UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities exchange Act of 1934

REN	MAISSANCE RE HLDGS LTD	
	(NAME OF ISSUER)	
	COM	
TIT)	LE OF CLASS OF SECURITIES)	
	G7496G103	
	(CUSIP NUMBER)	
	December 31, 2003	
(Date of event	which requires filing of this	
UNAFFILIATED THIRD-PART MANAGEMENT L.P., AS INV	E SHARES REPORTED IN THIS SCHE PY CLIENT ACCOUNTS MANAGED BY A PESTMENT ADVISER. (ALLIANCE CA SSIDIARY OF AXA FINANCIAL, INC.	LLIANCE CAPITAL PITAL MANAGEMENT L.P.
Check the appropriate b this Schedule is filed:	oox to designate the rule pursu	ant to which
X Rule 13d-1(b) Rule 13d-1(c) Rule 13d-1(d)		
person's initial filing of securities, and for	s cover page shall be filled ou g on this form with respect to any subsequent amendment conta disclosures provided in a prior	the subject class ining information
be deemed to be 'filed' Exchange Act of 1934 ('	ed in the remainder of this cov for the purpose of Section 18 Act') or otherwise subject to Act but shall be subject to al ee the Notes).	of the Securities the liabilities
(C	CONTINUED ON FOLLOWING PAGE(S))	
CUSIP NO. G7496G103	13G	Page 2 of 12 Pages
1. NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF	ON CICATION NO. OF ABOVE PERSON	
AXA Assurances I.A.	R.D. Mutuelle	
2. CHECK THE APPROPRIATE	BOX IF A MEMBER OF A GROUP *	(A) [X] (B) []
3. SEC USE ONLY		
4. CITIZENSHIP OR PLACE C	OF ORGANIZATION	
	5. SOLE VOTING POWER	2,605,337
BENEFICIALLY	6 SHARED VOTING POWER	916.181

7. SOLE DISPOSITIVE POWER

8. SHARED DISPOSITIVE POWER

6,409,582

80

December 31, 2003 BY EACH

REPORTING PERSON WITH:

REPORTING PERSON	FICIALLY OWNED BY EACH	
10. CHECK BOX IF THE AGGRES SHARES *	EGATE AMOUNT IN ROW (9) EXCLUDES	CERTAIN
11. PERCENT OF CLASS REPRE	ESENTED BY AMOUNT IN ROW 9	9.1%
12. TYPE OF REPORTING PERS	SON *	
IC * SEE 1	INSTRUCTIONS BEFORE FILLING OUT!	
CUSIP NO. G7496G103	13G	Page 3 of 12 Pages
1. NAME OF REPORTING PERS	SON FICATION NO. OF ABOVE PERSON	
AXA Assurances Vie	Mutuelle	
2. CHECK THE APPROPRIATE	BOX IF A MEMBER OF A GROUP *	(A) [X] (B) []
3. SEC USE ONLY		
4. CITIZENSHIP OR PLACE (France	DF ORGANIZATION	
	5. SOLE VOTING POWER	2,605,337
BENEFICIALLY OWNED AS OF	6. SHARED VOTING POWER	916,181
BY EACH	7. SOLE DISPOSITIVE POWER	6,409,582
REPORTING PERSON WITH:	8. SHARED DISPOSITIVE POWER	80
REPORTING PERSON (Not to be construed a	FICIALLY OWNED BY EACH as an admission of beneficial ow EGATE AMOUNT IN ROW (9) EXCLUDES	mership)
SHARES *		1 1
11. PERCENT OF CLASS REPRE	ESENTED BY AMOUNT IN ROW 9	9.1%
12. TYPE OF REPORTING PERS	SON *	
* SEE]	INSTRUCTIONS BEFORE FILLING OUT!	
CUSIP NO. G7496G103	13G	Page 4 of 12 Pages
1. NAME OF REPORTING PERS	SON FICATION NO. OF ABOVE PERSON	
AXA Courtage Assura	ance Mutuelle	
2. CHECK THE APPROPRIATE	BOX IF A MEMBER OF A GROUP *	(A) [X] (B) []
3. SEC USE ONLY		
4. CITIZENSHIP OR PLACE (France	OF ORGANIZATION	
NUMBER OF SHARES BENEFICIALLY	5. SOLE VOTING POWER	2,605,337
OWNED AS OF	6. SHARED VOTING POWER	916,181
BY EACH	7. SOLE DISPOSITIVE POWER	6,409,582
REPORTING PERSON WITH:	8. SHARED DISPOSITIVE POWER	80
9. AGGREGATE AMOUNT BENEF	FICIALLY OWNED BY EACH	6,409,662
REPORTING PERSON (Not to be construed a	as an admission of beneficial ow	mership)

