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UNIVERSAL INSURANCE HOLDINGS INC

Form NT 10-K April 03, 2006

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 12b-25

Commission File Number 0-20848

NOTIFICATION OF LATE FILING
(Check One): [X] Form 10-K [] Form 20-F [] Form 11-K [] Form 10-Q [] Form N-SAR [] Form N-CSR [] Form 10-D
For Period Ended: December 31, 2005
[] Transition Report on Form 10-K [] Transition Report of Form 10-Q [] Transition Report on Form 20-F [] Transition Report on Form N-SAR [] Transition Report on Form 11-K
For the Transition Period Ended:
READ ATTACHED INSTRUCTION SHEET BEFORE PREPARING FORM. PLEASE PRINT OR TYPE.
Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.
If the notification relates to a portion of the filing checked above, identify the item(s) to which the notification relates: $ \frac{1}{2} \left(\frac{1}{2} \right) \left($
PART I REGISTRANT INFORMATION
Full name of registrant: Universal Insurance Holdings, Inc.
Former name if applicable: Universal Heights, Inc.
Address of principal executive office (Street and number): 1110 West Commercial Blvd., Ste. 100
City, state and zip code: Ft. Lauderdale, Florida 33309
PART II RULE 12b-25 (b) AND (c)
If the subject report could not be filed without unreasonable effort or

expense and the registrant seeks relief pursuant to Rule $12b-25\,(b)\,\text{,}$ the following should be completed. (Check box if appropriate.)

- (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
- (b) The subject annual report, semi-annual report, transition report on [X] Form 10-K, 20-F, 11-K, Form N-SAR, or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the

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prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and

[] (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III NARRATIVE

State below in reasonable detail why Form 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period. (Attach extra sheets if needed.)

The Company requires additional time for its independent auditors, Blackman Kallick Bartelstein LLP, to complete their review of the financial statements to be included in the Form 10-KSB for the period ended December 31, 2005. The Company fully expects to be able to file the Form 10-KSB on or before the fifteenth calendar day following the prescribed due date.

PART IV OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

James M. Lynch 954-958-1200

(Name) (Area Code) (Telephone Number)

(2) Have all other periodic reports required under Section 13 or $15\,(d)$ of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s).

[X] Yes [] No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?

[] Yes [X] No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Universal Insurance Holdings, Inc.

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has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: March 31, 2006

By: /s/ Bradley I. Meier _____

President and Chief Executive Officer