

EVEREST RE GROUP LTD  
Form 8-K  
January 13, 2005

**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)  
January 13, 2005

**Everest Re Group, Ltd.**

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(Exact name of registrant as specified in its charter)

Bermuda

1-15731

Not Applicable

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(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

Wessex House - 2<sup>nd</sup> Floor  
45 Reid Street  
PO Box HM 845  
Hamilton HM DX, Bermuda

Not Applicable

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code 441-295-0006

c/o ABG Financial & Management Services, Inc.  
Parker House, Wildey Road  
St. Michael, Barbados

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(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 (see General Instruction A.2. below):

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)

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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 7.01 REGULATION FD DISCLOSURE**

On January 13, 2005, the registrant issued a news release announcing the estimated impact of catastrophe losses and estimated earnings for the fourth quarter. A copy of that news release is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

In accordance with general instruction B.2 of Form 8-K, the information in this report, including exhibits, is furnished pursuant to Item 7.01 and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liability of that section.

**Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

Exhibit No.

Description

99.1

News Release of the registrant,  
dated January 13, 2005

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**SIGNATURES**

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.

EVEREST RE GROUP, LTD.

By: /s/ STEPHEN L. LIMAURO

Stephen L. Limauro  
Executive Vice President and  
Chief Financial Officer

Dated: January 13, 2005

**EXHIBIT INDEX**

| <b><u>Exhibit<br/>Number</u></b> | <b><u>Description of Document</u></b>                     | <b><u>Page No.</u></b> |
|----------------------------------|---|------------------------|
| 99.1                             | News Release of the registrant,<br>dated January 13, 2005 | 5                      |