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NAVIGATORS GROUP INC Form 8-K August 01, 2006

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 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 reported event): July 31, 2006

The Navigators Group, Inc. (Exact name of registrant as specified in its charter)

| DELAWARE | 0-15886 | 13-3138397 |
|--|--|--|
| (State of organization) | (Commission File Number) | (I.R.S. Employer Identification No.) |
| One Penn Plaza, | , New York, NY | 10119 |
| (Address of principal | l executive offices) | (Zip Code) |
| Check the appropriate box simultaneously satisfy the | phone number, including area of the Form 8-K filing the filing obligation of the reasoned E General Instruction A.2. bel | is intended to gistrant under any of the |
| [_] Written communication 230.425) | ns pursuant to Rule 425 under | the Securities Act (17 CFF |
| [_] Soliciting material parts 240.14a-12) | pursuant to Rule 14a-12 under | the Exchange Act (17 CFR |
| [_] Pre-commencement commact (17 CFR 240.14d-2 | munications pursuant to Rule 1 2(b)) | 4d-2(b) under the Exchange |
| [_] Pre-commencement commact (17 CFR 240.13e-4 | munications pursuant to Rule 14(c)) | 3e-4(c) under the Exchange |
| | | |

- Item 2.02 Results of Operations and Financial Condition
- Item 7.01 Regulation FD Disclosure

The following information is furnished pursuant to Item 2.02 "Results of

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Operations and Financial Condition" and Item 7.01 "Regulation FD Disclosure". This information, including the Exhibit attached hereto, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

On July 31, 2006, The Navigators Group, Inc. issued a press release announcing its earnings for the second quarter of 2006. This press release is attached hereto as Exhibit 99.1.

SIGNATURE

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

THE NAVIGATORS GROUP, INC.
-----(Registrant)

/s/ Elliot S. Orol

Name: Elliot S. Orol

Title: Senior Vice President, General

Counsel and Secretary

Date: July 31, 2006

INDEX TO EXHIBITS

Number Description

99.1 Second Quarter Earnings Release dated July 31, 2006.