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EVEREST RE GROUP LTD  
Form 8-K  
February 20, 2003

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): February 20, 2003

EVEREST RE GROUP, LTD.

-----  
(Exact Name of Registrant as Specified in Charter)

|                                                   |                             |                                         |
|---------------------------------------------------|-----------------------------|-----------------------------------------|
| Bermuda                                           | 1-15731                     | Not Applicable                          |
| -----                                             | -----                       | -----                                   |
| (State or Other Jurisdiction<br>of Incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

|                                                                                                     |  |                |
|-----------------------------------------------------------------------------------------------------|--|----------------|
| c/o ABG Financial & Management Services, Inc.<br>Parker House, Wildey Road<br>St. Michael, Barbados |  | Not Applicable |
| -----                                                                                               |  | -----          |
| (Address of Principal Executive Offices)                                                            |  | (Zip Code)     |

Registrant's telephone number, including area code: 246-228-7398

Not Applicable

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

ITEM 5. OTHER EVENTS

On February 20, 2003, the registrant issued a news release announcing an increase to its quarterly shareholder dividend and declaring a dividend. A copy of that new release is filed herewith as Exhibit 99.1 and is incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

c. Exhibits

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| -----<br>Exhibit No.<br>----- | Description<br>-----                                   |
|-------------------------------|--------------------------------------------------------|
| 99.1                          | New Release of the registrant, dated February 20, 2003 |

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 thereunto duly authorized.

EVEREST RE GROUP, LTD.

By: /s/ STEPHEN L. LIMAURO

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Stephen L. Limauro  
Executive Vice President  
and Chief Financial Officer

Dated: February 20, 2003

EXHIBIT INDEX

| EXHIBIT<br>NUMBER<br>----- | DESCRIPTION OF DOCUMENT<br>-----                          | PAGE NO.<br>----- |
|----------------------------|-----------------------------------------------------------|-------------------|
| 99.1                       | Press Release of the registrant, dated February 20, 2003. | 4                 |