
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 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 22, 2013

NMI Holdings, Inc.
(Exact Name of Registrant as Specified in Its Charter)

Delaware
(State or Other Jurisdiction
of Incorporation)

001-36174
(Commission
File Number)

45-4914248
(IRS Employer
Identification No.)

2100 Powell Street, 12th Floor, Emeryville, CA.
(Address of Principal Executive Offices)

94608
(Zip Code)

(855) 530-6642

(Registrant's Telephone Number, Including Area Code)

(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 (see General Instruction A.2. below):

- 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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Item 8.01. Other Events

On November 22, 2013, NMI Holdings, Inc. ("NMIH") issued a news release announcing that its primary insurance subsidiary, National Mortgage Insurance Corporation, received approval from the Florida Office of Insurance Regulation of its application for a certificate of authority to write mortgage guaranty insurance in Florida. A copy of this news release is furnished as Exhibit 99.1 to this report.

The information included in, or furnished with, this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 NMI Holdings, Inc. News Release dated November 22, 2013.

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.

NMI Holdings, Inc.
(Registrant)

Date: November 22, 2013

By: /s/ Glen Corso
Name: Glen Corso
Title: General Counsel

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
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99.1	NMI Holdings, Inc. News Release dated November 22, 2013.
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FOR IMMEDIATE RELEASE**National MI Approved to Write Mortgage Guaranty Insurance in Florida**

Approval by the Florida Office of Insurance Regulation marks the 49th state for mortgage insurer

Emeryville, CA-November 22, 2013 - [NMI Holdings, Inc.](#), (NASDAQ: NMIH) the parent company of National Mortgage Insurance Corporation (National MI) announces today that National MI's application for an insurance license in Florida has been approved by the Florida Office of Insurance Regulation (OIR). With the approval by the Florida OIR, National MI is now licensed to write mortgage guaranty insurance in 49 of the 50 U.S. states and the District of Columbia.

"Approval by the Florida Office of Insurance Regulation is a significant achievement for National MI," said Bradley Shuster, president and chief executive officer of NMI Holdings, Inc. "We are delighted that we will be able to provide mortgage insurance to homeowners in Florida, a state hit particularly hard by the burst of the housing bubble."

Florida's homeownership rate dropped to 66 percent in the second quarter of 2013, which is down from 72.1 percent in the second quarter of 2005, according to the most recent U.S. Census Bureau report.

With its approval of National MI as a licensed insurer in the state of Florida, the Florida OIR will be helping to broaden the availability of mortgage financing, particularly for first-time homeowners who might not have a 20 percent down payment, Shuster noted. Private mortgage insurance is typically required on mortgages with a loan-to-value (LTV) ratio greater than 80 percent.

"We commend the Florida Office of Insurance Regulation for recognizing the benefit that we believe increased mortgage insurance capacity provides in supporting the American dream of owning a home," he said.

National MI has received approval from Fannie Mae and Freddie Mac and applied for state licensing in all 50 states and the District of Columbia. Wyoming is the sole remaining state where the company's license application has not yet been approved.

About National Mortgage Insurance

National Mortgage Insurance Corporation (National MI) is headquartered in Emeryville, California, in the San Francisco Bay Area. NMI Holdings, Inc., National MI's parent company, raised over \$500 million of capital in a private placement of its securities in April 2012 and completed its initial public offering in November 2013. National MI has received approval from Fannie Mae and Freddie Mac as a qualified mortgage insurer, and has been approved to provide mortgage insurance in 49 states and the District of Columbia. For more information, please visit www.nationalmi.com

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