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NAVIGATORS GROUP INC  
Form 8-K  
August 08, 2003

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): August 5, 2003

THE NAVIGATORS GROUP, INC.  
(Exact Name of Registrant as Specified in its Charter)

Delaware  
(State or Other Jurisdiction of Incorporation)

0-15886  
(Commission File Number)

13-3138397  
(I.R.S. Employer  
Identification Number)

One Penn Plaza  
New York, New York  
(Address of Principal Executive Offices)

10119  
(Zip Code)

(212) 244-2333  
(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

ITEM 9. Regulation FD Disclosure  
ITEM 12. Results of Operations and Financial Condition

The following information is furnished pursuant to Item 9 "Regulation FD Disclosure" and Item 12 "Results of Operations and Financial Condition." This information 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

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in such filing.

On August 5, 2003, The Navigators Group, Inc. issued a press release announcing its earnings for the second quarter of 2003. 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.

By: /s/ Bradley D. Wiley

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Name: Bradley D. Wiley

Title: Senior Vice President, Chief Financial Officer  
and Secretary

Dated: August 8, 2003

INDEX TO EXHIBITS

Number	Description
99.1	Press Release issued by The Navigators Group, Inc. on August 5, 2003.