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- 3. Schedule I - Schedule of Assets Held for Investment purposes (with Fund Information) as of December 31, 2001. Incorporated by reference to the HCC Insurance Holdings 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.
- 4. Schedule II - Schedule of Nonexempt Transactions for year ended December 31, 2001. Incorporated by reference to the HCC Insurance Holdings 401(k) Plan Financial Statements and Supplemental Schedules attached hereto as Exhibit 99.1.

EXHIBITS

Exhibit -----	Description -----
23.1	Consent of PricewaterhouseCoopers LLP
99.1	HCC Insurance Holdings 401(k) Plan Financial Statements and Supplemental Schedules

SIGNATURES

THE PLAN Pursuant to the requirements of the Securities Exchange Act of 1934, the administrator of the HCC Insurance Holdings 401(k) Plan has duly caused this annual report to be signed on its behalf by the undersigned thereunto duly authorized, in the City of Houston, State of Texas, on the 26th day of June, 2002.

HCC INSURANCE HOLDINGS 401(k) PLAN

By: HCC Insurance Holdings, Inc., Administrator

By: /s/ Christopher L. Martin

Name: Christopher L. Martin

Title: Executive Vice President

EXHIBIT INDEX

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