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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): September 29, 2004

### RenaissanceRe Holdings Ltd.

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(Exact name of registrant as specified in its charter)

**Bermuda**

(State or other jurisdiction  
of incorporation)

**34-0-26512**

(Commission File Number)

**98-014-1974**

(IRS Employer  
Identification No.)

**Renaissance House  
8-12 East Broadway, Pembroke  
Bermuda**

(Address of principal executive offices)

**HM 19**

(Zip Code)

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

**Not Applicable**

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(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.

On September 29, 2004, RenaissanceRe Holdings Ltd. (the "Company") issued the attached press release, filed herewith as Exhibit 99.1 and incorporated herein by reference.

#### Item 9.01. Financial Statements and Exhibits.

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

The following exhibits are filed as part of this report:

Exhibit #	Description
99.1	Copy of the Company's press release, issued September 29, 2004.

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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.

RENAISSANCERE HOLDINGS LTD.

Date: September 29, 2004

By: /s/ John M. Lummis

Name: John M. Lummis

Title: Executive Vice President and  
Chief Financial Officer

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## INDEX TO EXHIBITS

<u>Exhibit No.</u>	<u>Description</u>
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FOR IMMEDIATE RELEASE

RENAISSANCERE HOLDINGS COMMENTS ON THIRD QUARTER CATASTROPHES  
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PEMBROKE, Bermuda -- (BUSINESS WIRE)--September 29, 2004--RenaissanceRe Holdings Ltd. (NYSE: RNR) today said that it estimates that Hurricanes Charley, Frances, Ivan and Jeanne will have a combined negative impact on the Company's third quarter earnings of approximately \$425 million. This initial estimate is based on results from catastrophe simulation models and on limited initial loss reports. The Company currently projects that each of the four events will generate approximately \$100 million of negative impact to the Company. The Company does not expect material losses in the quarter from other reported catastrophe events, including the Japanese typhoons.

The Company noted that, compared to other potential catastrophe events, Florida hurricanes of the magnitude recently experienced cause disproportionately higher losses to the Company, as a percentage of total industry losses. This results from the Company's decision to pursue a relatively large share of the Florida market, as well as from the structure of the Company's ceded reinsurance, which generally responds to higher industry losses.

RenaissanceRe Holdings Ltd. is a global provider of reinsurance and insurance. Its business consists of two segments: (1) Reinsurance, which includes catastrophe reinsurance, specialty reinsurance and certain joint ventures and other structured relationships managed by our subsidiary Renaissance Underwriting Managers, and (2) Individual Risk business, which includes primary insurance and quota share reinsurance.

This release contains forward-looking statements about the effects of the third quarter's catastrophe events on the Company's results of operations and financial condition. These statements are subject to many risks and uncertainties that could cause actual results to differ materially from those set forth in or implied by such forward-looking statements. Numerous factors may cause ultimate results to differ, perhaps materially, from those in such forward-looking statements including the preliminary nature of reports and estimates of the losses to date, the Company's reliance on information from ceding companies, the amount and timing of losses actually incurred and reported by insureds to insurers and subsequently to reinsurers such as Renaissance Reinsurance, the limited ability of claims personnel to make inspections to date and the amount and timing of reinsurance recoverables and other reimbursements actually received. For further information regarding these and other cautionary statements and factors affecting future results, please refer to RenaissanceRe Holdings Ltd.'s filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2003, and Forms 10-Q for the quarters ended March 31 and June 30, 2004.

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