MBIA INC Form 8-K November 05, 2008

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): November 5, 2008

MBIA INC.

(Exact name of registrant as specified in its charter)

Connecticut 1-9583 06-1185706

(State or other jurisdiction of (Commission File Number) (IRS Employer Identification No.)

incorporation)

113 King Street,

Armonk, New York 10504

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:

914-273-4545

Not Applicable

(Former name or former 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))

Item 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

The following information, including the Exhibit to this Form 8-K, is being furnished pursuant to Item 2.02 - Results of Operations and Financial Condition of Form 8-K.

On November 5, 2008, MBIA Inc. issued a press release announcing its results of operations for the quarter ended September 30, 2008. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K and is incorporated by reference to this Item 2.02 as if fully set forth herein.

Item 7.01 REGULATION FD DISCLOSURE.

On November 5, 2008, MBIA posted on its Web site, www.mbia.com, under the section "Selected Exposures," certain information on its insured structured finance portfolio as well as detailed information on its multi-sector CDO portfolio. The information is posted as "MBIA's Insured Structured Finance Portfolio" and "MBIA's Multi-Sector CDO Portfolio" and is presented as of March 31, 2008, June 30, 2008 and September 30, 2008.

On November 5, 2008, MBIA will also post, under the "Presentations" section of its Web site, www.mbia.com, a slide presentation accompanied by an audio file entitled "Commercial Real Estate at MBIA."

On November 5, 2008, MBIA also posted on its Web site, www.mbia.com, a presentation for the financial results conference call to be held on November 5, 2008 at 11:00 a.m. EDT.

Item 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

99.1 Press Release issued by MBIA Inc. dated November 5, 2008.

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 hereunto duly authorized.

MBIA INC.

By: /s/ Ram D. Wertheim Ram D. Wertheim General Counsel

Date: November 5, 2008

EXHIBIT INDEX TO CURRENT REPORT ON FORM 8-K Dated November 5,2008

Exhibit 99.1 Press Release issued by MBIA Inc. dated November 5, 2008.