

FREMONT GENERAL CORP  
Form 8-K  
July 22, 2005

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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):

July 15, 2005

Fremont General Corporation

(Exact name of registrant as specified in its charter)

Nevada

001-08007

95-2815260

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

2425 Olympic Boulevard , 3rd Floor, Santa  
Monica, California

90404

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

(310) 315-5500

Not Applicable

Former name or former address, 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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 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))



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**Item 8.01 Other Events.**

As previously reported, on May 2, 2005, the State of California Insurance Commissioner (the "Commissioner") filed an amended complaint (the "Complaint") with regard to the only remaining cause of action in a lawsuit brought by the Commissioner on behalf of Fremont Indemnity Company ("Fremont Indemnity") against Fremont General Corporation (the "Company") alleging fraud and concealment and claiming the improper utilization by the Company of certain net operating losses allegedly belonging to Fremont Indemnity.

On July 15, 2005, the Superior Court of California (the "Court") dismissed the Complaint, with 20 days leave to amend. Specifically, the Court ruled that the Complaint "...contains much surplusage and editorializings and fails to plead clearly and specifically any actionable misrepresentation or omission." The Company continues to believe that this litigation is without factual merit.

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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.

Fremont General Corporation

July 22, 2005

By: /s/ PATRICK E. LAMB

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*Name: PATRICK E. LAMB*

*Title: Senior Vice President, Chief Financial Officer, Chief Accounting Officer and Treasurer (Principal Accounting Officer)*