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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): February 23, 2009

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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, announcing a webcast in connection with a presentation the Company will make to certain investors during the week beginning Monday, February 23, 2009. 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 such presentations and are furnished pursuant to Regulation FD.

**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: February 23, 2009

By: /s/ Stephen H. Weinstein

Name: Stephen H. Weinstein

Title: SVP, General Counsel, & Corporate Secretary

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INDEX TO EXHIBITS

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RenaissanceRe to Participate in the Merrill Lynch Insurance Investor Conference

PEMBROKE, Bermuda—(BUSINESS WIRE)—Feb. 16, 2009—RenaissanceRe Holdings Ltd. (NYSE: RNR) announced today that Neill A. Currie, President and Chief Executive Officer, and Fred R. Donner, Executive Vice President and Chief Financial Officer, will participate in the Merrill Lynch Insurance Investor Conference at 4 World Financial Center in New York on Tuesday, February 24, 2009. Mr. Currie will deliver a presentation scheduled to take place at 3:10pm ET.

Slides from Mr. Currie'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 March 9, 2009.

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 business, which includes primary insurance and quota share reinsurance.

SOURCE: RenaissanceRe Holdings Ltd.

CONTACT: Investors:  
RenaissanceRe Holdings Ltd.  
Fred R. Donner, 441-295-4513  
Executive Vice President and  
Chief Financial Officer

or  
Media:  
Kekst and Company  
David Lilly or Dawn Dover  
212-521-4800

# RenaissanceRe Holdings Ltd.

Merrill Lynch Insurance Investor Conference  
February 2009

*RenaissanceRe*

## 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, 2008.

This presentation includes certain non-GAAP financial measures within the meaning of Regulation G including "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 February 11, 2009 Earnings Release and Financial Supplement which are located on the Company's website [www.renre.com](http://www.renre.com) under "Investor Information/Current News" and "Investor Information/Financial Reports" respectively.



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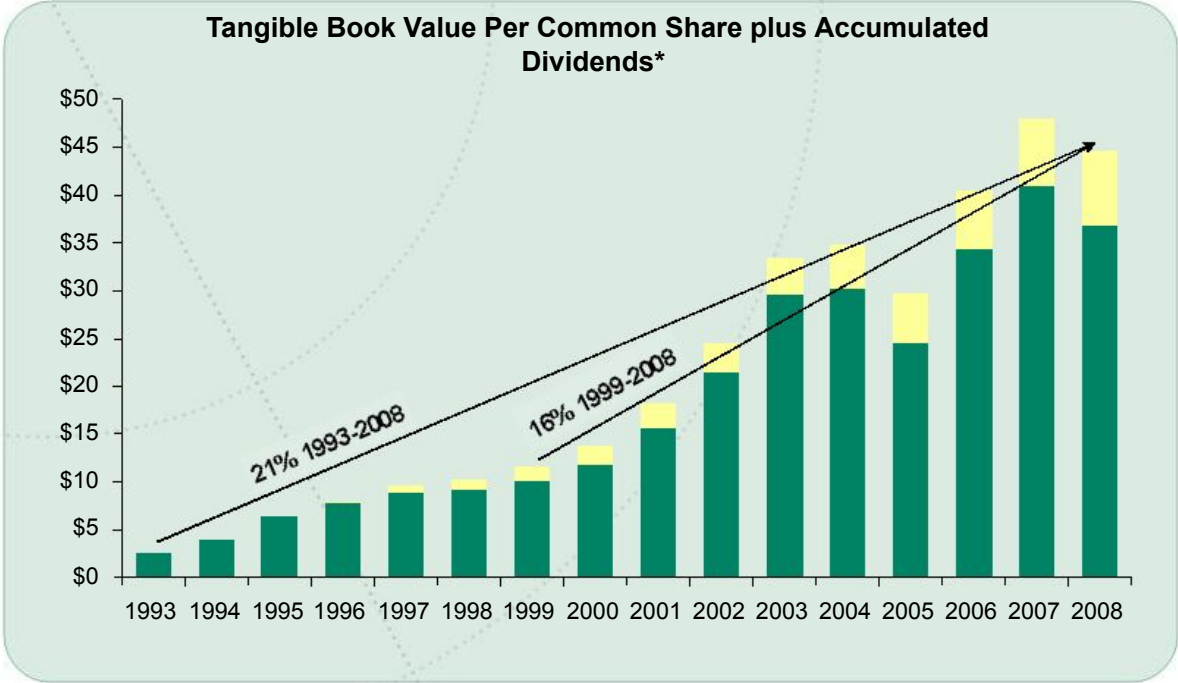
Summary: Well-Positioned for the Future

The RenaissanceRe logo, featuring the company name in a white, elegant script font on a dark blue rectangular background.





