

BRISTOL WEST HOLDINGS INC  
Form 8-K  
February 23, 2005

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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**

**February 16, 2005  
Date of Report (Date of Earliest Event Reported)  
Commission File No. 001-31984**

**BRISTOL WEST HOLDINGS, INC.**  
(Exact name of registrant as specified in its charter)

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

**13-3994449**  
(I.R.S. Employer  
Identification No.)

**5701 Stirling Road, Davie, Florida**  
(Address of principal executive offices)

**33314**  
(Zip Code)

Registrant's telephone number, including area code:  
**(954) 316-5200**

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Item 9.01 Financial Statements and Exhibits (c) Exhibits 99.1 Press Release, dated February 16, 2005.

On February 16, 2005, Bristol West Holdings, Inc. issued a press release announcing results for the first quarter of 2004. A copy of the press release is attached hereto as Exhibit 99.1. The information in Exhibit 99.1 is being furnished pursuant to Item 12 of Form 8-K.

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SIGNATURES

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 thereunto duly authorized.

BRISTOL WEST HOLDINGS, INC.

By: /s/ Craig E. Eisensacher

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Name: Craig E. Eisenacher

Title: CFO and Senior Vice President - Corporate Finance

Date: February 16, 2005

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INDEX TO EXHIBITS

| Exhibit Number | Exhibit                                |
|----------------|--|
| 99.1           | Press Release, dated February 16, 2005 |