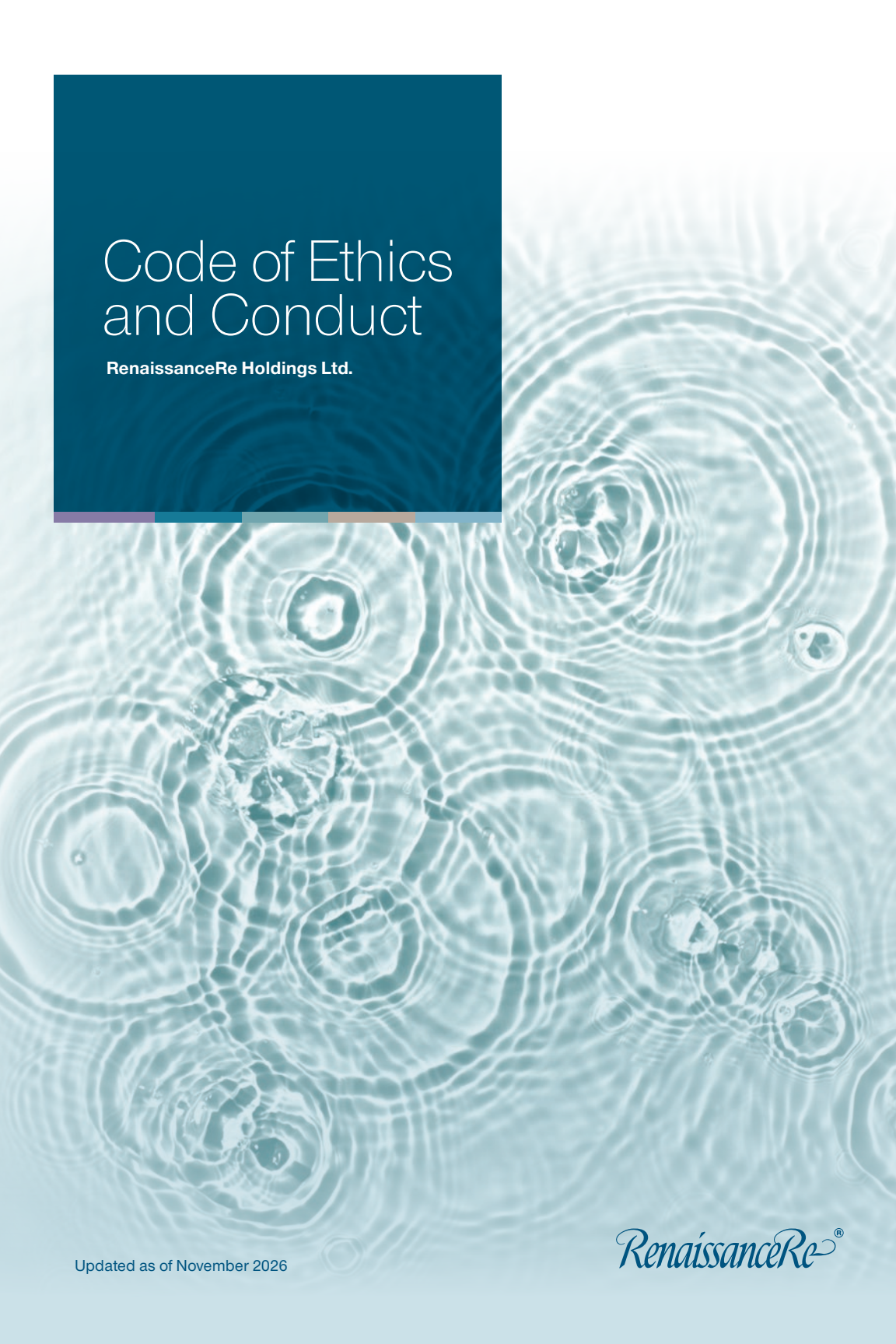
# Code of Ethics and Conduct

**RenaissanceRe Holdings Ltd.**



Updated as of November 2026

RenaissanceRe®

## **Corporate Values** (FRIPP)

Our Corporate Values form the basis for how we expect to behave and are the cornerstone of our ethics, expectations and our business success.

# Focus:

Filtering inputs to avoid distraction, to concentrate on tasks that lead to the accomplishment of an overall goal.

# Respect:

Treating all of our stakeholders with a genuine sense of worth for their person.

# Integrity:

Maintaining an approach to all dealings that is upright, honest and morally sound.

# Precision:

Having the ability and spending the time to produce results that are accurate and thorough, tempered with practicality.

# Passion:

Undertaking action fueled by conviction, excitement and enthusiasm.



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### Scope

References in this Code of Ethics and Conduct (the "Code") to "employees" include all of our officers, employees and, unless otherwise noted, our directors. References to the "Company" include RenaissanceRe Holdings Ltd. and its affiliates. This Code does not reflect all policies and procedures of the Company. Other policies and procedures exist in the Employee Handbook, internal policy repositories or other sources. Any questions about how any part of this Code or relevant policies may apply to you should be addressed to your local office legal or compliance representative or RenaissanceRe Holdings Ltd.'s Group General Counsel.