We have generated superior shareholder value  
across market cycles



Legend: Green =TBVPS; Yellow = accumulated dividends

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



## Our focus remains the same

We focus on four key business areas

- Property Cat Reinsurance
- Specialty Reinsurance
- Individual Risk
- Joint Ventures and Strategic Investments

## Our consistent strategy provides us with important competitive advantages

### Superior Risk Selection

- Underwriting excellence
- Premiere risk modeling capabilities and technology

- Confidence to quote risks in changing environment
- Long term outperformance

### Superior Marketing & Relationships

- Consistent exposure based pricing
- Quick response
- Customized products
- Capacity for large lines
- Advice on cat risk management
- Superior credit quality and willingness to pay

- Normal “open market” position
  - Plus preferred signings on open market transactions
  - Plus private market transactions
- Higher market share of attractive business

### Superior Capital Management

- Excellent financial rating
- Multiple channels of access to capital

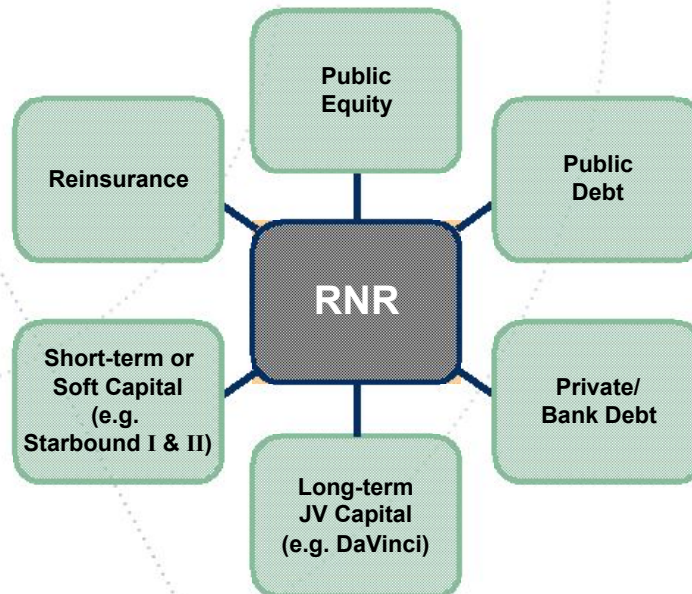
- Focus on underwriting
- Ability to expand and contract capital in innovative ways

### Superior Joint Ventures

- Innovation
- Matching capital to risk
- Joint ventures

- Creates opportunities for capital providers and capital available to clients
- Optimize return to investors

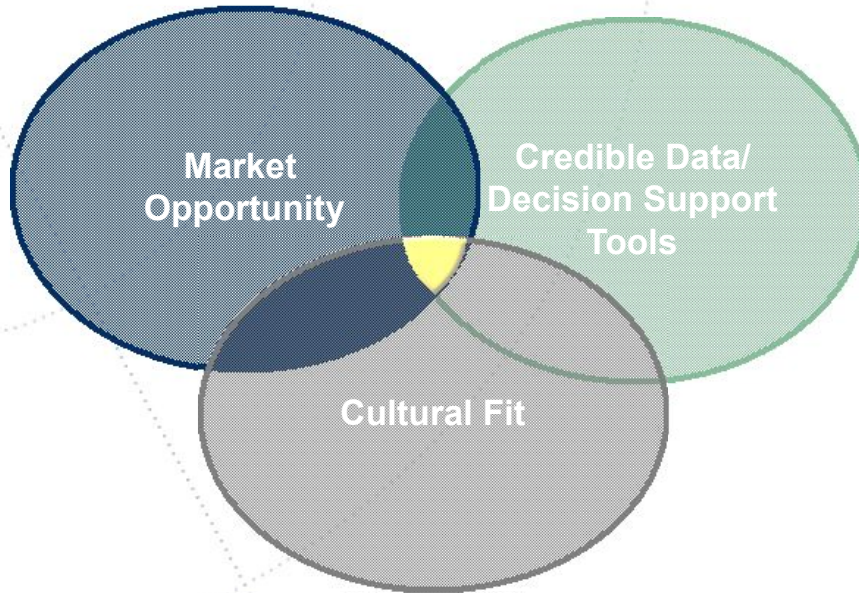
## Multiple channels of access to capital is a competitive advantage





## We screen new opportunities with a consistent framework

We look for new business opportunities that meet our return hurdles and fit our business model.





