

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

FORM 8-K  
CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): August 20, 2004  
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RENAISSANCERE HOLDINGS LTD.

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(Exact name of registrant as specified in its charter)

Bermuda	34-0-26512	98-014-1974
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Renaissance House  
8-12 East Broadway, Pembroke  
Bermuda

HM 19

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(Address of principal executive offices)

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(Zip Code)

Registrant's telephone number, including area code: (441) 295-4513  
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Not Applicable

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(Former name or former address, if changed since last report)

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

On August 20, 2004, RenaissanceRe Holdings Ltd. (the "Company") issued the attached press release, filed herewith as Exhibit 99.1 and incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

The following exhibits are filed as part of this report:

Exhibit #	Description
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99.1	Copy of the Company's press release, issued August 20, 2004.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RENAISSANCERE HOLDINGS LTD.

Date: August 20, 2004  
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By: /s/ James N. Stanard  
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Name: James N. Stanard  
Title: Chairman and  
Chief Executive Officer

## INDEX TO EXHIBITS

Exhibit No. -----	Description -----
99.1	Copy of the Company's press release, issued August 20, 2004.

[RENAISSANCERE LOGO OMITTED]

FOR IMMEDIATE RELEASE:

RENAISSANCERE HOLDINGS COMMENTS ON HURRICANE CHARLEY IMPACT

PEMBROKE, BERMUDA, AUGUST 20, 2004 -- RenaissanceRe Holdings Ltd. (NYSE: RNR) today said that, based on initial loss reports, it estimates that Hurricane Charley will negatively impact the Company's third quarter earnings by an amount ranging from \$100 to \$140 million. The hurricane affected various lines of business, including catastrophe reinsurance written by Renaissance Reinsurance Ltd. and by the DaVinci Reinsurance Ltd. joint venture, as well as primary insurance and quota share reinsurance written in the Company's individual risk segment.

The Company noted that, compared to other potential catastrophe events, Florida hurricanes of the magnitude of Hurricane Charley cause disproportionately higher losses to the Company, as a percentage of total industry losses. This results from the Company's decision to pursue a relatively large share of the Florida market, as well as from the structure of the Company's ceded reinsurance, which generally responds to higher industry losses.

RenaissanceRe Holdings Ltd. is a global provider of reinsurance and insurance. Its business consists of two segments: (1) Reinsurance, which includes catastrophe reinsurance, specialty reinsurance and certain joint ventures and other structured relationships managed by our subsidiary Renaissance Underwriting Managers, and (2) Individual Risk business, which includes primary insurance and quota share reinsurance.

This release contains forward-looking statements about the effects of Hurricane Charley on the Company's results of operations and financial condition. These statements are subject to many risks and uncertainties that could cause actual results to differ materially from those set forth in or implied by such forward-looking statements. Numerous factors may cause ultimate results to differ, perhaps materially, from those in such forward-looking statements including the preliminary nature of reports and estimates of loss to date, the Company's reliance on information from ceding companies, the amount and timing of losses actually incurred and reported by insureds to insurers and subsequently to reinsurers such as Renaissance Reinsurance, the limited ability of claims personnel to make inspections to date and the amount and timing of reinsurance recoverables and other reimbursements actually received. For further information regarding these and other cautionary statements and factors affecting future results, please refer to RenaissanceRe Holdings Ltd.'s filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2003, and Forms 10-Q for the quarters ended March 31 and June 30, 2004.

INVESTOR CONTACT:  
Martin J. Merritt  
Senior Vice President - Finance  
RenaissanceRe Holdings Ltd.  
(441) 299-7230

MEDIA CONTACT:  
David Lilly or Dawn Dover  
Kekst and Company  
(212) 521-4800