

STILWELL JOSEPH  
Form 3  
July 23, 2012

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |                                      |   |  |
|---|---------|--------------------------------------|---|--|
| 1. Name and Address of Reporting Person * |         | 2. Date of Event Requiring Statement | 3. Issuer Name <b>and</b> Ticker or Trading Symbol                              |  |
| Â STILWELL JOSEPH                         |         | (Month/Day/Year)                     | UNITED INSURANCE HOLDINGS CORP. [UIHC]  |  |
| (Last)                                    | (First) | (Middle)                             | 07/13/2012  |  |
| 111 BROADWAY, 12TH FLOOR                  |         |                                      | 4. Relationship of Reporting Person(s) to Issuer                                | 5. If Amendment, Date Original Filed(Month/Day/Year)                             |
| (Street)                                  |         |                                      |   |  |
| NEW YORK, NY 10006                        |         |                                      | (Check all applicable)  | 6. Individual or Joint/Group Filing(Check Applicable Line)                       |
| (City)                                    | (State) | (Zip)                                | <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner | <input type="checkbox"/> Form filed by One Reporting Person                      |
|   |         |                                      | <input type="checkbox"/> Officer <input type="checkbox"/> Other                 | <input checked="" type="checkbox"/> Form filed by More than One Reporting Person |
|   |         |                                      | (give title below)  | (specify below)  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock                    | 1,189,230 <sup>(1)</sup>                              | D  | Â   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|--|---|
|  |  | Title   |  |  |   |

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|                     |                    |                                  |                                  |
|---------------------|--------------------|----------------------------------|----------------------------------|
| Date<br>Exercisable | Expiration<br>Date | Amount or<br>Number of<br>Shares | or Indirect<br>(I)<br>(Instr. 5) |
|---------------------|--------------------|----------------------------------|----------------------------------|

## Reporting Owners

| Reporting Owner Name / Address  | Relationships |              |         |       |
|---|---------------|--------------|---------|-------|
|   | Director      | 10%<br>Owner | Officer | Other |
| STILWELL JOSEPH<br>111 BROADWAY, 12TH FLOOR<br>NEW YORK, NY 10006   | ^             | ^ X          | ^       | ^     |
| STILWELL ASSOCIATES L P<br>111 BROADWAY, 12TH FLOOR<br>NEW YORK, NY 10006   | ^             | ^ X          | ^       | ^     |
| Stilwell Associates Insurance Fund of the S.A.L.I. Multi-Series Fund L.P.<br>315 CLOCKTOWER COMMONS<br>BREWSTER, NY 10508 | ^             | ^ X          | ^       | ^     |
| Stilwell Value LLC<br>111 BROADWAY, 12TH FLOOR<br>NEW YORK, NY 10006  | ^             | ^ X          | ^       | ^     |
| Stilwell Advisers LLC<br>315 CLOCKTOWER COMMONS<br>BREWSTER, NY 10508   | ^             | ^ X          | ^       | ^     |

## Signatures

|  |            |
|--|------------|
| /s/ Joseph David Stilwell  | 07/23/2012 |
| **Signature of Reporting Person  | Date       |
| STILWELL ASSOCIATES, L.P., By STILWELL VALUE LLC, General Partner, /s/ Joseph Stilwell, Managing Member  | 07/23/2012 |
| **Signature of Reporting Person  | Date       |
| STILWELL ASSOCIATES INSURANCE FUND OF THE S.A.L.I. MULTI-SERIES FUND L.P., By STILWELL ADVISERS LLC, Investment Subadviser, /s/ Joseph Stilwell, Managing Member | 07/23/2012 |
| **Signature of Reporting Person  | Date       |
| STILWELL VALUE LLC, /s/ Joseph Stilwell, Managing Member   | 07/23/2012 |
| **Signature of Reporting Person  | Date       |
| STILWELL ADVISERS LLC, /s/ Joseph Stilwell, Managing Member  | 07/23/2012 |
| **Signature of Reporting Person  | Date       |

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(b)(v).
  - \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1)

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Stilwell Value Partners I, L.P., Stilwell Value Partners VI, L.P., Stilwell Associates, L.P., and Stilwell Associates Insurance Fund of the S.A.L.I. Multi-Series Fund L.P. directly own 200,000; 299,487; 653,343; and 36,400 shares of common stock, respectively. The aggregate shares reported are owned indirectly by all reporting owners through Joseph Stilwell's capacities as the managing member and 99% owner of Stilwell Value LLC, which is the general partner of Stilwell Value Partners I, Stilwell Value Partners VI, and Stilwell Associates, and the managing and sole member of Stilwell Advisers LLC, which provides investment advice to Stilwell SALI Fund.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.