### Certification

All employees and relevant directors are required to submit an annual certification of their understanding of and compliance with this Code and the policies relevant to them as posted on our internal Core Governance Documents Library. This certification is a compulsory component of our annual review and performance management program for employees.

### No Retaliation

Certain laws and regulations prohibit retaliatory action against employees who report potential wrongdoing in certain circumstances. It is Company policy that there be no adverse employment repercussions for those who report, in good faith or on a reasonable basis, or who cooperate or participate in an investigation of potential or actual ethical and compliance violations. Retaliation is a violation of this Code, and may be against the law, and should be reported in accordance with this Code.

### Failure to follow our standards of conduct

Integrity and fair business practices are critical to our reputation. Violations of this Code or relevant laws and regulations or accounting standards by any employee may be deemed to be serious misconduct under the terms of employment and may subject the employee to criminal, civil or regulatory sanctions, as well as to internal disciplinary actions, up to and including immediate termination of employment. In appropriate cases, the Company may also refer misconduct to the proper authorities for prosecution. This may subject the individuals involved to civil and/or criminal penalties.

### Waivers

Waivers of any element of this Code or of the policies in our Core Governance Documents Library may, from time to time, be granted or withheld by the Company at its sole discretion. To the extent required by applicable laws and/or regulations, any waivers of this Code for the benefit of directors or executive officers will be submitted for approval by the Board of Directors (or a committee of the Board of Directors) of RenaissanceRe Holdings Ltd., and will be disclosed to the shareholders of RenaissanceRe Holdings Ltd. where required.

# Message from our CEO

At RenaissanceRe, we believe that how we act is as important to our success as what we do. We are committed to being a trusted partner to our stakeholders and are proud of the long-term relationships we have fostered with our customers, investors, communities and employees. We aim to maintain and build this trust by operating to the highest standards of business conduct and grounding all of our interactions in our core values of Integrity and Respect. Integrity means "maintaining an approach to all dealings that is upright, honest and morally sound" while Respect means "treating all of our stakeholders with a genuine sense of worth for their person." We also encourage honest, open exchange of ideas, believing that diverse perspectives and experiences make us a stronger company and partner.

This Code and our Corporate Values and principles provide you with a framework to guide your behavior and professional dealings. We expect you to comply with the spirit as well as the letter of the various laws, regulations, policies and procedures which govern our operations and activities.

It is not possible to provide an exhaustive list of scenarios that you may encounter. If you have any questions or concerns, the end of this Code contains more details on where to go, as well as information on our Whistleblowing Policy and Process should you need to report any suspected violations of our Code. Please also refer to the policies, protocols and guidelines posted on our Core Governance Documents Library and in local offices. Thank you for the work you do every day to reinforce the trusted reputation that defines RenaissanceRe. I am proud to be part of our team.

**Kevin J. O'Donnell**

President and Chief Executive Officer

# Overview

At RenaissanceRe, we aspire to the highest standards of honesty, integrity and business conduct. These standards are reflected in our Corporate Values: Focus, Respect, Integrity, Precision and Passion (FRIPP), as well as in our Mission, Vision and Purpose statements.

They are also captured in this Code, which provides five broad principles to which we are all expected to adhere.

**These principles are:**

- We respect and value our clients, partners and shareholders
- We respect and comply with relevant laws and regulations
- We respect and protect RenaissanceRe
- We respect and value each other
- We respect and support the communities in which we operate

All policies referred to in this Code can be found on the internal Core Governance Documents Library on our Company Intranet.

## Compliance Responsibilities

- We are a high integrity organization and we require compliance with the spirit – as well as with the letter – of our policies and procedures.
- The decisions we make are our own. Outside experts can help inform our good judgment, but ultimately we must take responsibility for our decisions.
- Ethical, high integrity and compliant conduct is the responsibility of each of us.

# We respect and value our clients, partners and shareholders

Relationships are a crucial component of the success of any business. They are built on concern for and loyalty to our clients, partners, shareholders and other stakeholders.

We believe that making ethical decisions, acting in the best interests of our Company, shareholders and capital partners and serving them faithfully will help us generate long-term value. We seek and provide value through our financial security, quality products and responsive service to our clients and partners. Our corporate strategy reflects these objectives. Employees should be familiar with our corporate strategy as it relates to their position, and their conduct should reflect our strategy, values and principles.

## Fair Dealing

RenaissanceRe serves a wide variety of clients and customers and deals with a broad range of other stakeholders and counterparties on a world-wide basis. In conducting your activities, you are required to comply with the conduct requirements for our products and appropriate business practices in those territories. You should be aware of the market and regulatory standards that might apply to you given your responsibilities and location, such as the Lloyd's Principles for Doing Business. You are required to deal fairly with RenaissanceRe's customers, suppliers, competitors and employees, and not take unfair advantage of them through manipulation, concealment, abuse of privileged or confidential information, misrepresentation of material facts, or any other unfair-dealing practice. Consult your supervisor or other legal or compliance resources as appropriate.

## Confidential Information (including Personally Identifiable Information)

**See Core Governance Documents Library:**
- **Information Security Policy**
- **Confidential Client Information and Trade Secrets Policy**
- **Insider Trading Policy**
- **Data Protection Policy**

Confidential information takes many forms and includes information about our Company, our clients, our partners, our colleagues and potentially other stakeholders. Disclosure or use of confidential information may provide an advantage to competitors or may harm our Company, clients or partners.

