SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

SCHEDULE 13G/A

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT

TO RULES 13d-1(b), (c), AND (d) AND AMENDMENTS THERETO FILED

PURSUANT TO RULE 13d-2(c)

(AMENDMENT 1)

RENAISSANCERE HOLDINGS LTD.

(NAME OF ISSUER)

COMMON STOCK

(Title of Class of Securities)

G7496G103

(CUSIP Number)

SEPTEMBER 30,2005

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

X Rule 13d-1 (b)

Rule 13d-1 (c)

Rule 13d-1 (d)

CUSIP No. G7496G103

13G/A

Page 1 of 3 pages

1. Names of reporting persons JPMorgan Chase & Co.

I.R.S.	IDENTIFICATION	NO.	0F	AB0VE	PERSONS	(ENTITIES
ONLY)						

8-20 EAST BROADWAY

PEMBROKE HM 19 BERMUDA

2. CHECK	(a)					
				(b)		
3. SEC U	JSE ONLY					
4. CITIZ	ZENSHIP OR P	LACE OF OR	GANIZATION			
Delav	ware					
NUMBER	? 0F	5.	SOLE VOTING POWER	3,776,409		
SHARE	ES					
BENEFIC		6.	SHARED VOTING POWER	78,669		
OWNED				. === =		
EACI REPORT		7.	SOLE DISPOSITIVE POWER	4,552,212		
REPURT PERSON		8.	SHARED DISPOSITIVE POWER	384,999		
9. AGGRE 4,969,		BENEFICIA	LLY OWNED BY EACH REPORTING PERS	ON		
	BOX IF THE A	GGREGATE AMO	DUNT IN ROW (9) EXCLUDES			
		REPRESENTE	ED BY AMOUNT IN ROW (9)			
6.9%						
12. TYPE	OF REPORTIN	G PERSON*	НС			
Item 1(a).	Name of Is	suer:				
		ERE HOLDIN	GS LTD.			
Item 1(b).	Address of Issuer's Principal Executive Offices: RENAISSANCE HOUSE					
	NEWAT33AN	DDGAELAN				

Item 2(a).	Name of Person Filing:				
	JPMorgan Chase & Co.				
Item 2(b).	Address of Principal Business Office or, if None, Residence: 270 PARK AVE NEW YORK, NY 10017				
Item 2(c).	Citizenship Delaware				
Item 2(d).	Title of Class of Securities: COMMON STOCK Unless otherwise noted, security being reported is common stock				
Item 2(e).	CUSIP Number: G7496G103				
Item 3	If this Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b)				
	Or (c), Check Whether the Person Filing is a :				
(a)	Broker or dealer registered under Section 15 of the Exchange Act;				
(b)	Bank as defined in Section 3(a)(6) of the Exchange Act;				
(c)	Insurance company as defined in Section 3(a)(19) of the				
	Exchange Act;				
(d)	Investment company registered under Section 8 of the Investment Company Act;				
(e)	An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);				
(f)	An employee benefit plan or endowment fund in accordance with				
	Rule 13d-1(b)(1)(ii)(F);				
(g)	X A parent holding company or control person in accordance with				
	Rule 13d-1(b)(1)(ii)(G);				
(h)	A savings association as defined in Section 3(b) of the Federal				
	Deposit Insurance Act;				
(i)	A church plan that is excluded from the definition of an				
	Investment company under Section 3(c)(14) of the Investment				
	Company act;				
(j)	Group, in accordance with Rule 13d-1(b)(1)(ii)(J).				

Page 2 of 3 pages

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If this statement is filed pursuant to Rule 13d-1(b), check this box.

Item 4. Ownership

Percentage of the class of securities of issuer identified in Item 1.

- (a) Amount beneficially owned: 4,969,642
 Including 0 shares where there is a Right to Acquire.
- (b) Percent of class: 6.9%
- (c) Number of shares as to which such person has:
 - (i) Sole power to vote or to direct the vote: 3,776,409
 - (ii) Shared power to vote or to direct the vote: 78,669
 - (iii) Sole power to dispose or to direct the disposition of: 4,552,212
 - (iv) Shared power to dispose or to direct the disposition of: 384,999

Item 5. Ownership of Five Percent or Less of a Class. NOT APPLICABLE

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following. ()

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

JPMorgan Chase & Co. is the beneficial owner of 4,969,642 shares of the issuer's common stock on behalf of other persons known to have one or more of the following:

the right to receive dividends for such securities; the power to direct the receipt of dividends from such securities; the right to receive the proceeds from the sale of such securities;

the right to direct the receipt of proceeds from the sale of such securities;

No such person is known to have an interest in more than 5% of the class of securities reported herein unless such person is identified below.

Item 7. Identification and Classification of the Subsidiary Which Acquired the

Security being reported on by the Parent Holding Company.

This notice is filed on behalf of JPMorgan Chase & Co. and its wholly owned Subsidiary (ies),

Chase Manhattan Bank USA, National Association

JPMorgan Chase Bank, National Association

- J.P. Morgan Investment Management Inc.
- J.P. Morgan Trust Bank Ltd.
- J.P. Morgan Trust Company, National Association

Bank One Trust Co., N.A.

JPMorgan Investment Advisors Inc.

- Item 8. Identification and Classification of Members of the Group.

 Not Applicable
- Notice of Dissolution of Group.
 Not Applicable

Item 10. Certifications

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

Page 3 of 3 pages

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: OCTOBER 11,2005

By: /s/ Margaret R. Rubin

Margaret R. Rubin
Corporate Compliance

The original statement shall be signed by each person on whose behalf the statement is filed or his authorized representative. If the statement is signed on behalf of a person by his authorized representative (other than an executive officer or general partner of the filing person), evidence of the representative's authority to sign on behalf of such person shall be filed with the statement, provided, however, that a power of attorney for this purpose which is already on file with the commission may be incorporated by reference. The name and any title of each person who signs the the statement shall be typed or printed beneath his signature.