10. CHECK BOX IF THE AGGRE SHARES *	EGATE AMOUNT IN ROW (9) EXCLUDES	CERTAIN
11. PERCENT OF CLASS REPRE	ESENTED BY AMOUNT IN ROW 9	9.1%
12. TYPE OF REPORTING PERS	SON *	
* SEE 1 CUSIP NO. G7496G103	INSTRUCTIONS BEFORE FILLING OUT!	Page 5 of 12 Pages
1. NAME OF REPORTING PERS	SON FICATION NO. OF ABOVE PERSON	
AXA		
2. CHECK THE APPROPRIATE	BOX IF A MEMBER OF A GROUP *	(A) [] (B) []
3. SEC USE ONLY		
4. CITIZENSHIP OR PLACE (France	OF ORGANIZATION	
NUMBER OF SHARES BENEFICIALLY	5. SOLE VOTING POWER	2,605,337
OWNED AS OF December 31, 2003	6. SHARED VOTING POWER	916,181
BY EACH REPORTING	7. SOLE DISPOSITIVE POWER	6,409,582
	8. SHARED DISPOSITIVE POWER	80
9. AGGREGATE AMOUNT BENEF REPORTING PERSON	FICIALLY OWNED BY EACH	6,409,662
	as an admission of beneficial own	nership)
10. CHECK BOX IF THE AGGRE SHARES *	EGATE AMOUNT IN ROW (9) EXCLUDES	CERTAIN
11. PERCENT OF CLASS REPRE	ESENTED BY AMOUNT IN ROW 9	9.1%
11. PERCENT OF CLASS REPRE 12. TYPE OF REPORTING PERS IC		9.1%
12. TYPE OF REPORTING PERS		9.1%
12. TYPE OF REPORTING PERS	SON * INSTRUCTIONS BEFORE FILLING OUT!	9.1% Page 6 of 12 Pages
12. TYPE OF REPORTING PERSIC * SEE I CUSIP NO. G7496G103 1. NAME OF REPORTING PERS	SON * INSTRUCTIONS BEFORE FILLING OUT!	
12. TYPE OF REPORTING PERSIC * SEE I CUSIP NO. G7496G103 1. NAME OF REPORTING PERS	SON * INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON	
12. TYPE OF REPORTING PERSIC * SEE 1 CUSIP NO. G7496G103 1. NAME OF REPORTING PERSIS.S. OR I.R.S. IDENTIF	SON * INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON	
12. TYPE OF REPORTING PERSIC * SEE 1 CUSIP NO. G7496G103 1. NAME OF REPORTING PERSIS.S. OR I.R.S. IDENTIF	SON * INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON . 13-3623351	Page 6 of 12 Pages (A) []
12. TYPE OF REPORTING PERSIC * SEE I CUSIP NO. G7496G103 1. NAME OF REPORTING PERSIS.S. OR I.R.S. IDENTIFE AXA Financial, Inc. 2. CHECK THE APPROPRIATE	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON . 13-3623351 BOX IF A MEMBER OF A GROUP *	Page 6 of 12 Pages (A) []
12. TYPE OF REPORTING PERSIC * SEE IT CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF STATE OF DELAWARE NUMBER OF SHARES	SON * INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP *	Page 6 of 12 Pages (A) []
12. TYPE OF REPORTING PERSIC * SEE IT CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP *	Page 6 of 12 Pages (A) [] (B) []
12. TYPE OF REPORTING PERSIC * SEE 1 CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2003 BY EACH	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP * OF ORGANIZATION 5. SOLE VOTING POWER	Page 6 of 12 Pages (A) [] (B) [] 2,605,257 916,181
12. TYPE OF REPORTING PERSIC * SEE 1 CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFE AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2003 BY EACH REPORTING	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP * OF ORGANIZATION 5. SOLE VOTING POWER 6. SHARED VOTING POWER	Page 6 of 12 Pages (A) [] (B) [] 2,605,257 916,181 6,409,582
12. TYPE OF REPORTING PERSIC * SEE IT CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2003 BY EACH REPORTING PERSON WITH:	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP * OF ORGANIZATION 5. SOLE VOTING POWER 6. SHARED VOTING POWER 7. SOLE DISPOSITIVE POWER	Page 6 of 12 Pages (A) [] (B) [] 2,605,257 916,181 6,409,582 0
12. TYPE OF REPORTING PERSIC * SEE IT CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA FINANCIAL, INC. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2003 BY EACH REPORTING PERSON WITH: 9. AGGREGATE AMOUNT BENEFICE REPORTING PERSON	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP * OF ORGANIZATION 5. SOLE VOTING POWER 6. SHARED VOTING POWER 7. SOLE DISPOSITIVE POWER 8. SHARED DISPOSITIVE POWER	Page 6 of 12 Pages (A) [] (B) [] 2,605,257 916,181 6,409,582 0 6,409,582
12. TYPE OF REPORTING PERSIC * SEE IT CUSIP NO. G7496G103 1. NAME OF REPORTING PERSICS.S. OR I.R.S. IDENTIFY AXA Financial, Inc. 2. CHECK THE APPROPRIATE 3. SEC USE ONLY 4. CITIZENSHIP OR PLACE OF State of Delaware NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2003 BY EACH REPORTING PERSON WITH: 9. AGGREGATE AMOUNT BENEFICE REPORTING PERSON (Not to be construed as	INSTRUCTIONS BEFORE FILLING OUT! 13G SON FICATION NO. OF ABOVE PERSON 13-3623351 BOX IF A MEMBER OF A GROUP * OF ORGANIZATION 5. SOLE VOTING POWER 6. SHARED VOTING POWER 7. SOLE DISPOSITIVE POWER 8. SHARED DISPOSITIVE POWER FICIALLY OWNED BY EACH	Page 6 of 12 Pages (A) [] (B) [] 2,605,257 916,181 6,409,582 0 6,409,582 nership)

```
12. TYPE OF REPORTING PERSON *
     HC
```

