

HCC INSURANCE HOLDINGS INC/DE/

Form 11-K

June 27, 2003

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

FORM 11-K

(Mark one)

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934 FOR THE FISCAL YEAR ENDED DECEMBER 31, 2002**

OR

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934**

For the transition period from to .

Commission file number 0-20766

HCC INSURANCE HOLDINGS, INC. 401(k) PLAN

HCC INSURANCE HOLDINGS, INC.

(Name of Issuer of the securities held pursuant to the Plan)

**13403 Northwest Freeway
Houston, Texas 77040**

(Address of principal executive office)

(713) 690-7300

(Registrant's telephone number, including area code)

TABLE OF CONTENTS

REQUIRED INFORMATION

SIGNATURES

EXHIBIT INDEX

Consent of PricewaterhouseCoopers LLP

401(k) Plan Financial Statements & Supplemental

Certification Pursuant to Section 906

REQUIRED INFORMATION

1. Audited Statements of Net Assets Available for Benefits as of December 31, 2002 and 2001. Incorporated by reference to the HCC Insurance Holdings, Inc. 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.
2. Audited Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2002. Incorporated by reference to the HCC Insurance Holdings, Inc. 401 (k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.
3. Notes to Financial Statements. Incorporated by reference to the HCC Insurance Holdings, Inc. 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.
4. Schedule I Schedule of Assets (held at end of year) as of December 31, 2002. Incorporated by reference to the HCC Insurance Holdings, Inc. 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.
5. Schedule II Schedule of Nonexempt Transactions for year ended December 31, 2002. Incorporated by reference to the HCC Insurance Holdings, Inc. 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.

EXHIBITS

| Exhibit | Description |
|----------------|---|
| 23.1 | Consent of PricewaterhouseCoopers LLP |
| 99.1 | HCC Insurance Holdings, Inc. 401(k) Plan Financial Statements and Supplemental Schedules |
| 99.2 | Certification pursuant to 18 U.S.C. Sec. 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 |

SIGNATURES

The Plan Pursuant to the requirements of the Securities Exchange Act of 1934, the administrator of the HCC Insurance Holdings, Inc. 401(k) Plan has duly caused this annual report to be signed on its behalf by the undersigned thereunto duly authorized, in the City of Houston, State of Texas, on the 26th day of June, 2003.

HCC INSURANCE HOLDINGS, INC. 401(k) PLAN

By: HCC Insurance Holdings, Inc., Administrator

By: /s/ CHRISTOPHER L. MARTIN

Name: Christopher L. Martin

Title: Executive Vice President

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