FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVA

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*		2. Issuer Name and Ticker or Trading Symbol RENAISSANCERE HOLDINGS LTD [RNR]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
STANARD JAMES N		[X	Director	10% Owner	
(Last) (First)	(Middle)		X	Officer (give title below)	Other (specify below)	
RENAISSANCE HOUSE 8-12 EAST BROADWAY		3. Date of Earliest Transaction (Month/Day/Year)	1	Chairman of the Board	l & CEO	
		10/28/2003				
(Street)						
PEMBROKE HM19, BERMUDA		4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Indivi	dual or Joint/Group Filing (Che- Form filed by One Reporting Form filed by More than One	Person	
(City) (State)	(Zip)					

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (li 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)				6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		(Instr. 4)
Common Stock ⁽²⁾	10/24/2003		S		149,056	D	\$45.83	651,108	I	by Partnership ⁽¹⁾
Common Stock ⁽²⁾	10/27/2003		s		97,300	D	\$45.58	553,808	I	by Partnership ⁽¹⁾
Common Stock	10/28/2003		S ⁽³⁾		0	D ⁽³⁾	\$0	2,578,119	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	or Exercise Price of Derivative	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		Derivative		Expiration Date		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	derivative Securities Beneficially Owned Following Reported	Ownership Form: Direct (D)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)				

Explanation of Responses:

- 1. These securities are owned and controlled by a family limited partnership for the benefit of immediate family members of the reporting person (the "Partnership") and may be deemed to be beneficially owned by the reporting person.
- 2. This line reflects sales by Partnership on October 24 and October 27, 2003 for the aggregate proceeds and average price shown herein. Detailed information regarding these sales is reflected in Schedule I attached hereto.
- 3. None of these shares were acquired or disposed of.

/s/ James N. Stanard

10/28/2003

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

PARTNERSHIP

JAMES N. STANARD

Date 10/24/2003	Price \$ 46.00	Quantity 6,156	Date 10/24/2003	Price	Quantity
10/24/2005	\$ 45.90	25,000	10/24/2003		
	\$ 45.88	40,000			
	Ψ 43.00	40,000			
	\$ 45.85	4,600		\$ -	_
	ų 43.03	4,000			=======
	\$ 45.84	700			
	\$ 45.83	1,200			
	\$ 45.82	100			
	\$ 45.81	500			
	\$ 45.80	30,300			
	\$ 45.79	200			
	\$ 45.77	100			
	\$ 45.76	100			
	\$ 45.75	25,800			
	\$ 45.74	300			
	\$ 45.70	1,100			
	\$ 45.68	200			
	\$ 45.67	200			
	\$ 45.66	2,500			
	\$ 45.65	10,000			
-					
	\$ 45.83	149,056			
=					
Date	Price	Quantity	Date	Price	Quantity
10/27/2003	\$ 45.76	200	10/27/2003		Qualitity
10/2//2003	3 45.76	200	10/2//2003		

Date 10/27/2003	Price \$ 45.76 \$ 45.75 \$ 45.74	Quantity 200 1,600 400	Date 10/27/2003	Price	Quantity
	\$ 45.73	800		\$ -	-
	\$ 45.72 \$ 45.71 \$ 45.70 \$ 45.69 \$ 45.66 \$ 45.65 \$ 45.65 \$ 45.63 \$ 45.62 \$ 45.61 \$ 45.62 \$ 45.59 \$ 45.58 \$ 45.55 \$ 45.55 \$ 45.55 \$ 45.55 \$ 45.55 \$ 45.55	1,100 1,700 10,900 100 300 1,500 1,800 500 2,500 2,700 2,600 900 8,200 1,200 2,400 6,200 5,000 8,200 1,800		====	
	\$ 45.53 \$ 45.52 \$ 45.51	1,400 1,200 1,900			
	\$ 45.50 \$ 45.58	30,200 97,300 			