

HCC INSURANCE HOLDINGS INC/DE/  
Form 8-K  
August 28, 2008

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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): 08/28/2008**

**HCC Insurance Holdings, Inc.**

(Exact name of registrant as specified in its charter)

**Commission File Number: 001-13790**

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

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

**13403 Northwest Freeway**  
Houston, Texas 77040  
(Address of principal executive offices, including zip code)

**713-690-7300**  
(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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**Item 7.01. Regulation FD Disclosure**

We closely monitor our catastrophe exposures worldwide. With Hurricane Gustav expected to reach the Gulf of Mexico this weekend, we have estimated that our net probable maximum loss from a Gulf of Mexico hurricane is not expected to exceed \$60 million of pre-tax earnings.

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.

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**Signature(s)**

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: August 28, 2008

By: /s/ Frank J. Bramanti

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Frank J. Bramanti  
Chief Executive Officer