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

### Hard Market Strategies

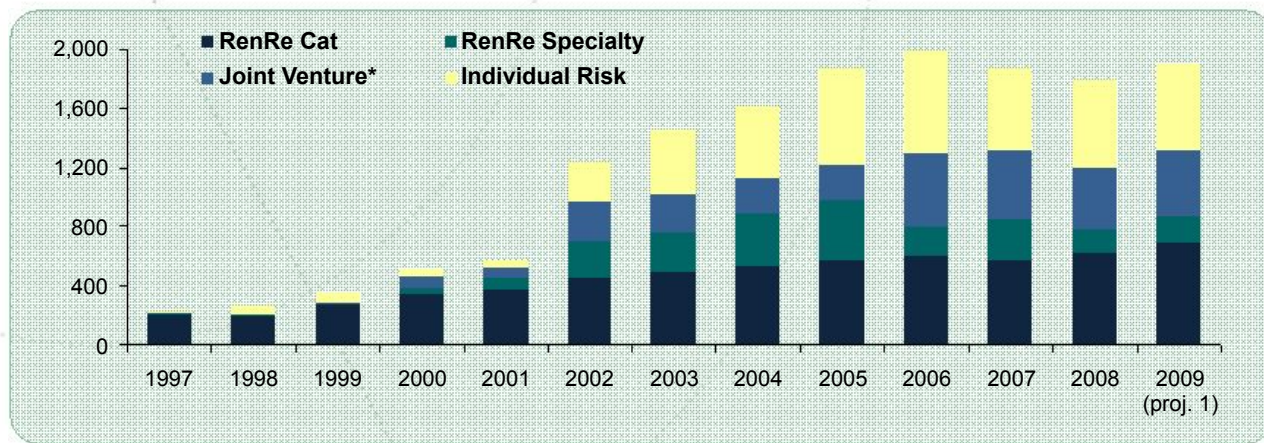
- “Pedal to the metal” in existing business
- Innovate to create capacity / opportunity, working with Ventures business:
  - Sidecars
  - Parametric solutions
- Maintain discipline around exposure-based pricing
- Define value proposition for brokers / buyers

### 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

## 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 2009 projections can be found at the beginning of this presentation.

(1) 2009 projected premiums are managed catastrophe premiums up 15%, Individual Risk premiums are flat, and Specialty reinsurance premiums up 20%. These estimates were originally disclosed in the Company's February 12, 2009 earnings call for the quarter and year ended December 31, 2008.



## Reinsurance: 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

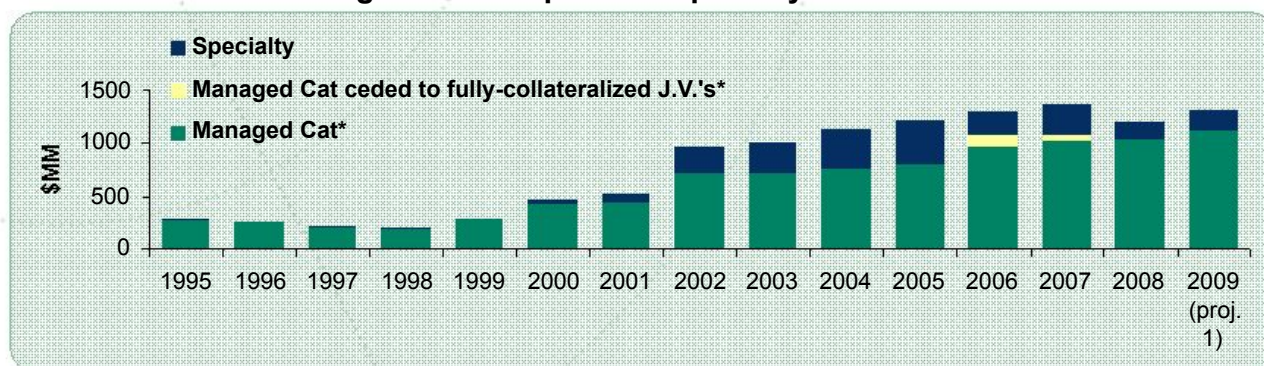
- Normal "open market" position
- Plus preferred signings on open market transactions
- Plus private market transactions
- Option to renew business written for fully collateralized vehicles



## 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 2009 projections can be found at the beginning of this presentation.

(1) 2009 projected premiums are managed catastrophe premiums of 15% and Specialty insurance premiums of 20%. These estimates were originally disclosed in the Company's February 12, 2009 earnings call for the quarter and year ended December 31, 2008.

