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: 09-30-2026

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<br>12 CROW LANE<br>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 | 11-13-2026 |
|---|---|---|
| [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: | 388,860,902<br>(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. |

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**

OMB APPROVAL

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

**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 | 96,499,718 | 1,666,374 | SH | | DFND | 1,2 | 1,666,374 | 0 | 0 |
| ISHARES TR | HIGH YLD SYSTM B | 46435G250 | 227,395,361 | 5,057,726 | SH | | DFND | 3 | 5,057,726 | 0 | 0 |
| TRUPANION INC | COM | 898202106 | 6,143,680 | 263,000 | SH | | DFND | 1,2 | 263,000 | 0 | 0 |
| UNIVERSAL INS HLDGS INC | COM | 91359V107 | 24,570,921 | 583,771 | SH | | DFND | 1,2 | 583,771 | 0 | 0 |
| VANECK ETF TRUST | RARE EAR STR ETF | 92189H805 | 34,251,222 | 533,010 | SH | | DFND | 3 | 533,010 | 0 | 0 |