

Edgar Filing: UNIVERSAL INSURANCE HOLDINGS INC - Form NT 10-K

UNIVERSAL INSURANCE HOLDINGS INC
Form NT 10-K
March 31, 2003

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 12B-25
Commission File Number 0-20848

NOTIFICATION OF LATE FILING

(Check One): Form 10-K Form 11-K Form 20-F Form 10-Q
 Form N-SAR

For Period Ended: December 31, 2002

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: _____

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):

2875 N.E. 191st Street, Suite 300

City, state and zip code: Miami, Florida 33180

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), 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;

Edgar Filing: UNIVERSAL INSURANCE HOLDINGS INC - Form NT 10-K

[X] (b) The subject annual report, semi-annual report, transition report on Form 10-K, 20-F, 11-K or Form N-SAR, or portion thereof will be filed on or before the 15th calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, 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 the reasons why Form 10-K, 11-K, 20-F, 10-Q, N-SAR or the transition report portion thereof could not be filed within the prescribed time period. (Attach extra sheets if needed.)

The Company recently engaged Blackman Kallick Bartelstein LLP as its independent accountants as described in the Form 8-K filed by the Company with the Securities and Exchange Commission on October 28, 2002. Although Blackman Kallick Bartelstein LLP has made every effort to complete its work, it has informed the Company that it will require some additional time to finalize its report for the fiscal year ended December 31, 2002. As a result, the Company requires additional time to prepare its Annual Report on Form 10-KSB for the period ended December 31, 2002. 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 (305) 792-4200

(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.

Edgar Filing: UNIVERSAL INSURANCE HOLDINGS INC - Form NT 10-K

Universal Insurance Holdings, Inc.

(Name of registrant as specified in charter)

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

Date: March 31, 2003

By: /s/ James M. Lynch

James M. Lynch
Chief Financial Officer