## 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): January 12, 2005 RenaissanceRe Holdings Ltd. (Exact name of registrant as specified in its charter) Bermuda 34-0-26512 98-014-1974 -----(State or other jurisdiction (Commission File (IRS Employer of incorporation) Number) Identification No.) of incorporation) Renaissance House 8-12 East Broadway, Pembroke Bermuda HM 19 (Address of principal executive (Zip Code) offices 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

Item 8.01. Other Events.

On January 12, 2005, a Notice of Reduction of the L/C Commitments (the "Notice Letter") was sent to Wachovia Bank, National Association, as administrative agent under the First Amended and Restated Reimbursement Agreement (as amended, modified or supplemented from time to time, the "Reimbursement Agreement") by and among Renaissance Reinsurance Ltd., Renaissance Reinsurance of Europe, Glencoe Insurance Ltd. and DaVinci Reinsurance Ltd. (collectively, the "Account Parties"), RenaissanceRe Holdings Ltd. (the "Company"), Wachovia Bank, National Association, as issuing bank, administrative agent, and collateral agent for the lenders, certain co-documentation agents and certain lender parties thereto (collectively, the "Lenders").

Exchange Act (17 CFR 240.13e-4(c))

The Notice Letter will reduce as of January 18, 2005, the unused portion of the letter of credit commitments by \$150,000,000 thereby reducing the total letter of credit commitments of the Lenders under the Reimbursement Agreement to \$850,000,000.

## **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.

RENAISSANCERE HOLDINGS LTD.

Date: January 14, 2005

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By: /s/ Stephen H. Weinstein

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Name: Stephen H. Weinstein Title: Vice President, General Counsel & Secretary

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