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PLATINUM UNDERWRITERS HOLDINGS LTD

Form 8-K

August 24, 2004

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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

Date of Report (Date of Earliest Event Reported) - August 23, 2004

PLATINUM UNDERWRITERS HOLDINGS, LTD.
(Exact name of registrant as specified in its charter)

| | | |
|--|---------------------------------------|--|
| BERMUDA (State or other jurisdiction of incorporation or organization) | 001-31341 (Commission File Number) | 98-0416483 (IRS Employer Identification No.) |
|--|---------------------------------------|--|

| | |
|--|---------------------|
| THE BELVEDERE BUILDING 69 PITTS BAY ROAD PEMBROKE, BERMUDA (Address of principal executive offices) | HM 08 (Zip Code) |
|--|---------------------|

(441) 295-7195
(Registrant's telephone number, including area code)

N/A
(Former name or address, if changed since last report)

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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2

Item 8.01. Other Events.

On August 23, 2004, Platinum Underwriters Holdings, Ltd. (the "Company") issued a press release reporting on the impact of Hurricane Charley. The press release is attached hereto as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit 99.1 Press release dated August 23, 2004.

3

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, Platinum Underwriters Holdings, Ltd. has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PLATINUM UNDERWRITERS HOLDINGS, LTD.

By: /s/ Michael E. Lombardozzi

Michael E. Lombardozzi
Executive Vice President,
General Counsel and Secretary

Date: August 23, 2004

4

Exhibit Index

| Exhibit Number ----- | Description ----- |
|----------------------------|--------------------------------------|
| 99.1 | Press release dated August 23, 2004. |