Confidential information also includes personal information about our employees, clients, partners or their clients or partners. If you are given access to potentially confidential or personal information, you should review the IT Security, Data Governance and Data Protection Policies on the

Core Governance Documents Library to ensure you are protecting our Company, clients, and partners, and are complying with relevant laws and regulations. You are required to maintain the confidentiality of information entrusted to you by RenaissanceRe and persons or entities with which we do business, except when disclosure is authorized or legally mandated. You must use confidential information solely for legitimate Company business. You may not use, or help others use, confidential information for your own personal benefit or for the benefit of family members, friends, or any third party.

The obligation to treat information as confidential does not end when an individual leaves the Company. Upon separation from the Company, everything that belongs to the Company, including all documents and other materials containing confidential information, must be returned.

If you know of or suspect loss, theft or unauthorized access of Confidential Information, you are expected to report this as soon as you become aware to RenaissanceRe Holdings Ltd.'s Group General Counsel, Chief Compliance Officer or your local legal, regulatory and compliance representative.

Unauthorized disclosure or use of confidential information may result in legal disputes, fines and/or penalties for RenaissanceRe and where appropriate, internal disciplinary actions, up to and including termination of employment.

Q: Several years ago, we signed a confidentiality agreement with a company that provided a lot of information for our internal modeling. Included in the documentation was a client listing with phone numbers. I learned recently that this information has been made public on a website. I believe another area of RenaissanceRe could benefit from the information. Can I be viewed as violating the confidentiality agreement by providing something that is now in the public domain?

A: Potentially 'Yes', unless the confidentiality agreement specifically allows you to share the information with the other area of RenaissanceRe. Even though the information is publicly available, you may still be bound to the original terms of the contract. If you believe that something in the public domain could be of value, you should suggest that the other RenaissanceRe team go to the public domain to gather the information, and you should NOT use the original information in any manner other than for its original intention.

## Prediction Markets

In order to protect the reputation of RenaissanceRe and potentially protect you in an evolving legal and regulatory landscape, you may not, and may not assist others to (whether by sharing information or otherwise), place bets or wagers, purchase or sell event contracts, or otherwise take positions in prediction markets, including but not limited to those operating on blockchain or crypto-based platforms, whether regulated or unregulated: (i) on any event or circumstance that relates to or concerns RenaissanceRe or its business (including but not limited to events or contracts relating to weather, catastrophe losses, or the re/insurance industry); (ii) using any information obtained through, or by reason of, your employment at RenaissanceRe; or (iii) that could reasonably be expected to affect RenaissanceRe's business interests or reputation. Participation in a prediction market includes but is not limited to purchasing, selling or otherwise taking a position in any event contract or similar instrument on a prediction market or similar platform where the value or payout is based on, or linked to, the performance, value or outcome of any event or circumstance.

Questions regarding the application of this policy should be directed to Compliance or the Legal Department.

# We respect and comply with relevant laws and regulations

The industries in which we operate are generally robustly regulated. Each of us has an individual responsibility to be aware of laws and regulations which apply to our individual circumstances and to comply with them, both in spirit and in letter.

## Regulatory or Compliance-Related Communications and Issues

We are subject to regulation in a number of jurisdictions, and you have a duty to report completely, accurately and truthfully in any communications with regulators. In particular, and before you take any action, you should understand your authority, if any, to communicate if any oversight body or regulator contacts you. You are always expected to notify RenaissanceRe Holdings Ltd.'s Group General Counsel, Chief Compliance Officer or your local legal, regulatory and compliance representative as soon as you become aware of any potential or actual regulatory or compliance-related issues affecting any of the RenaissanceRe companies.

## Accounting and Financial Reporting

**See Core Governance Documents Library:**
- **Real-Time Disclosure Policy**
- **SOX and Periodic Disclosure Rules Policy**

Our financial reporting is required to be reliable, accurate, complete, fair, understandable and timely. No false or deliberately inaccurate entries are to be made in any books or records, and no employee is to engage in any untruthful arrangement to that effect, or to direct anyone else to make false entries or to make or cause fraudulent information to be disclosed. Additionally, no undisclosed side agreements, oral and/or written, which would modify the terms of an executed contract, are to be made. We have established policies, guidelines and procedures and require that you comply with these policies, guidelines and procedures to ensure the integrity of our books and records. You are also required to cooperate in a forthright and fully candid manner when dealing with internal or external auditors or accountants.

Failure to comply is a violation of laws and regulatory requirements, which may result in,

among other things, jail sentences and/or fines for individuals and may include financial penalties and reputational loss for RenaissanceRe. If you become aware of or suspect a potential violation of accounting policies, guidelines or procedures, please report the potential violation through any one of the options listed on pages 22-23 of this Code.