* SEE INSTRUCTIONS BEFORE FILLING OUT!

13G Page 7 of 12 Pages

Item 1(a) Name of Issuer:

RENAISSANCE RE HLDGS LTD

Item 1(b) Address of Issuer's Principal Executive Offices: 8-12 East Broadway

Pembroke, BERMUDA HM19

Item 2(a) and (b)

Name of Person Filing and Address of Principal

Business Office:

AXA Assurances I.A.R.D Mutuelle, and AXA Assurances Vie Mutuelle, 370, rue Saint Honore 75001 Paris, France

AXA Courtage Assurance Mutuelle 26, rue Louis le Grand 75002 Paris, France

as a group (collectively, the 'Mutuelles AXA').

25, avenue Matignon 75008 Paris, France

AXA Financial, Inc. 1290 Avenue of the Americas New York, New York 10104

(Please contact Dean Dubovy at (212) 314-5528 with any

13G Page 8 of 12 Pages

Item 2(c) Citizenship:

Mutuelles AXA and AXA - France AXA Financial, Inc. - Delaware

Item 2(d) Title of Class of Securities:

COM

Item 2(e) Cusip Number:

G7496G103

Type of Reporting Person: Item 3.

AXA Financial, Inc. as a parent holding company, in accordance with 240.13d-1(b)(ii)(G).

The Mutuelles AXA, as a group, acting as a parent holding company.

AXA as a parent holding company.

