FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB APPRO |
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| | | | . , | , | | | |
|---|------------|-------------|--|-----------|--|-------------|--|
| 1. Name and Address of Reporting Person* Curtis Ross (Last) (First) (Middle) RENAISSANCE HOUSE 12 CROW LANE | | | 2. Issuer Name and Ticker or Trading Symbol RENAISSANCERE HOLDINGS LTD [RNR] | | ationship of Reporting Person(s) to Issuer (x all applicable) Director 10% Owner Officer (give title Other (specify below) below) CUO - European Operations | | |
| | | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 10/18/2012 | | | | |
| (Street) PEMBROKE (City) | D0 (State) | HM 19 (Zip) | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indivi | dual or Joint/Group Filing (Form filed by One Repor Form filed by More than | ting Person | |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transac Code (Ir 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--|---|---------------------------------|---|--|---------------|------------|--|---|---|
| | | | Code | v | Amount | (A) or (D) | Price | (Instr. 3 and 4) | | (iiisu. 4) |
| Common Stock | 10/18/2012 | | M ⁽¹⁾ | | 4,770 | A | \$53.96 | 75,249 | D | |
| Common Stock | 10/18/2012 | | F ⁽¹⁾ | | 3,186 | D | \$80.79 | 72,063 | D | |
| Common Stock | 10/19/2012 | | S ⁽¹⁾ | | 1,584 | D | \$80.61(2) | 70,479 | D | |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transac Code (Ir 8) | | Derivative | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|---|--|---|---------------------------------|---|------------|-------|--|--------------------|--|-------------------------------------|---|--|--|--|
| | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Transaction(s) (Instr. 4) | | |
| Non-Qualified Stock Option (Right to Buy) | \$53.96 | 10/18/2012 | | M ⁽¹⁾ | | | 4,770 | 03/12/2005 | 03/12/2014 | RNR Common Stock | 4,770 | \$0.00 | 0 | D | |

Explanation of Responses:

- 1. The transactions reported herein related to the exercise of employee stock options, and subsequent sale of resulting shares, originally granted to the Reporting Person on March 12, 2004 with a ten year term. The exercise was effected pursuant to a previously disclosed Rule 10b5-1 trading plan adopted by the Reporting Person on November 29, 2011.
- 2. Represents a weighted average sale price; the sales prices ranged from \$80.58 to \$80.64. Upon request, the full sale information regarding the number of shares sold at each price increment will be provided to the Commission, the issuer or a security holder of the issuer.

Remarks:

/S/ Dierk A. Flemming, Attorney-

in-Fact

** Signature of Reporting Person

10/22/2012 Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.