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

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**FORM 8-K**

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**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): September 5, 2008

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**RenaissanceRe Holdings Ltd.**

(Exact name of registrant as specified in its charter)

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**Bermuda**  
(State or other jurisdiction of incorporation)

**001-14428**  
(Commission File Number)

**98-014-1974**  
(IRS Employer Identification No.)

**Renaissance House**  
**8-20 East Broadway, Pembroke**  
**Bermuda**  
(Address of principal executive offices)

**HM 19**  
(Zip Code)

**(441) 295-4513**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name or former address, if changed since last report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01      Regulation FD Disclosure.**

The registrant issued the press release attached hereto as Exhibit 99.1 on September 3, 2008. The slides attached hereto as Exhibit 99.2, which are incorporated in this Item 7.01 by reference thereto, will be utilized in connection with presentations the Company will make to certain investors during the month of September and are furnished pursuant to Regulation FD.

Certain statements made during these presentations may constitute forward-looking statements for purposes of the safe harbor provisions under The Private Securities Litigation and Reform Act of 1995. Actual results may differ materially from those indicated by these forward-looking statements as a result of various important factors, including those discussed in the Company’s annual report and other documents on file with the Securities and Exchange Commission.

**Item 9.01.      Financial Statements and Exhibits.**

(c) Exhibits.

<u>Exhibit #</u>	<u>Description</u>
99.1	Press Release
99.2	Slide Presentation

\*Exhibit 99.2 is being furnished pursuant to Regulation FD, and is not being filed with the Securities and Exchange Commission (the “SEC”). Therefore, this exhibit is not incorporated by reference in any of the registrant’s other SEC filings.

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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: September 5, 2008

By: /s/ Stephen H. Weinstein

Name: Stephen H. Weinstein

Title: SVP, General Counsel, & Corporate Secretary

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## INDEX TO EXHIBITS

Exhibit #	Description
99.1	Press Release
99.2	Slide Presentation



*RenaissanceRe to Participate in the 2008 Lehman Brothers Global Financial Services Conference*

**Pembroke, Bermuda, September 3, 2008**—RenaissanceRe Holdings Ltd. (NYSE: RNR) announced today that Fred R. Donner, Executive Vice President and Chief Financial Officer, will participate in the 2008 Lehman Brothers Global Financial Services Conference in New York City on Monday September 8, 2008. Mr. Donner will deliver a presentation scheduled to take place at 8:15 am EDT.

Slides from Mr. Donner's presentation, as well as a live, listen-only audio webcast, will be available on the Company's website at [www.renre.com](http://www.renre.com) under "Investor Information/Investor Presentations". A replay of the audio webcast will be available on the website until October 6, 2008.

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

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**INVESTOR CONTACT:**

Fred R. Donner  
Executive Vice President and  
Chief Financial Officer  
RenaissanceRe Holdings Ltd.  
(441) 295-4513

**MEDIA CONTACT:**

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

# RenaissanceRe Holdings Ltd.

**Creating value  
across market cycles**

**Investor Presentation  
September 2008**

*RenaissanceRe*



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## Maintaining discipline through a soft market – growing tangible book value per common share

