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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): December 20, 2012**

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**RenaissanceRe Holdings Ltd.**

(Exact name of registrant as specified in its charter)

**Bermuda**  
(State or other jurisdiction  
of incorporation)

**001-14428**  
(Commission  
File Number)

**98-014-1974**  
(IRS Employer  
Identification No.)

**Renaissance House  
12 Crow Lane, Pembroke  
Bermuda**  
(Address of principal executive offices)

**HM 19**  
(Zip Code)

**Registrant's telephone number, including area code: (441) 295-4513**

**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 7.01. Regulation FD Disclosure.**

On December 20, 2012, RenaissanceRe Holdings Ltd. issued a press release (the “Press Release”) announcing its initial estimated net negative impact from Storm Sandy, which occurred in late October 2012 and resulted in widespread damage to personal and commercial property in the Northeast and Mid-Atlantic states. A copy of the Press Release is furnished as Exhibit 99.1 to this Form 8-K.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits.

The following exhibits are furnished as part of this report:

Exhibit #	Description
99.1	Press Release, dated December 20, 2012

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**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.

Date: December 20, 2012

RENAISSANCERE HOLDINGS LTD.

By: /s/ Stephen H. Weinstein

Name: Stephen H. Weinstein

Title: SVP, General Counsel, & Corporate Secretary

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## INDEX TO EXHIBITS

Exhibit #	Description
99.1	Press Release, dated December 20, 2012



***RenaissanceRe Announces \$130.0 Million Initial Estimated Net Negative Impact From Storm Sandy***

PEMBROKE, Bermuda, December 20, 2012 — RenaissanceRe Holdings Ltd. (NYSE: RNR) (“RenaissanceRe” or the “Company”) today announced its initial estimated net negative impact from Storm Sandy, which occurred in late October 2012 and resulted in widespread damage to personal and commercial property in the Northeast and Mid-Atlantic states. The Company currently expects that losses from Storm Sandy will have a net negative impact of approximately \$130.0 million on its fourth quarter 2012 results of operations.

The net negative impact includes the sum of estimates of net claims and claim expenses incurred, earned reinstatement premiums assumed and ceded, lost profit commissions, redeemable noncontrolling interest — DaVinciRe, and other income in respect of ceded reinsurance contracts accounted for at fair value. The Company’s estimates are based on a review of its potential exposures, preliminary discussions with certain counterparties and catastrophe modeling techniques. Given the magnitude and recent occurrence of Storm Sandy, relatively limited claims data received to date, the contingent nature of business interruption and other exposures, the unusual complexity of the coverage and legal issues relating to Storm Sandy, and the other uncertainties inherent in loss estimation, meaningful additional uncertainty remains regarding total covered losses for the insurance industry from Storm Sandy and accordingly, the Company’s estimate is subject to change as new or revised data is received from the Company’s counterparties, and other factors. Accordingly, the Company’s actual net negative impact from Storm Sandy will vary from this preliminary estimate, perhaps materially so. Changes in this estimate will be recorded in the period in which it occurs.

RenaissanceRe Holdings Ltd. is a global provider of reinsurance and insurance. The Company’s business consists of three segments: (1) Reinsurance, which includes catastrophe reinsurance, specialty reinsurance and certain property catastrophe and specialty joint ventures, (2) Lloyd’s, which includes reinsurance and insurance business written through RenaissanceRe Syndicate 1458, and (3) Insurance, which principally includes the Company’s Bermuda-based insurance operations.

Cautionary Statement under “Safe Harbor” Provisions of the Private Securities Litigation Reform Act of 1995: Statements made in this release contain information about the Company’s future business prospects. These statements may be considered “forward-looking.” These statements are subject to risks and uncertainties that could cause actual results to differ materially from those set forth in or implied by such forward-looking statements. For further information regarding cautionary statements and factors affecting future results, please refer to the Company’s filings with the Securities and Exchange Commission, including its Annual Reports on Form 10-K and its quarterly reports on Form 10-Q.

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Kekst and Company  
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