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NAVIGATORS GROUP INC Form 8-K February 23, 2005

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): February 23, 2005

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

	DELAWARE	0-15886				13-3138397			
,	State of ganization)	,	.ssion Jumber)			(I.R.S. Identifi			
One Penn Plaza, New York, NY						10119			
(Ad	dress of principal executiv	ve offices	3)			(Zip	Code)		
simu	Registrant's telephone not be the appropriate box below the ltaneously satisfy the filiowing provisions (SEE Gener Written communications provided (17 CFR 230.425)	i if the E ng obliga cal Instru	Form 8-K fation of taction A.2	iling he re	g is i egistr low):	ntended to ant under	any of		
[_]	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)								
[_]	Pre-commencement communi Exchange Act (17 CFR 240.1		pursuant	to	Rule	14d-2(b)	under	the	
[_]	Pre-commencement communi Exchange Act (17 CFR 240.1		pursuant	to	Rule	13e-4(c)	under	the	

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 Operations and Financial Condition" and Item 7.01 "Regulation FD Disclosure". This information, including the Exhibit attached hereto, shall not be deemed

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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 February 23, 2005, The Navigators Group, Inc. issued a press release announcing its earnings for the fourth quarter and full year ending December 31, 2004. 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/ Bradley D. Wiley

Name: Bradley D. Wiley

Title: Senior Vice President, Financial Compliance

Officer and Secretary

Date: February 23, 2005

INDEX TO EXHIBITS

Number Description

99.1 Fourth Quarter Earnings Release dated February 23, 2005.