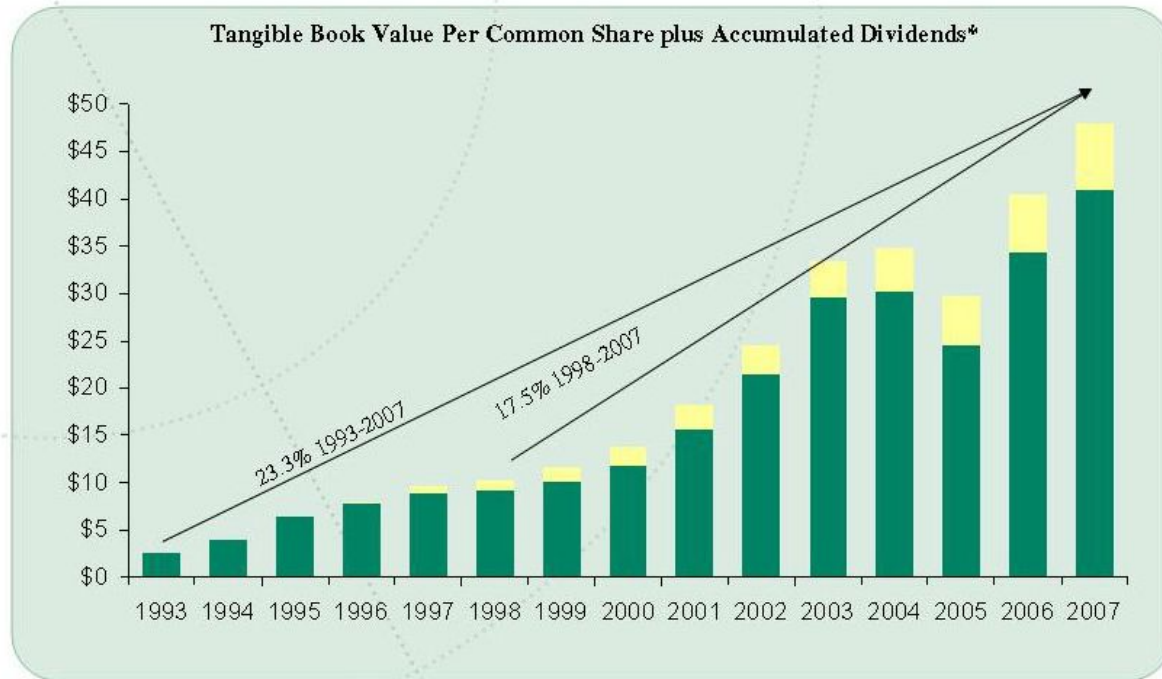
In millions except per share amounts and percentages	December 31, 2007	June 30, 2008
Gross Premiums Written	\$1,810	\$1,335
Operating Income*	735	308
Net Income	570	273
Common Equity	2,827	2,723
Operating Return on Common Equity*	27.0%	22.3%
Combined Ratio	59.3%	52.5%
Tangible Book Value Per Common Share*	\$ 40.94	\$ 42.14

\*Information concerning the reconciliation of Non-GAAP measures can be found at the end of this presentation.





We have generated superior value across market cycles



Legend: Green =TBVPS; Yellow = accumulated dividends

\*Information concerning the reconciliation of Non-GAAP measures can be found at the end of this presentation.



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## We have maintained our unique culture and discipline...

- **Discipline** - Disciplined underwriting team with a proven track record in hard and soft markets; history of identifying market inefficiencies
- **Talent & Culture** - Experienced management team; risk management culture; shared strategic vision
- **Use Of Technology** – Proprietary models to analyze and aggregate risk; large databases to support decision making; recognize limits of modeling
- **Relationships** - Excellent customer and broker relationships; recognized market leader; focus on adding value
- **Capital** - Strong capitalization; strong loss reserves; multiple channels by which to access capital; disciplined capital management

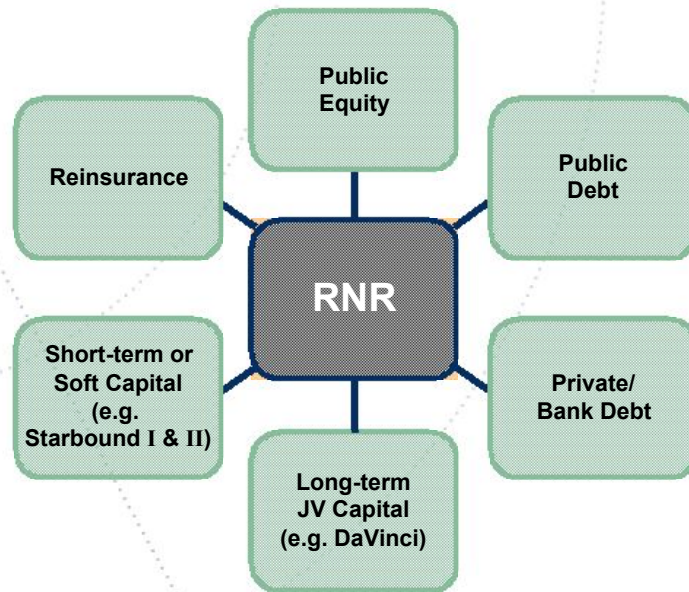


...which provides us with important competitive advantages.

