



DIVISION OF  
CORPORATION FINANCE

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

January 9, 2018

Frank C. Wilcox  
Chief Financial Officer  
Universal Insurance Holdings, Inc.  
1110 W. Commercial Blvd.  
Fort Lauderdale, Florida 33309

**Re: Universal Insurance Holdings, Inc.**  
**Form 10-K for the Fiscal Year Ended December 31, 2016**  
**Filed February 24, 2017**  
**File No. 001-33251**

Dear Mr. Wilcox:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence by the staff.

Division of Corporation Finance  
Office of Healthcare & Insurance