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PICO HOLDINGS INC /NEW
Form 8-K
March 31, 2003

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) March 31, 2003

PICO HOLDINGS, INC.

(Exact name of registrant as specified in charter)

<u>California</u> ----- (State or other jurisdiction of incorporation)	<u>0-18786</u> ----- (Commission File Number)	<u>94-2723335</u> ----- (IRS Employer Identification No.)
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<u>875 Prospect Street, Suite 301, La Jolla, California</u> ----- (Address of principal executive offices)	<u>92037</u> ----- (Zip Code)
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Registrant's telephone number, including area code (858) 456-6022

(Former name or former address, if changed since last report)

ITEM 9. REGULATION FD DISCLOSURE

On March 31, 2003, the Registrant filed Form 10-K/A for calendar year 2001 and Form 10-K for calendar year 2002 with the SEC.

A copy of the press release relating to these filings is attached hereto as Exhibit 99.

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.

PICO HOLDINGS, INC.

Date: March 31, 2003

By: /s/ Maxim C. W. Webb

Maxim C. W. Webb
Chief Financial Officer and Treasurer

EXHIBITS INDEX

<u>Exhibit Number</u>	<u>Description</u>
99.	March 31, 2003 Press Release by PICO Holdings, Inc.