## Insider Trading / Market Abuse

**See Core Governance Documents Library:**
- **Insider Trading Policy**
- **Executive Officer Equity Ownership Policy**
- **Independent Directors Equity Ownership Policy**

If you are thinking about trading – either buying or selling – our securities or those of our clients, counterparties, brokers or partners, you are first required to familiarize yourself with our Insider Trading Policy, and you are required to make any trades in compliance with that Policy. It is against our policy, and against the law, to trade any securities – not just RenaissanceRe's – if you possess material non-public information about a company or its securities. Passing material non-public information on to someone who may buy or sell securities on the basis of such information ("tipping") is also illegal. It is also against our policy for any employee or director to directly hedge, short-sell or pledge as collateral RenaissanceRe securities.

We have controls in place to help employees comply with our Insider Trading Policy, including the use of 'trading windows' and restrictions on trading in our sector. In addition, we have an Executive Officer Equity Ownership Policy to ensure certain senior executives' interests are aligned with those of our shareholders.

If you are found guilty of insider trading, you may be subjected to, among other things, fines and/or a jail sentence. Under certain circumstances, you can also be held responsible for securities trading activities of anyone to whom you disclose material non-public information.

Q: I want to sell shares of RenaissanceRe common stock during an open trading window, but I am not sure if I have material non-public information regarding recent catastrophe losses. What should I do?

A: If you are ever in doubt whether you have material non-public information, you should contact your local legal counsel or the RenaissanceRe Holdings Ltd. Group General Counsel before you trade any securities.

## Antitrust / Fair Competition

**See Core Governance Documents Library:**
- **Antitrust Policy**

We expect all employees to deal fairly when interacting with competitors and to avoid anti-competitive practices. Compliance with worldwide antitrust and competition laws is required from all employees to foster free, fair and competitive markets for the benefit of consumers. Illegal agreements regarding pricing, terms, customer or territorial market share or allocations and improper exchanges of competitively sensitive information with competitors must be avoided. The term "competitors" is to be interpreted broadly, given the manner in which business in our industry is conducted. Even informal verbal communications on these matters, such as at social events or industry-attended events, could be construed as violations of competition laws.

Antitrust and competition laws are complex. You are required to read and comply at all times with our policies.

You should seek advice from your local legal representative or RenaissanceRe Holdings Ltd.'s Group General Counsel if you have any questions about the policies or any specific activity being considered. Be aware that conduct does not have to be intentional to be anti-competitive and potentially violate the relevant laws. Failure to comply with competition laws can result in, among other consequences, significant fines and legal action against RenaissanceRe, reputational damage and possible criminal prosecution for those individuals involved and/or the Company.

# We respect and comply with relevant laws and regulations

Q: Is it legal to talk to our competitors about pricing trends, as long as we don't talk about specific prices of RenaissanceRe or our competitors' products?

A: While generic discussions on industry trends may not be illegal, we must be mindful of how these discussions may be perceived and how this information may be used by others. Accordingly, as a simple rule, you should always decline discussions with competitors regarding pricing and terms. Where you are unsure you should 'ask before you act' and obtain guidance concerning the proposed communication.

## Anti-Bribery / Foreign Corrupt Practices

**See Core Governance Documents Library:**
- **Sanctions and Financial Crime Policy**
- **Conflicts and Related Party Transactions Policy**

Bribery and corrupt activity of any kind are illegal and violate our Company's policies. Bribes – including illegal inducements and anything else of value offered, promised or given, directly or indirectly, to improperly influence the actions of a third party in order to obtain or retain business or gain a business advantage – in any form are expressly forbidden by RenaissanceRe. Bribery laws apply to both commercial parties and government officials. Inducements that could be deemed inappropriate – including gifts or entertainment – should be carefully considered. Even the appearance of impropriety should be avoided. Various anti-corruption laws and regulations are potentially relevant to RenaissanceRe and its employees and agents. Bribery or other forms of corrupt payments could expose the individual and the Company to civil and/or criminal liability.

Resources are available to you should you have any questions, and you are encouraged to seek guidance from the Sanctions and Financial Crime Policy and associated policies and protocols and/or your local legal or compliance representative before you act. Our expense policy and procedures contribute to our management of bribery and corruption risk. Any expenses must be accurately recorded in our books and records.

Offering, promising, giving, requesting or accepting bribes and/or reporting inaccurate expenses could result in criminal prosecution and/or dismissal. This Code does not prohibit corporate or personal contributions to political parties if they are permitted by law. Corporate political contributions must be pre-approved. Some employees are subject to specific laws related to certain types of U.S. political giving, and affected employees are required to obtain pre-approval before making any such political contribution.

## Sanctions, Anti-Money Laundering (AML) and Anti-Terrorism Financing (ATF)

**See Core Governance Documents Library:**
- **Sanctions and Financial Crime Policy**

It is RenaissanceRe's policy to comply with all applicable financial, trade and/or economic sanctions, laws or regulations, including anti-money laundering and anti-terrorism financing laws and regulations.

RenaissanceRe will not knowingly enter into a contract of (re)insurance, extend or renew coverage under an existing policy, pay a claim under a policy, or make any investment or any other payment or conduct any other business where doing so would be a violation of applicable sanctions or AML/ATF laws or regulations.