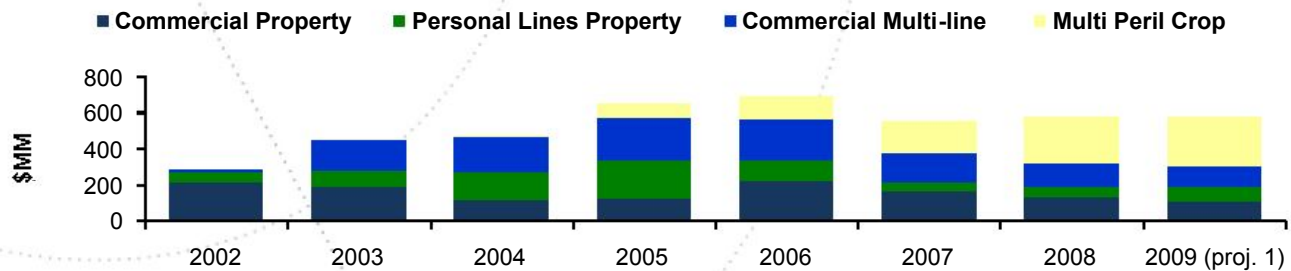


## Individual Risk: Building out our platform

- 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

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

### Individual Risk Premiums



(1) 2009 projected Individual Risk premiums are flat. These estimates were originally disclosed on the Company's February 12, 2009 earnings call for the quarter and year ended December 31, 2008.

## 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 gives us greater control of a core function key to our plans for U.S. growth

## Ventures: Leveraging and expanding our franchise

### Joint Ventures (“J.V.”)

- permanent vehicles that augment RenRe’s offering to clients and brokers – Top Layer Re & DaVinci Re

### Packaging & Selling

- limited-life vehicles to provide incremental capital to clients and brokers including side cars and cat bonds, Starbound I (2006) & II (2007). Timicuan Re (2006)

### Venture Capital

- capital solutions to clients as well as strategic investing – Tower Hill, Platinum warrants

### Renaissance Investment Managers (“R.I.M.”)

- risk mitigation services/products to the natural gas, heating oil, and energy industry; also includes trading of weather derivatives

### Weather Predict Consulting (“W.P.C.”)

- weather forecasting, modeling, advisory services and outreach in support of RenRe’s businesses – WindX, Wall of Wind



## Hurricane Science: Extending our scientific leadership through our current hurricane risk mitigation efforts

- StormStruck™



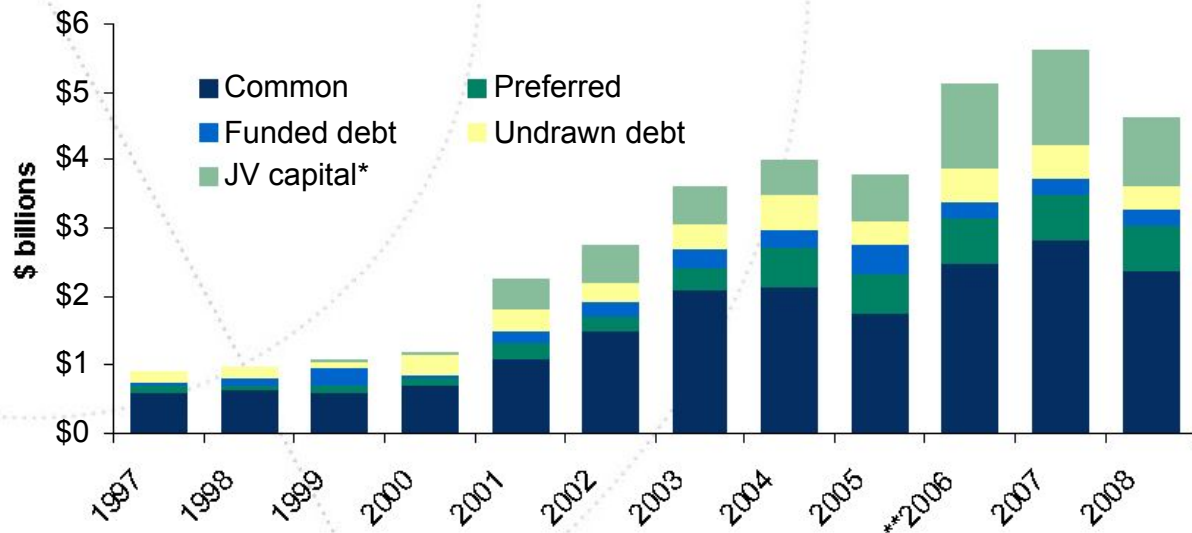
- The Hurricane Risk Mitigation Leadership Forum series



- The RenaissanceRe Wall of Wind



## Financial Profile: Strong capital and liquidity position, our balance sheet and capital base remain strong



\* excluding \$3.9 billion of capacity at Top Layer Re

\*\*Reflects the redemption of ~\$250 million of preference shares and funded debt, which were redeemed during Q1 2007



## RenaissanceRe is well-positioned

- Balance sheet and capital base are strong, we are focused on managing our assets optimally
- 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 to continue to serve our customers in timely, innovative ways, to seize attractive opportunities when they arise and to build shareholder value in the years ahead





# RenaissanceRe Holdings Ltd.

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*RenaissanceRe*