13G Page 9 of 12 Pages

<TABLE>

Item 4. Ownership as of December 31, 2003

(a) Amount Beneficially Owned:

6,409,662 shares of common stock beneficially owned including:

<CAPTION>

No. of Shares _____ <C>

The Mutuelles AXA, as a group

0 AXA

AXA Entity or Entities

Common Stock acquired solely for investment purposes: AXA Rosenberg Investment Management LLC

80 0

0

AXA Financial, Inc.

Subsidiaries:

Alliance Capital Management L.P. acquired solely for investment purposes on behalf of client discretionary investment advisory accounts:

Shares issuable upon conversion of Convertible Debentures Common Stock

6,409,582

6,409,582

Total

=========

Each of the Mutuelles AXA, as a group, and AXA expressly declares that the filing of this Schedule 13G shall not be construed as an admission that it is, for purposes of Section 13(d) of the Exchange Act, the beneficial owner of any securities covered by this Schedule 13G.

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent decisions.
<S> <C>

(b) Percent of Class:

9.1%

</TABLE>

<TABLE>

ITEM 4. Ownership as of December 31, 2003 (CONT.)

(c) Deemed Voting Power and Disposition Power: $\mbox{\tt <CAPTION>}$

Deemed Deemed Deemed to have to have to have (i) Deemed to have to have to have Sole Power Shared Power Sole Power Shared Power to Vote to Dispose to Dispose or to or to or to or to Or to Or to Direct Direct Direct the Direct the Uote Disposition <C> <C> The Mutuelles AXA, as a group 0 0 0 0 0 0 0 0 AXA Entity or Entities: 0 AXA Rosenberg 8.0 0 8.0 Investment Management LLC AXA Financial, Inc. 0 0 Subsidiaries: 2,605,257 916,181 6,409,582 Alliance Capital 0 Management L.P. 2,605,337 916,181 6,409,582 80

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent voting and investment decisions. $</{\rm TABLE}>$

Page 11 of 12

Pages

Item 5. Ownership of Five Percent or Less of a Class:
 If this statement is being filed to report the fact that as of the

Item 6. Ownership of More than Five Percent on behalf of Another Person. N/A

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reporting on by the Parent Holding Company: This Schedule 13G is being filed by AXA Financial, Inc.; AXA, which owns AXA Financial, Inc.; and the Mutuelles AXA, which as a group control AXA:

- (X) in the Mutuelles AXAs' capacity, as a group, acting as a parent holding company with respect to the holdings of the following AXA entity or entities:
- (X) in AXA's capacity as a parent holding company with respect to the holdings of the following AXA entity or entities:

AXA Rosenberg Investment Management LLC

- (X) in AXA Financial, Inc.'s capacity as a parent holding company with respect to the holdings of the following subsidiaries:
- (X) Alliance Capital Management L.P. (13-3434400), an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) The Equitable Life Assurance Society of the United States (13-5570651), an insurance company and an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.

Page 12 of 12 Pages

- Item 8. Identification and Classification of Members of the Group. N/A
- Item 9. Notice of Dissolution of Group:

N/A

Item 10. Certification:

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

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.

Date: February 13, 2004 AXA FINANCIAL, INC.*

/s/ Alvin H. Fenichel

Alvin H. Fenichel Senior Vice President and Controller

^{*}Pursuant to the Joint Filing Agreement with respect to Schedule 13G attached hereto as Exhibit I, among AXA Financial, Inc., AXA Assurances I.A.R.D Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, and AXA, this statement Schedule 13G is filed on behalf of each of them.

EXHIBIT I

JOINT FILING AGREEMENT

Each of the undersigned hereby agrees that the Schedule 13G filed herewith is filed jointly, pursuant to Rule 13d-1(f)(1) of the Securities Exchange Act of 1934, as amended on behalf of each of them.

Dated: February 13, 2004

AXA Financial, Inc.

BY: /s/ Alvin H. Fenichel

Alvin H. Fenichel

Senior Vice President and Controller

AXA Assurances I.A.R.D. Mutuelle; AXA Assurances Vie Mutuelle; AXA Courtage Assurance Mutuelle, as a group, and AXA $\,$

Signed on behalf of each of the above entities

BY: /s/ Alvin H. Fenichel

Alvin H. Fenichel Attorney-in-Fact

(Executed pursuant to Powers of Attorney)