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WESTCORP /CA/ Form 8-K February 11, 2002

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 earliest event reported): February 11, 2002

WESTCORP

(Exact name of registrant as specified in charter)

California 33-13646 51-0308535

(State or other jurisdiction (Commission (IRS employer of incorporation) file number) identification no.)

23 Pasteur

Irvine, California 92618

(Address of principal executive offices) (Zip code)

Registrant's telephone number, including area code: (949) 727-1002

ITEM 5. OTHER EVENTS

The registrant is hereby filing its consolidated financial statements as of December 31, 2001 and 2000, and for each of the three years in the period ended December 31, 2001, along with the consent of its independent auditor.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

The exhibits listed on the Exhibit Index of this Form 8-K are filed herewith.

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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.

WESTCORP

Date: February 11, 2002 /s/ MARK OLSON

Mark Olson, Vice President

and Controller

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INDEX TO EXHIBITS

Exhibit No.	Description	Page
20	Consolidated financial statements of Westcorp and and Subsidiaries as of December 31, 2001 and 2002, and for each of the three years in the period ended December 31, 2001	
23	Consent of Ernst & Young LLP	

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