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HALLMARK FINANCIAL SERVICES INC

Form 8-K

November 14, 2003

UNITED STATES
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

Date of Report (Date of earliest event reported): November 14, 2003

HALLMARK FINANCIAL SERVICES, INC.

(Exact name of registrant as specified in its charter)

Nevada	0-16090	87-0447375
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

777 Main Street, Suite 1000, Fort Worth, Texas	76102
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (817) 348-1600

Not Applicable
(Former name or former address, if changed since last report.)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits.

99.1 Press release dated November 14, 2003

Item 9. Regulations FD Disclosure.

On November 14, 2003, the Registrant issued a press release announcing its financial results for the third quarter ended September 30, 2003. A copy of the Registrant's press release is attached as Exhibit 99.1 to this Current Report.

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Item 12. Results of Operations and Financial Condition.

On November 14, 2003, the Registrant issued a press release announcing its financial results for the third quarter ended September 30, 2003. A copy of the Registrant's press release is attached as Exhibit 99.1 to this Current Report.

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.

HALLMARK FINANCIAL SERVICES, INC.

Date: November 14, 2003

By: /s/ Scott K. Billings

Scott K. Billings, Its Chief Financial Officer