Code V Amount (D) Price

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

3. Transaction Date 3A. Deemed 1. Title of (Month/Day/Year) Execution Date, if Transaction of Conversion

5. Number 6. Date Exercisable and **Expiration Date**

7. Title and Amount of 8. Price Underlying Securities

Derivat

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Security (Instr. 3)	or Exercise Price of Derivative Security	any (Mont	any (Month/Day/Year)	Code (Instr. 8)) Sec Acc (A) Dis of (posed D) tr. 3, 4		(Month/Day/Year)		(Instr. 3 and 4)	
				Code V	V (A) (I	D) Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock Units	<u>(1)</u>	12/01/2004(2)		A	1.4	13	(3)	(3)	Common Stock	1.43	\$ 20.

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
FISHER TODD A							
C/O KKR	X	X					
9 WEST 57TH STREET, 41ST FLOOR	Λ	Λ					
NEW YORK, NY 10019							

Signatures

Richard Kreider, by power of attorney for Reporting 12/02/2004 Person.

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Phantom Stock units convert to common stock on a one-for-one basis.
- The transaction date is the date on which the Phantom Stock units were priced under the Bristol West Holdings, Inc. Non-Employee (2) Director's Deferred Compensation and Stock Award Plan and were credited to the reporting person's account within the Plan. These Phantom Stock units are from the reinvestment of dividends earned on the Phantom Stock units awarded pursuant to the Plan.
- (3) These Phantom Stock units become payable per the election of the reporting person's termination, subject to certain provisions and conditions as set forth in the Bristol West Holdings, Inc. Non-Employee Director's Deferred Compensation and Stock Award Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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