If you suspect money laundering, terrorism financing or any violation of any economic sanctions in any of your dealings at any time – even after having already dealt with the person – or that someone may be committing us to business in violation of applicable sanctions, you must report your suspicion immediately to one of the individuals indicated in the "How to Report" section on pages 22-23 of this Code. Any assistance you might give to the transfer of proceeds from illegal activities or any failure to report any suspicious incident could constitute a criminal offence resulting in fines and/or jail sentences for you and fines and other adverse consequences for RenaissanceRe.

Note that it may also be a crime to 'tip off' any person under suspicion, so do not disclose your suspicion to such a person.

# We respect and protect RenaissanceRe

You are obligated to act in the best interests of RenaissanceRe, and by doing so, you will be aligning your actions with the best interests of our shareholders, for whom we strive to generate long-term value.

## Conflicts of Interest

**See Core Governance Documents Library:**
- **Conflicts and Related Party Transactions Policy**

We respect the rights of employees to manage their personal affairs. We encourage involvement of employees in activities beneficial to the community. However, situations may arise which may create a conflict of interest, or may appear to create a conflict of interest, between your individual and/or financial interests and the best interests of RenaissanceRe and require ethical handling.

Generally, you owe a primary duty to RenaissanceRe or, in some circumstances, other stakeholders, to advance the Company's legitimate interests or corporate opportunities and to comply with other duties you may owe to RenaissanceRe. In some circumstances you may owe a duty to stakeholders other than RenaissanceRe. You should seek to identify and avoid situations in which objectivity, independence or the ability to act in the best interests of RenaissanceRe or other relevant stakeholders are compromised or could appear to be compromised. A conflict of interest occurs when an individual's private interest, including financial, interferes in any way – or even appears to interfere – with the interests of the Company (or other stakeholder) as a whole. A conflict situation can arise when an employee, officer or director takes actions or has interests that may make it difficult to perform their work objectively and effectively. If you find yourself exposed to an actual or potential situation in which you or family members are, or could appear to be, receiving an improper benefit as a result of your position at RenaissanceRe, you are required to communicate this potential conflict of interest as soon as it is identified. Communicate such situations to one of the individuals indicated in the "How to Report" section on pages 22-23 of this Code.

Actual conflicts of interest could result in a variety of legal and regulatory issues such as antitrust violations, incomplete financial or other

required disclosures, regulatory consequences or damage to our reputation.

Certain employees associated with certain of our affiliates, including our Capital Partners business, may have additional obligations related to identifying and managing conflicts.

Q: I am responsible for selecting a third-party vendor to provide services to RenaissanceRe. My family member runs a company that I believe would be a good fit. What should I do?

A: You can identify this company as a potential vendor, but you must disclose the connection to your supervisor and local legal or compliance representative to determine next steps.

### ▪ Gifts and Entertainment

The practice of giving and receiving appropriate gifts and entertainment should compromise neither your objectivity nor RenaissanceRe's reputation. You may give and receive reasonable gifts and entertainment related to business activities. However, no gift or entertainment should be offered or accepted, regardless of amount, with any indication that inappropriate treatment or the perception of inappropriate treatment will result.

Our Gifts and Hospitality Policy contains specific reporting and approval requirements related to gifts and entertainment. If you are unsure about whether you can accept/offer a gift or entertainment, consult with your local legal or compliance representative.

Any gifts or gratuities deemed extravagant must be reported to your supervisor and your local legal or compliance representative. If you are unsure, you should review the matter with the aforementioned persons. You may be required to decline the invitation, turn the gift over to the Company or donate it to charity.

### ▪ Loans

Loans or guarantees obtained through your employment at RenaissanceRe could appear to impair your objectivity. Neither you nor your family members may borrow funds or receive guarantees from any person, business or firm who you know has business dealings with RenaissanceRe, nor may you or any of your family members seek to use the RenaissanceRe name, position in a market, or goodwill to receive any benefit on a loan transaction without prior written approval from RenaissanceRe Holdings Ltd.'s Group General Counsel.

This policy does not apply to ordinary course personal loans such as mortgages, car loans or credit cards, assuming the terms are generally available to the public.

### ▪ Outside Business Activities / Employment

It is possible to create a conflict of interest due to your outside business activities. To avoid any potential conflict of interest, an employee requires approval, including prior approval in the case of new activities, in accordance with the Conflicts and Related Party Transactions Policy.

Examples of outside business activities are included in the Outside Business Activities section of the Conflicts and Related Party Transactions Policy.

### ▪ Corporate Opportunities

You are prohibited from taking for yourself opportunities that are discovered through the use of corporate information or position unless disclosed in advance and approved, consistent with our Conflicts and Related Party Transactions Policy.

### ▪ Public Communications

See Core Governance Documents Library:
- Real-Time Disclosure Policy
- Public Communications Policy

We communicate with the public in a consistent, accurate and truthful manner. As a public company our external communications must be carefully managed. Only certain individuals are authorized to communicate or interact publicly on behalf of RenaissanceRe. Unless you have been specifically authorized to communicate on behalf of RenaissanceRe, you are not permitted to do so. Public communications could relate to

# We respect and protect RenaissanceRe

investor meetings, public speaking engagements or communicating with the media or regulators. If you receive a request to communicate in any of these forums, please refer to our Public Communications Policy. Adherence to this policy will ensure that our communications about RenaissanceRe are accurate, consistent, lawful and appropriately protective of proprietary or sensitive information.

