

UNIVERSAL INSURANCE HOLDINGS, INC.  
 Form 4  
 October 10, 2007

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**MEIER NORMAN M**

2. Issuer Name and Ticker or Trading Symbol  
**UNIVERSAL INSURANCE HOLDINGS, INC. [UVE]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
**1110 WEST COMMERCIAL BOULEVARD, SUITE 100**  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**10/08/2007**

\_\_\_\_ Director  
 \_\_\_\_ Officer (give title below)  10% Owner  
 \_\_\_\_ Other (specify below)  
**Director and Secretary**

**FORT LAUDERDALE, FL 33309**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount or Price (A) or (D)		
Common Stock	10/08/2007		S		5,000	D	\$ 9.58 2,825,545 D
Common Stock	10/08/2007		S		2,600	D	\$ 9.58 2,822,945 D
Common Stock	10/08/2007		S		2,400	D	\$ 9.55 2,820,545 D
Common Stock	10/09/2007		S		1,500	D	\$ 9.9 2,819,045 D
Common Stock	10/09/2007		S		100	D	\$ 9.75 2,818,945 D

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Common Stock	10/09/2007	S	1,400	D	\$ 9.7	2,817,545	D
Common Stock	10/09/2007	S	1,500	D	\$ 9.87	2,816,045	D
Common Stock	10/09/2007	S	800	D	\$ 9.86	2,815,245	D
Common Stock	10/09/2007	S	700	D	\$ 9.86	2,814,545	D
Common Stock	10/09/2007	S	200	D	\$ 9.93	2,814,345	D
Common Stock	10/09/2007	S	800	D	\$ 9.94	2,813,545	D
Common Stock	10/09/2007	S	400	D	\$ 9.95	2,813,145	D
Common Stock	10/09/2007	S	100	D	\$ 9.92	2,813,045	D
Common Stock	10/09/2007	S	1,100	D	\$ 9.92	2,811,945	D
Common Stock	10/09/2007	S	400	D	\$ 9.92	2,811,545	D
Common Stock	10/09/2007	S	200	D	\$ 9.92	2,811,345	D
Common Stock	10/09/2007	S	700	D	\$ 9.9	2,810,645	D
Common Stock	10/09/2007	S	600	D	\$ 9.9	2,810,045	D
Common Stock	10/09/2007	S	200	D	\$ 9.92	2,809,845	D
Common Stock	10/09/2007	S	800	D	\$ 9.91	2,809,045	D
Common Stock	10/09/2007	S	400	D	\$ 9.92	2,808,645	D
Common Stock	10/09/2007	S	600	D	\$ 9.9	2,808,045	D
Common Stock	10/09/2007	S	700	D	\$ 10	2,807,345	D
Common Stock	10/09/2007	S	1,000	D	\$ 9.9	2,806,345	D
Common Stock	10/09/2007	S	600	D	\$ 9.78	2,805,745	D
	10/09/2007	S	1,200	D		2,804,545	D

Common Stock						\$ 9.78		
Common Stock	10/09/2007	S	1,000	D		\$ 9.77	2,803,545	D
Common Stock	10/09/2007	S	2,200	D		\$ 9.75	2,801,345	D
Common Stock	10/09/2007	S	2,400	D		\$ 9.77	2,798,945	D
Common Stock	10/09/2007	S	400	D		\$ 9.77	2,798,545	D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Owned Beneficially (Instr. 5)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

## Reporting Owners

**Reporting Owner Name / Address**

**Relationships**

Director 10% Owner Officer Other

MEIER NORMAN M  
1110 WEST COMMERCIAL BOULEVARD  
SUITE 100  
FORT LAUDERDALE, FL 33309

Director and Secretary

## Signatures

/s/ Norman M.  
Meier

10/09/2007

\_\_Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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