# **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): April 18, 2011

# RenaissanceRe Holdings Ltd.

(Exact name of registrant as specified in its charter)

Bermuda (State or other jurisdiction of incorporation) 001-14428 (Commission File Number)

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

Renaissance House 12 Crow Lane, Pembroke Bermuda

(Address of principal executive offices)

HM 19 (Zip Code)

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

Not Applicable

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

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))

#### Item 8.01. Other Events

On April 18, 2011, RenaissanceRe Holdings Ltd. issued a press release (the "Press Release") announcing its initial loss estimate from the Tohoku earthquake and subsequent tsunami, which impacted the northeastern coast of Japan on March 11, 2011. A copy of the Press Release is attached as Exhibit 99.1 to this Form 8-K.

#### Item 9.01. Financial Statements and Exhibits

(d) Exhibits

The following exhibits are filed as part of this report:

Exhibit # Description

99.1 Press Release, dated April 18, 2011

## 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.

Date: April 19, 2011

RENAISSANCERE HOLDINGS LTD.

By: /s/ Jeffrey D. Kelly
Name: Jeffrey D. Kelly

Title: EVP, Chief Financial Officer

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## INDEX TO EXHIBITS

Exhibit # Description

99.1 Press Release, dated April 18, 2011



#### RenaissanceRe Announces \$220 Million Initial Estimated Net Negative Impact From the Tohoku Earthquake

PEMBROKE, Bermuda, April 18, 2011 — RenaissanceRe Holdings Ltd. (NYSE: RNR) ("RenaissanceRe" or the "Company") today announced its initial loss estimate from the Tohoku earthquake and subsequent tsunami (collectively, the "Tohoku earthquake"), which impacted the northeastern coast of Japan on March 11, 2011. The Company currently expects that losses from the Tohoku earthquake will have a net negative impact of approximately \$220 million on its first quarter 2011 results.

Net negative impact includes the sum of estimates of net claims and claim expenses incurred, earned reinstatement premiums assumed and ceded, lost profit commissions, redeemable noncontrolling interest and other income in respect of ceded reinsurance contracts accounted for at fair value. The Company's estimates are based on a review of its potential exposures, preliminary discussions with certain counterparties and catastrophe modeling techniques. Given the magnitude and recent occurrence of this event, limited claims data received to date, the contingent nature of business interruption and other exposures, potential uncertainties relating to reinsurance recoveries and other uncertainties inherent in loss estimation, meaningful uncertainty remains regarding losses from this event. Accordingly, the Company's actual net negative impact from this event will likely vary from this preliminary estimate, perhaps materially so.

RenaissanceRe Holdings Ltd. is a global provider of reinsurance and insurance. The Company's business consists of three segments: (1) Reinsurance, which includes catastrophe reinsurance, specialty reinsurance and certain property catastrophe and specialty joint ventures, (2) Lloyd's, which includes reinsurance and insurance business written through RenaissanceRe Syndicate 1458, and (3) Insurance, which principally includes the Company's Bermuda-based insurance operations.

Cautionary Statement under "Safe Harbor" Provisions of the Private Securities Litigation Reform Act of 1995: Statements made in this release 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. 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, 2010 and its quarterly reports on Form 10-Q.

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Investor Contact: RenaissanceRe Holdings Ltd. Rohan Pai, 441-295-4513 Director of Investor Relations or Media Contact: Kekst and Company Peter Hill or Dawn Dover. 212-521-4800