## Corporate Veil

**See Core Governance Documents Library:**
- **Corporate Veil Protocol**

You are expected to understand what you are authorized to do in the course of your work, what the entity you represent is permitted to do and to seek clarification from your manager if you are uncertain. You may have a role that requires you to work for more than one of the operating entities in the RenaissanceRe group. If you do, you need to understand which entities you work for, in what capacity, and act accordingly, based on the Corporate Veil Protocol.

Our Corporate Veil Protocol explains how you could damage a relationship with another party by making unintended commitments or acting outside permitted Company activities – either of which could violate laws, regulations or internal policies, and/or expose entities within the corporate group to heightened litigation risk.

## Document Retention

**See Core Governance Documents Library:**
- **Record Retention Policy**
- **Legal Hold Orders Policy**
- **Recording of Meetings Policy**

Our systems and processes at RenaissanceRe are designed to ensure that information is available when and where it is needed, is maintained in an organized manner and is appropriately destroyed when it is appropriate to do so. This information includes business information (paper and electronic) which is required to be maintained in a manner compliant

with applicable laws and regulations. You are required to comply with RenaissanceRe's record retention requirements, including by using business communication protocols and applications which are approved by RenaissanceRe, and to understand your role with respect to the issuance of any "Legal Hold" instructions as outlined in our policies. Failure to comply can result in civil, regulatory or criminal penalties against RenaissanceRe and employees involved in such violations.

## E-Communications

All forms of electronic communication such as email or social media sent internally or externally can potentially become permanent records and could be difficult to understand or interpret over time in the absence of the current context. We expect our employees to be mindful of the appropriate use of RenaissanceRe approved modes of electronic communications and of our policies with respect to other forms of communication such as social media tools (e.g., Facebook, LinkedIn, X, Instagram, etc.) to avoid damaging situations, personally or for RenaissanceRe. Generally, employees using any sort of social media should be respectful of others, adhere to our confidentiality policies and clearly identify their opinions as their own and not those of RenaissanceRe. Violations of these expectations could result in internal discipline, up to and including termination of employment. Further details can be found in the Employee Handbook under the Social Media Policy.

## Intellectual Property

Our intellectual property is comprised of many elements, including our Company identity, internally-developed systems and models and internal processes. In the course of your employment with the Company, you may develop ideas, processes and technology on the Company's behalf that will be protected by patents, copyrights, trademarks or trade secret laws. All such intellectual property should be safeguarded and used for the sole benefit of RenaissanceRe. You have an obligation to protect it. The loss of exclusive use of our intellectual property could reduce our competitive advantages and its misuse or theft by you could lead to termination of employment and/or legal action, including potential criminal penalties.

## Corporate Information Security

**See Core Governance Documents Library:**
- **Information Security Policy**
- **Record Retention Policy**

Our information and technology systems are critical for the efficient operation of our businesses and are a key component of our competitive advantage. All of us are expected to understand and respect their corporate importance. You are obligated to read and comply with our various information security-related policies and procedures and other formal instructions you may receive from our IT Security or relevant personnel. You should also be aware that our computer systems and the information stored or created on them are the sole property of RenaissanceRe, and you should have no expectation of privacy in your usage of computer systems or the related information.

## Protection and Proper Use of Company Assets

RenaissanceRe's property is intended to be used for business purposes and should be protected from theft or misuse. All employees, officers and directors should protect RenaissanceRe's assets and ensure their efficient use. Limited personal use of such items is permissible when such use does not lead to inappropriate Company expense, interfere with business operations, create a conflict or violate this Code. The Company reserves all rights to monitor and review any information sent, received or viewed using Company assets. You are responsible for taking proper security precautions when using the Company's networks and IT systems.

## Artificial Intelligence (AI)

**See Core Governance Documents Library:**
- **AI Governance Framework**
- **AI Use Policy**

The use of any AI, machine learning or other similar tools present potential risks to the Company, our clients and other stakeholders. As with any other tools used by employees, the use of any AI, machine learning or other similar tools is subject to applicable laws and regulations and compliance with the Company's AI and related policies and procedures, including those relating to use of confidential information, data protection, data security, employment law, anti-discrimination, insurance regulation and professional standards. You may only use AI tools in connection with your employment or on Company devices that have been approved in accordance with our AI Use Policy, and you must not enter confidential information into any AI tool that has not been so approved.

# We respect and value each other

We strive to provide a safe, healthy and supportive work environment that promotes the well-being of our employees and the value that they contribute to our global organization.

## Non-Discrimination

**See Core Governance Documents Library:**
- **Harassment in the Workplace Policy**

RenaissanceRe is an equal opportunity employer. We provide equal opportunity to all applicants and employees regardless of race, color, religion, national origin, citizenship status, age, sex, sexual orientation, gender identity and expression, marital status, pregnancy, disability, military or reserve or veteran status or other legally protected categories. Discrimination based on the categories listed or otherwise protected by law in the jurisdiction in which you are employed is prohibited.