<b>Superior Risk Selection</b>	<ul style="list-style-type: none"> <li>• Underwriting excellence</li> <li>• Premier risk modeling capabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Confidence to quote risks in changing environment</li> <li>• Long term outperformance</li> </ul>
<b>Superior Relationships</b>	<ul style="list-style-type: none"> <li>• Consistent exposure based pricing</li> <li>• Quick response</li> <li>• Customized products</li> <li>• Capacity for large lines</li> <li>• Advice on cat risk management</li> <li>• Superior credit quality and willingness to pay claims</li> </ul>	<ul style="list-style-type: none"> <li>• Normal "open market" position</li> <li>- Plus preferred signings on open market transactions</li> <li>- Plus private market transactions</li> <li>• Higher market share of attractive business</li> </ul>
<b>Superior Capital/Joint Venture Management</b>	<ul style="list-style-type: none"> <li>• Excellent financial rating</li> <li>• Innovation</li> <li>• Matching capital to risk</li> <li>• Joint ventures</li> </ul>	<ul style="list-style-type: none"> <li>• Focus on underwriting</li> <li>• Ability to expand and contrast capacity in innovative ways</li> <li>• Creates opportunities for clients &amp; capital providers</li> <li>• Optimize return to investors</li> </ul>

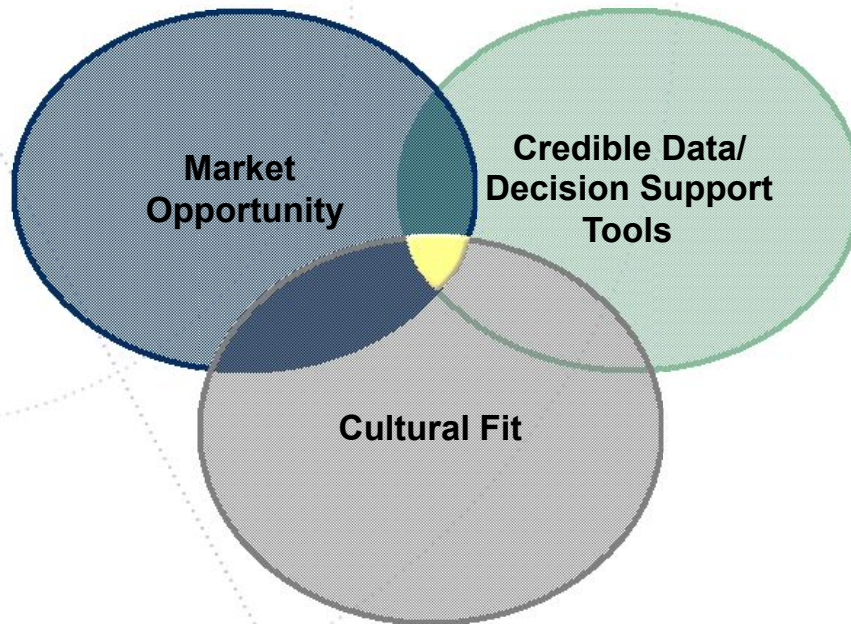


Multiple channels of access to capital is a competitive advantage





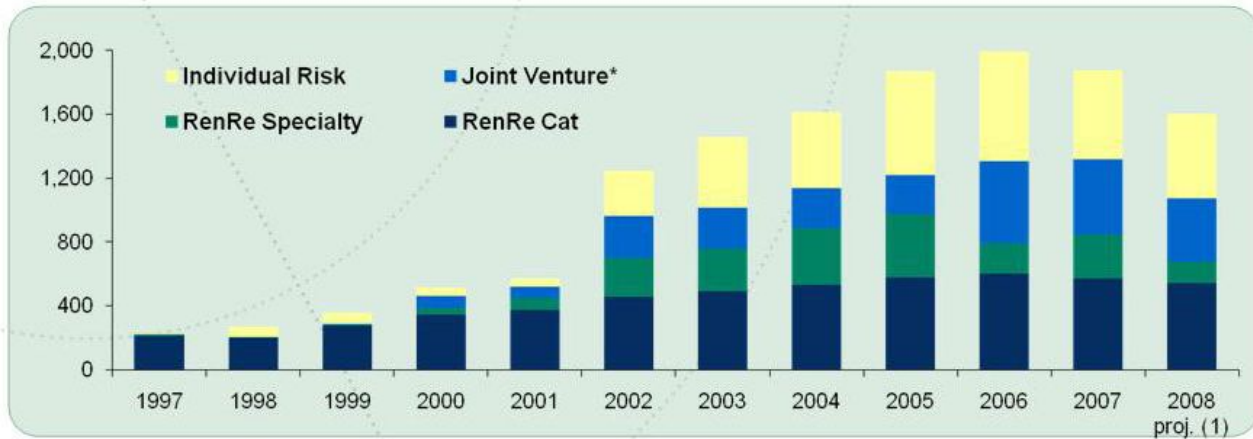
Our strategy: expand existing lines where attractive;  
leverage our strengths in new areas





## Our expansion strategy has been key to our growth

### Gross Written Premium\*



\*Information concerning the reconciliation of Non-GAAP measures and cautionary information with respect to the 2008 projections can be found at the end of this presentation.

