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BRISTOL WEST HOLDINGS INC

Form 8-K

August 12, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

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Form 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

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Date of report (Date of earliest event reported): August 11, 2004

Bristol West Holdings, Inc.  
(Exact Name of Registrant as Specified in Charter)

|   |                             |   |
|---|-----------------------------|---|
| Delaware  | 001-31984                   | 13-3994449                              |
| (State or Other Jurisdiction<br>of Incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

5701 Stirling Road  
Davie, Florida 33314  
(Address of Principal Executive Offices)

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

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

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Item 7. Financial Statements, Pro Forma Financial Information  
and Exhibits

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(c) Exhibits

99.1 Press Release, dated August 11, 2004.

Item 12. Results of Operations and Financial Condition

On August 11, 2004, Bristol West Holdings, Inc. issued a press release announcing its financial results for the second 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.

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. Eisenacher

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Name: Craig E. Eisenacher  
Title: Chief Financial Officer

Date: August 12, 2004

INDEX TO EXHIBITS

Exhibit Number  
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Exhibit  
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99.1

Press Release, dated August 11, 2004

