PICO HOLDINGS INC /NEW Form 8-K August 01, 2016

| UNITED STATES |
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| 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

August 1, 2016

Date of Report (Date of earliest event reported)

PICO HOLDINGS, INC.

(Exact Name of Registrant as Specified in Its Charter)

California 33-36383 94-2723335

(State or other Jurisdiction of Incorporation or (Commission File (IRS Employer Identification

Organization) Number) No.)

7979 Ivanhoe Avenue, Suite 300 La Jolla, California 92037 (Address of principal executive offices) (Zip code)

Registrant's Telephone Number, Including Area Code: (888) 389-3222

Not Applicable

(Former name, former address and former fiscal year, 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):

Whitten communications program to Dula 425 under the Securities Act (17 CED 220 425)

| ΙJ | written communications pursuant to Rule 425 under the Securities Act (17 CFR 250.425) |
|----|--|
| [] | Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CRF 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))

Section 2 Financial Information

Item 2.02 Results of Operations and Financial Condition

On August 1, 2016, UCP, Inc. ("UCP"), a 56.9% owned subsidiary of PICO Holdings, Inc. ("PICO"), and the entity through which PICO conducts its Real Estate Operations business, disclosed its financial results for the quarter ended June 30, 2016. The press release and second quarter earnings presentation are attached hereto as Exhibit 99.1 and Exhibit 99.2, respectively, and are being furnished (not filed) under Item 2.02 of Form 8-K.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

| Exhibit Number | Description |
|-------------------|---|
| 99.1 | Press Release of UCP, Inc. dated August 1, 2016 (financial results for the quarter ended June 30, 2016). |
| 99.2 | Earnings Presentation of UCP, Inc. dated August 1, 2016 (financial results for the second quarter ended June 30, 2016). |
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SIGNATURE

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.

Date: August 1, 2016

PICO HOLDINGS, INC.

By: /s/ Maxim C. W. Webb Maxim C. W. Webb Executive Vice President, Chief Financial Officer, Treasurer, and Secretary

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