(1) 2008 projected premiums are based on July 2008 premium estimates of managed catastrophe premiums down 10%, individual risk premiums down 5%, and specialty reinsurance premiums written down 50%. These estimates were originally disclosed in the Company's Annual Report on Form 10-K for the year ended December 31, 2007 and were updated on the Company's earnings call for the quarter ended June 30, 2008.



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## Leveraging off of our market leading franchise

### RNR delivers value

- Exposure based pricing that meets our portfolio return hurdles
- Quick response
- Customized products
- Capacity for large lines
- Advice on cat risk management
- Superior credit quality and willingness to pay

### RNR gets preferred status

- Normal “open market” position
- Plus preferred signings on open market transactions
- Plus private market transactions
- Option to renew business written for fully collateralized vehicles



## Reinsurance Strategy

- Maintain strong relationships with brokers to see business on a “first call” basis
- Use sophisticated analytical tools for superior risk selection
- Cultivate risk management culture to monitor aggregation of risk
- Strive for fast claims response to emphasize ability and willingness to pay
- Continue to look for new lines of business
- Continually compare deals, renew the best and get off the rest
- Optimize the portfolio through inwards and outwards contracts

## Extending our industry leadership: different approaches to different cycles

### Hard Market Strategies

- “Pedal to the metal” in existing business
- Innovate to create capacity / opportunity, working with Ventures business:
  - Sidecars
  - Parametric solutions
- Maintain discipline around exposure-based pricing
- Define value proposition for brokers / buyers

### Soft Market Strategies

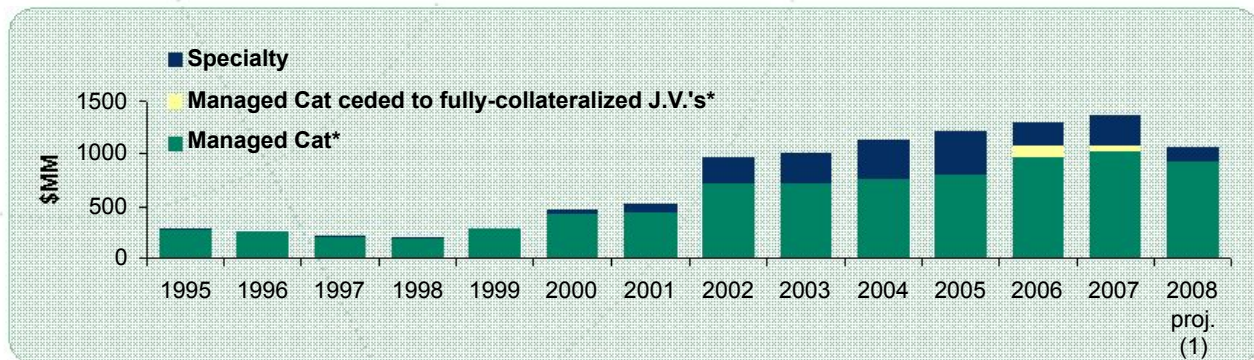
- Strengthen existing business operations
- Maintain discipline around exposure based pricing
  - “Deal we will do” versus offered terms
- Cautiously pursue new opportunities
- Return capital to shareholders



## Discipline requires knowing when to grow and when to shrink

- Market conditions matter – we decrease when conditions soften (e.g. late 1990's and 2008), and grow when pricing improves (e.g. 2002)
- Specialty premium can be lumpy due to our willingness to participate on large lines; we remain disciplined in a more competitive market

### Managed Catastrophe and Specialty Premiums



\*Information concerning the reconciliation of Non-GAAP measures and cautionary information with respect to the 2008 projections can be found at the end of this presentation.

