

BRISTOL WEST HOLDINGS INC  
Form 8-K  
February 23, 2006

**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**

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

Date of Report (Date of Earliest Event Reported): **February 22, 2006**  
**Commission File No. 001-31984**

**Delaware**      **001-31984**      **13-3994449**  
(State or other jurisdiction      (Commission File No.)      (I.R.S. Employer  
of incorporation)      Identification No.)

**5701 Stirling Road, Davie, Florida**      **33314**  
(Address of principal executive offices)      (Zip Code)

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

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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:

- Written communications 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))
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**Item 2.02. Results of Operations and Financial Condition**

On February 22, 2006, Bristol West Holdings, Inc. issued a press release announcing its financial results for the fourth quarter and full year ended December 31, 2005. A copy of the press release is being furnished as Exhibit 99.1 to this Form 8-K, is hereby incorporated herein and shall not be deemed filed for the purposes of Section 18 of the Exchange Act.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits

99.1 Press Release, dated February 22, 2006 (furnished pursuant to Item 2.02)

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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.  
(Registrant)

Date: February 22, 2006

By: /s/ Craig E.

Eisensacher

Craig E. Eisenacher

Senior Vice President - Chief Financial Officer  
(Principal Financial Officer, Principal Accounting Officer

and

duly authorized officer)

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**INDEX TO EXHIBITS**

**Exhibit Number and Description**

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