Discrimination may be direct or indirect; it may occur intentionally or unintentionally and it may take many forms including victimization, improper communications or improper actions. All work- related decisions must demonstrate respect and value for employees' qualifications, merits and performance and otherwise comply with applicable laws. Discriminating against an individual could result in disciplinary action, up to and including dismissal.

## Harassment and Bullying

**See Core Governance Documents Library:**
- **Harassment in the Workplace Policy**

RenaissanceRe is committed to providing a work environment that is free from bullying or harassment. Just as you are expected to deal with others in a professional and respectful manner, you are also entitled to such treatment. We require supervisors and managers to comply with the obligations and standards of the territories in which their team members reside.

Violations of this policy may result in disciplinary action, up to and including termination. Reasonable work-related requests and legitimate and constructive criticism of performance or conduct do not constitute bullying or harassment.

## Use of Illegal Drugs and Alcohol

RenaissanceRe is committed to providing a work environment that is free from illegal drugs and inappropriate alcohol consumption. Unlawful manufacture, distribution, dispensation, possession, use, sale or purchase of illegal drugs and/or related paraphernalia is prohibited, as is being under the influence of drugs. Alcohol may be available at various work-related events and you may, if you choose, consume moderate amounts, but it is your sole responsibility to ensure your conduct and demeanor are professional at all times.

'Professional conduct' extends to avoiding activities where laws or regulations may be breached, such as operating motorized vehicles when impaired. RenaissanceRe reserves the right to take appropriate steps to ensure compliance with this policy, including drug testing as permitted by law.

Any violation of this policy, including conviction for involvement in illegal drugs, could result in disciplinary action, up to and including termination.

Employees are encouraged to seek assistance for themselves or their dependents for drug or alcohol problems, and to report suspected abuse by co-workers. RenaissanceRe provides assistance and access to rehabilitative treatments and programs for employees (or their dependents) who seek it.

The Human Resources department and your local office Employee Handbook can provide additional guidance.

## Political Contributions and Public Office

For the most part, individuals are free as private citizens to endorse or contribute to political parties and candidates, contribute to 'issue advocacy' groups, serve in political campaigns or run for public office. Certain employees associated with Capital Partners activities are prohibited from making certain political contributions. Affected employees have been informed and you should ask if you are unsure as to whether this prohibition applies to you. Political contributions by the Company must be lawful and be approved by RenaissanceRe Holdings Ltd.'s Chief Executive Officer or Group General Counsel or their designees. Involvement in political campaigns or running for an elected position in your personal capacity must not constitute a conflict of interest with RenaissanceRe, and you must use neither the RenaissanceRe name nor Company resources.

RenaissanceRe will not pressure any employee to make a political contribution, nor will the Company reimburse employees for individual contributions.

# We respect and support the communities in which we operate

RenaissanceRe operates in many regions, and we are committed to interacting with the communities in which we operate in a respectful, ethical manner and in compliance with all applicable laws and regulatory requirements.

## Inclusive Culture, Teams and Communities

At RenaissanceRe we challenge ourselves to foster an environment where each person feels like they belong and is empowered to contribute to our success. By collaborating together and embracing diverse perspectives, we believe we are better able to fulfill our purpose to protect communities and enable prosperity. We focus our efforts in three key areas: supporting and developing talent, empowering diverse, inclusive, and high performing teams, and building stronger communities.

## Corporate Relationship with the Community

At RenaissanceRe, we value responsible corporate citizenship. We strive to extend our high standards of ethical conduct to the communities and the environment in which we live, work and do business.

## Employee Relationship with the Community

Each employee of RenaissanceRe is expected to conduct themselves appropriately in the community – consistent with our view that each of us is a Company ambassador when we are representing RenaissanceRe at business functions. We are aware that, although your private life is your own, the relatively small markets in which some of our businesses operate can alter our expectation of both privacy and the attribution of an individual's conduct to RenaissanceRe.

## Community Support

We seek to add value to our communities by encouraging individual employee donations through our corporate charity gift matching program, supporting local charities at the corporate level and sponsorship of sporting, artistic and educational initiatives.

## Environmental Resilience

RenaissanceRe integrates environmental resilience, including climate change considerations, into business decision-making through a science-based, risk-informed approach, embedded across underwriting, capital strategy and corporate governance. We seek to promote engagement with stakeholders and suppliers on environmental issues, and we disclose against internationally recognized disclosure frameworks and adhere to regulatory requirements.



# When and how to report

## When To Ask For Help

We do not believe it is possible to describe every situation in which you may be required to make a judgment about ethics and compliance violations. If you encounter such a situation, your conduct can frequently be guided by the following questions:

- Is your proposed action ethical and legal?
- If it were made public, such as in the media, would it damage RenaissanceRe's reputation, a colleague's, or your own?
- How would you feel if your supervisor or co-workers or your family found out?
- Would you risk your job over it?

You are always encouraged to ask if you have any questions relating to proper and ethical business conduct.

At RenaissanceRe, the only bad question is the unasked question.

## Where To Get Help

- This Code of Ethics and Conduct
- Your Supervisor
- Your Human Resources Manager
- Your Unit / Function Leader
- RenaissanceRe Holdings Ltd.'s Group General Counsel
- Your Local Legal Representative
- Your Local Compliance Representative
- The Compliance Portal
- Our Whistleblowing Process

Q: Do employees really get dismissed for violating our ethical standards?

