UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Lowsley Denise

March 28, 2013

FORM 3

Form 3

FORM 3 UNITED S	IATES SECURITIES AI					FFNUVAL
	Washington, 1	D.C. 20549			OMB Number:	3235-0104
INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES						January 31, 2005
-	ant to Section 16(a) of the of the Public Utility Holdi 30(h) of the Investment 0	ing Compan	y Act of 193		Estimated a burden hou response	irs per
(Print or Type Responses)						
1. Name and Address of Reporting Person <u>*</u> Lowsley Denise	2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Sym NAVIGATORS GROUP INC [NA				
(Last) (First) (Middle)	03/21/2013	4. Relationsh Person(s) to	ip of Reporting Issuer	-	Amendment, Date Original (Month/Day/Year)	
C/O THE NAVIGATORS GROUP, INC., 6 INTERNATIONAL DRIVE			c all applicable)		
(Street)	(Street) Director X Officer (give title below)		rOther 6. I ow) (specify below) Fili		ndividual or Joint/Group ng(Check Applicable Line) Form filed by One Reporting	
RYE BROOK, NY 10573				Person		
(City) (State) (Zip)	Table I - I	Non-Deriva	tive Securit	ies Benefici	ally Owned	1
1.Title of Security (Instr. 4)	2. Amount o Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Ownership (Instr. 5)	Indirect Benef	icial
Common Stock	753 <u>(1)</u>		D	Â		
Reminder: Report on a separate line for owned directly or indirectly. Persons who	r each class of securities benefic	-	SEC 1473 (7-02	2)		
information co required to re	spond in this form are no spond unless the form disp OMB control number.	t				
Table II - Derivative S	ecurities Beneficially Owned (a	e.g., puts, calls	, warrants, op	tions, convert	ible securities	3)

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	6. Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial Ownership
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	(Instr. 5)
		(Instr. 4)	Price of	Derivative	
			Derivative	Security:	

OMB APPROVAL

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Date Exercisable	Expiration Date	Title	Amount or Number of	-	Direct (D) or Indirect
			Shares		(I)
					(Instr. 5)

Reporting Owners

Reporting Owner Name / Address		Relationships			
		Director	10% Owner	Officer	Other
Lowsley Denise C/O THE NAVIGATORS GROUP, I 6 INTERNATIONAL DRIVE RYE BROOK, NY 10573	INC.	Â	Â	Senior Vice President	Â
Signatures					
Emily B. Miner, Attorney-in-Fact	03/28/	2013			
**Signature of Reporting Person	Da	te			

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Excludes unvested restricted stock units over which the Reporting Person does not have voting or dispositive control.

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Remarks:

Exhibit List: 24. Power of Attorney

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.