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NAVIGATORS GROUP INC Form 8-K March 10, 2004

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: March 9, 2004 Commission File No. 0-15886 (Date of Earliest Event Reported: March 9, 2004)

THE NAVIGATORS GROUP, INC. (Exact name of registrant as specified in its charter)

DELAWARE

(State or other jurisdiction of incorporation or organization)

DELAWARE 13-3138397 (State or other jurisdiction of (I.R.S. Employer Identification No.)

One Penn Plaza
New York, New York 10119
(212) 244-2333

(Address, including zip code, and telephone number, including area code, of Registrant's principal executive offices)

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 in such filing.

On March 9, 2004, The Navigators Group, Inc. (the "Company") issued a press release announcing its earnings for the fourth quarter and the full fiscal year 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.

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THE NAVIGATORS GROUP, INC. (Registrant)

/s/ Bradley D. Wiley

Name: Bradley D. Wiley

Title: Senior Vice President, Financial Compliance Officer and Secretary

Date: March 9, 2004

INDEX TO EXHIBITS

Number Description

99.1 Press Release dated March 9, 2004.