

RADIAN GROUP INC  
Form 8-K  
January 15, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## 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) January 14, 2004

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## Radian Group Inc.

(Exact name of registrant as specified in its Charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**1-11356**  
(Commission File Number)

**23-2691170**  
(I.R.S. Employer  
Identification No.)

**1601 Market Street, Philadelphia, PA**  
(Address of principal executive offices)

**19103**  
(zip code)

**(215) 564-6600**

(Registrant's telephone number, including area code)

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



ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 14, 2004, Radian Group Inc. issued a press release announcing the addition of \$96.0 million to its reserves in anticipation of \$111.0 million in claims from a single manufactured housing transaction. The increase in reserves will result in a \$62.0 million, or \$0.66 per share, after tax reduction in earnings for the fourth quarter of 2003. The press release is furnished herewith as Exhibit 99.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RADIAN GROUP INC.

Date: January 15, 2004

By:

/s/ C. ROBERT QUINT

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C. Robert Quint  
Chief Financial Officer

**EXHIBIT INDEX**

**Exhibit**

**Number**

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99            Press release, dated January 14, 2004, by Radian Group Inc.