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UNIVERSAL INSURANCE HOLDINGS, INC.

Form 8-K July 13, 2007

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

July 13, 2007

Date of report (Date of earliest event reported)

Registrant's telephone number, including area code: (954) 958-1200

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 (see General Instruction A.2. below):

- [] Written communication 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)).

ITEM 8.01 Other Events.

On July 13, 2007, Universal Insurance Holdings, Inc. (the "Company") announced

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that its board of directors approved a dividend on the Company's Common Stock. The announcement, a copy of which is furnished as Exhibit 99.1 to this report, is incorporated herein by reference.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits:

99.1 Press Release, dated July 13, 2007.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: July 13, 2007 UNIVERSAL INSURANCE HOLDINGS, INC.

By: /s/ Bradley I. Meier
-----Bradley I. Meier
President and Chief Executive
Officer