A: Yes. We take our ethical obligations seriously and will enforce them. In some cases, employees have been disciplined or dismissed for violations including but not limited to theft, fraud, conflict of interest, sexual harassment, falsifying records or failing to cooperate in an investigation.

Q: I am concerned that someone may have breached this Code, but I am not really sure. What should I do?

A: Even in circumstances where you are unsure but have questions or concerns, we encourage you to report the perceived breach of this Code. In order to facilitate the reporting of employee communications, we have established a Whistleblowing Policy, which provides certain mechanisms for employees to submit, on a confidential basis, communications in good faith. It is Company policy that there are no adverse employment repercussions for any employee with respect to good faith reporting of complaints or questions.

## Reporting Any Concerns

If you become aware of anything that even appears to violate any part of this Code, laws, regulations, legal obligations or our policies, or of inappropriate or negligent conduct or concealment of any of these, you are encouraged and expected to report the possible violation promptly.

**If you report a concern, our commitment to you will be to:**

- Act promptly and appropriately in response to your concerns
- Maintain confidentiality to the fullest extent possible during any investigation of the reported concern
- Ensure there are no negative employment repercussions to you for raising an item in good faith or assisting with an investigation

# Whistleblowing

## How To Report

There are a number of ways through which you can raise a concern:

- For issues relating to accounting, internal accounting controls and/or audit, please contact RenaissanceRe Holdings Ltd.'s Group General Counsel, your local legal or compliance representative, the Chief Accounting Officer, your unit / function controller, the Head of Internal Audit or the Chair of the Audit Committee.
- For discrimination, harassment or bullying issues, please follow the Complaint or Grievance section of your office's Employee Handbook.
- For money laundering concerns in the United Kingdom or Ireland, please contact the U.K. Money Laundering Reporting Officer. For all other locations, please contact Bermuda Compliance.
- If you are a member of the RenaissanceRe Holdings Ltd. Board of Directors and you have an ethics-related concern, please contact RenaissanceRe Holdings Ltd.'s Chair of the Board, Chair of the Audit Committee, Group General Counsel or the external counsel of the Board of Directors.
- For any other issues, please speak with your supervisor, your Human Resources department, your unit / function leader, RenaissanceRe Holdings Ltd.'s Group General Counsel, your local legal or compliance representative.

All of the reporting methods above involve direct communication. If you would prefer to communicate with an outside party, you may choose to use our Whistleblowing process, which is outlined as follows.

## Whistleblowing Process

**See Core Governance Documents Library:**
**▪ Whistleblowing Policy**

There are a number of avenues available to you to report your concerns, including by submitting confidential or anonymous communications under our Whistleblowing Policy by using Safecall. Safecall is an external vendor, free to you, confidential and contactable 24 hours a day, via the internet or by phone. Communications will be kept confidential to the extent possible, including as required by relevant laws, and it is our policy that there be no adverse employment repercussions to the individual who reports in good faith a potential incident.

If you are concerned because your issue relates to a person(s) identified on these pages, then please contact Safecall in one of the ways outlined on the next page and request that either the Chair of the RenaissanceRe Holdings Ltd. Audit Committee, the Head of Internal Audit or the Chief Accounting Officer handle the report. While the Company encourages internal reporting to the Company of concerns, nothing in this Code restricts or limits your ability to report concerns directly to a regulatory agency with authority over the Company.

Q: I think that someone may have violated our Code, but I don't want to report it because I'm concerned about my report not being kept private and maybe damaging my career because of who the person is. What should I do?

A: You should contact Safecall and request that they use the 'Bypass Notification' reporting process for this issue. This will bypass the standard internal management and instead will be managed by either the Audit Committee Chair, the Head of Internal Audit or the Chief Accounting Officer – you can even choose. Remember, it is the Company's policy that there be no employment repercussions for any employee with respect to good faith reporting of complaints or questions.

Q: What is a "good faith" report?

A: Being motivated by a sincere belief or genuine concern or suspicion that a violation of the Code or other inappropriate behavior may have occurred. Making false reports and raising concerns with ulterior motives are never acceptable. Actual proof or first-hand knowledge is not necessarily required, but you should provide the Company with all the information you have.

## Contact Information

### Confidential External Reporting

#### SAFECALL

- **WEB:**
  - safecall.co.uk/clients/renaissancere/
  - Our Intranet homepage
  - Our Compliance Portal

- **PHONE:**
  Bermuda: 1 866 901 3295
  Ireland: 1 800 812 740
  UK: 0800 915 1571
  US: 1 866 901 3295
  Singapore: 800 448 1773
  Switzerland: 00 800 7233 2255
  Australia: 1 800 312 928
  Canada: 1 877 599 8073

### Confidential Internal Reporting

- **PHONE:**
  +1 441 295 4513
  To call RenaissanceRe Holdings Ltd.'s Group General Counsel
  (Feel free to call collect)

- **E-MAIL:**
  secretary@renre.com

- **MAIL:**
  c/o Group General Counsel
  RenaissanceRe Holdings Ltd.
  Renaissance House
  12 Crow Lane
  Pembroke HM 19
  Bermuda

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