

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 13F**

**FORM 13F COVER PAGE**

OMB APPROVAL

OMB Number:	3235-0006
Estimated average burden	
hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 12-31-2025

Check here if Amendment ☐ Amendment Number:  
This Amendment (Check only one.): ☐ is a restatement.  
☐ adds new holdings entries.

**Institutional Investment Manager Filing this Report:**

Name: RENAISSANCERE HOLDINGS LTD  
Address: RENAISSANCE HOUSE  
12 CROW LANE  
PEMBROKE, D0 HM19  
Form 13F File Number: 028-25507  
CRD Number (if applicable):  
SEC File Number (if applicable): 001-14428

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Shannon L. Bender  
Title: Executive VP, Group General Counsel and Corporate Secretary  
Phone: 1-441-295-4513

**Signature, Place, and Date of Signing:**

/s/ Shannon L. Bender                      Pembroke, D0                      02-13-2026  
[Signature]                                      [City, State]                                      [Date]

**Report Type (Check only one.):**

- ☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)  
☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)  
☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

**Form 13F Summary Page**

**Report Summary:**

Number of Other Included Managers: 3  
Form 13F Information Table Entry Total: 5  
Form 13F Information Table Value Total: 744,202,550  
(round to  
nearest dollar)

**List of Other Included Managers:**

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
1	028-25508	RenaissanceRe Ventures Ltd.
2	028-25529	Renaissance Other Investments Holdings II Ltd.
3	028-25563	Renaissance Investment Holdings Ltd.

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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8	
			VALUE	SHRS OR	SH/ PUT/	INVESTMENT	OTHER	VOTING AUTHORITY
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(to the nearest dollar)	PRN AMT	PRN CALL	DISCRETION	MANAGER	SOLE SHARED NONE
ESSENT GROUP LTD	COM	G3198U102	108,330,974	1,666,374	SH	DFND	1,2	1,666,374 0 0
ISHARES TR	HIGH YLD SYSTM B	46435G250	239,483,326	5,057,726	SH	DFND	3	5,057,726 0 0
ISHARES TR	MBS ETF	464288588	366,828,480	3,852,431	SH	DFND	3	3,852,431 0 0
TRUPANION INC	COM	898202106	9,828,310	263,000	SH	DFND	1,2	263,000 0 0
UNIVERSAL INS HLDGS INC	COM	91359V107	19,731,460	583,771	SH	DFND	1,2	583,771 0 0