(1) 2008 projected premiums are based on July 2008 premium estimates of managed catastrophe premiums down 10% and specialty reinsurance premiums written down 50%. These estimates were originally disclosed in the Company's Annual Report on Form 10-K for the year ended December 31, 2007 and were updated on the Company's earnings call for the quarter ended June 30, 2008.



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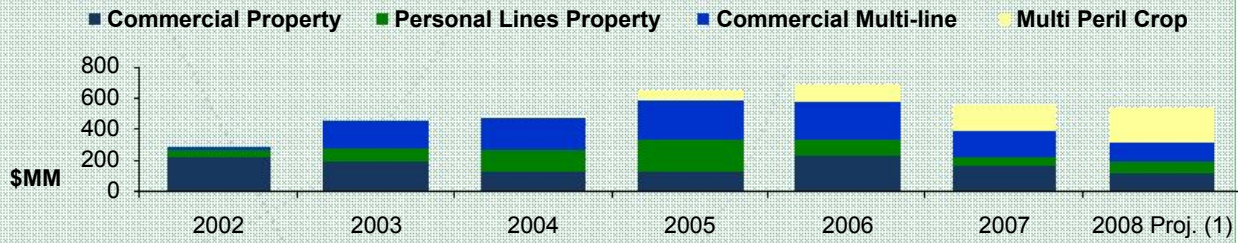
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Market conditions dictate writings – we will decrease when conditions soften and grow when pricing improves

### Individual Risk Premiums



(1) 2008 projected individual risk premiums are based on July 2008 premium estimates of premiums down 5%. These estimates were originally disclosed in the Company's Annual Report on Form 10-K for the year ended December 31, 2007 and were updated on the Company's earnings call for the quarter ended June 30, 2008.



## Individual Risk Strategy

- Our focus is on high margin primary insurance and quota share reinsurance
- We partner with other insurance companies and program managers (intermediaries) who source the risk and provide back office support
- We target a small number of partners with the following characteristics:
  - Leaders in their classes of risk
  - Large premium volume
  - Efficient back offices
  - Focused on data, systems and rigorous risk analytics
- We are developing proprietary risk modeling tools to track and evaluate exposures

## Extending into attractive markets and expanding our operational capabilities

### Agro National

- Agro National: a managing general underwriter of crop insurance
- We partnered with Agro National over the past four years to write multi-peril crop insurance policies
- Acquisition provides means to expand in growing agricultural market

### Claims Management Services

- CMS: a privately-held provider of claims administration, adjustment and consulting services
- Provided third party administrative services to our subsidiaries on an outsourced basis since 2005
- CMS has important operational capabilities and some of the best claims adjusters in the business





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## Ventures has supported business growth in three key areas

	1) Property Cat Joint Ventures	2) Strategic Investments	3) Customized Reinsurance
Business	<ul style="list-style-type: none"> <li>• Leveraging RenRe's capabilities and reputation as a leading property cat reinsurer</li> <li>• Very active role in the management, oversight and corporate governance of the entities</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic investments to capitalize upon market dislocations</li> <li>• Attractive businesses that we prefer to invest in rather than operate</li> <li>• Continue to selectively consider large deals or other classes of business</li> </ul>	<ul style="list-style-type: none"> <li>• Custom packaging and selling of risk</li> </ul>
Examples	<ul style="list-style-type: none"> <li>• Top Layer Re</li> <li>• DaVinci Re</li> <li>• OPCat</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Platinum (2002)</b> – IPO spin-off of St. Paul's reinsurance operations</li> <li>• <b>ChannelRe Holdings Ltd. (2004)</b> – Financial guarantee reinsurer in partnership with MBIA, Partner Re and Koch Financial</li> <li>• <b>Tower Hill (2005)</b> - Recapitalization of Florida primary insurance companies</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Catastrophe Portfolio Participation CPPs</b> - Participation in the results of our property cat book</li> <li>• <b>Starbound I &amp; II (Florida)</b></li> <li>• <b>Timicuan Re (Florida)</b></li> <li>• <b>Cat Bonds</b></li> <li>• <b>Other</b></li> </ul>



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## Extending scientific leadership: hurricane risk mitigation

- RenaissanceRe has been investigating the damage patterns and economic impact of catastrophic storms for many years.
- By contributing to hurricane risk mitigation efforts, we are seeking to:
  - Learn new information about behavior and frequency of forces for underwriting
  - Increase the resiliency of storm-exposed communities by contributing to the development of effective mitigation techniques and products
  - Reduce the frequency of claims and the severity of the financial impact of storms to the (re)insurance industry



