

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(AMENDMENT NO.: 0 )\*

Name of issuer: Renaissance Holdings Ltd.

Title of Class of Securities: Common

CUSIP Number: G7496G103

Date of Event Which Requires Filing of this Statement: December 31, 2002

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)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

(Continued on the following page(s))

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13G

CUSIP No.: G7496G103

1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
  
Vanguard Windsor Funds - Vanguard Windsor Fund

2. CHECK THE APPROPRIATE [LINE] IF A MEMBER OF A GROUP  
A. B. X  
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3. SEC USE ONLY

4. CITIZENSHIP OF PLACE OF ORGANIZATION  
  
Delaware

(For questions 5-8, report the number of shares beneficially owned by each reporting person with:)

5. SOLE VOTING POWER  
  
3,854,800

6. SHARED VOTING POWER  
  
-0-

7. SOLE DISPOSITIVE POWER  
  
-0-

8. SHARED DISPOSITIVE POWER  
  
3,854,800

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
3,854,800
10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES  
N/A
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  
5.55
12. TYPE OF REPORTING PERSON  
IV

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SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549  
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SCHEDULE 13G  
UNDER THE SECURITIES ACT OF 1934  
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Check the following [line] if a fee is being paid with this statement N/A

Item 1(a) - Name of Issuer:

Renaissancere Holdings Ltd.

Item 1(b) - Address of Issuer's Principal Executive Offices:

Renaissance House, 8-12 East Broadway, Pembroke, Bermuda, DO HM19

Item 2(a) - Name of Person Filing:

Vanguard Windsor Funds - Vanguard Windsor Fund

Item 2(b) - Address of Principal Business Office or, if none, residence:

100 Vanguard Blvd., Malvern, PA 19355

Item 2(c) - Citizenship:

The fund is a business trust organized under the laws of the Commonwealth of Delaware.

Item 2(d) - Title of Class of Securities:

Common

Item 2(e) - CUSIP Number

G7496G103

Item 3 - Type of Filing:

This statement is being filed pursuant to Rule 13d-1. The person filing is an investment company registered under Section 8 of the Investment Company Act.

Item 4 - Ownership:

(a) Amount Beneficially Owned:

3,854,800

(b) Percent of Class:

5.55

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(c) Number of shares as to which such person has:

- (i) sole power to vote or direct to vote: 3,854,800
- (ii) shared power to vote or direct to vote: -0-
- (iii) sole power to dispose of or to direct the disposition of:  
-0-
- (iv) shared power to dispose or to direct the disposition of:  
3,854,800

Item 5 - Ownership of Five Percent or Less of a Class:

Not applicable

Item 6 - Ownership of More Than Five Percent on Behalf of Another Person:

Not applicable

Item 7 - Identification and Classification of the Subsidiary Which Acquired The Security Being Reported on by the Parent Holding Company:

Not applicable

Item 8 - Identification and Classification of Members of Group:

Not applicable

Item 9 - Notice of Dissolution of Group:

Not applicable

Item 10 - Certification:

By signing below I certify than, 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 purpose 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 2-13-2003  
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BY /S/ JOSEPH F. DIETRICK  
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JOSEPH F. DIETRICK