## Our current hurricane risk mitigation efforts include

- StormStruck™



- The RenaissanceRe Wall of Wind



- The Hurricane Risk Mitigation Leadership Forum series





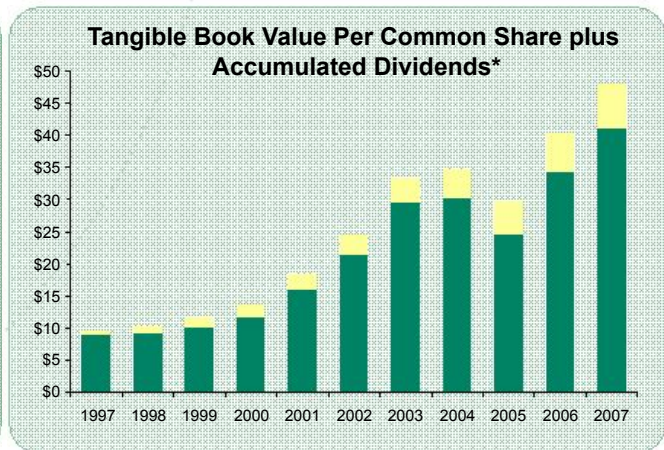
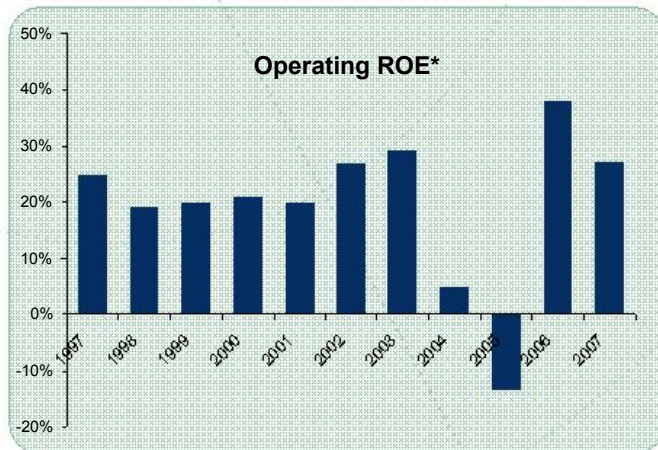
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## Our goal remains long-term growth in tangible book value per common share plus accumulated dividends

- Tangible book value per common share plus accumulated dividends has grown at an annualized rate of 17.5% from 1998 through 2007 – driven by a track record of strong Operating Return on Equity



\* Information concerning the reconciliation of Non-GAAP measures can be found at the end of this presentation.



## RenaissanceRe is well-positioned

- Balance sheet and capital base are stronger than at any point in our 15 year history
- Our organization is strengthened by new talent, widening our breadth of expertise
- Our distinctive corporate culture remains a key competitive advantage
- We continue to strengthen our position as a leader in property cat reinsurance with superior risk analytics
- We view ourselves as a capital provider to our clients and provide capital principally in the form of reinsurance, alternative forms of capital are provided to meet clients' evolving needs
- We are well positioned for 2008, remaining disciplined and focused on growth where we see attractive opportunities





## Safe Harbor Statement

Cautionary Statement under "Safe Harbor" Provisions of the Private Securities Litigation Reform Act of 1995:

Statements made in this presentation contain information about the Company's future business prospects. These statements may be considered "forward-looking." These statements are subject to risks and uncertainties that could cause actual results to differ materially from those set forth in or implied by such forward-looking statements. Forward-looking statements are only as of the date they are made and we do not undertake any obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise. For further information regarding 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, 2007 and its Quarterly Reports on Form 10-Q for the quarters ended March 31, 2008, and June 30, 2008.

This presentation includes certain non-GAAP financial measures within the meaning of Regulation G including "operating return on equity", "operating income", "tangible book value per common share", "tangible book value per common share plus accumulated dividends" and "managed catastrophe premium". A definition of such measures and a reconciliation of these measures to the most comparable GAAP figures in accordance with Regulation G is available in the Company's 2007 Annual Reports and the February 5, 2008, April 29, 2008, and July 29, 2008 Press Releases which are located on the Company's website [www.renre.com](http://www.renre.com) under "Investor Information/Current News".



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