RENAISSANCERE HOLDINGS LTD.

AUDIT COMMITTEE CHARTER

Effective as of November 11, 2026

Purpose

The primary purposes of the Audit Committee (the "Committee") are to assist the Board of Directors (the "Board") of RenaissanceRe Holdings Ltd. (the "Company") with oversight of (a) the integrity, quality and accuracy of the Company's financial statements, including the Company's system of internal controls, including internal control over financial reporting; (b) the Company's compliance with legal and regulatory requirements, including the Company's Code of Ethics (or other similar documents as are in effect from time to time); (c) the independent auditor's qualifications, independence, compensation and performance; and (d) the performance of the Company's internal audit function.

Membership

The Committee shall be composed of at least three directors, each of whom shall meet the independence and experience requirements of the New York Stock Exchange ("NYSE"), Section 10A(m)(3) of the Securities Exchange Act of 1934 (the "Exchange Act"), and Rule 10A-3 promulgated under the Exchange Act. Each member of the Committee shall be "financially literate" and have accounting or related financial management expertise within the meaning of the rules of the NYSE. At least one member of the Committee shall be an "audit committee financial expert" as defined by the United States Securities and Exchange Commission (the "SEC"). Determinations as to whether a particular director satisfies the requirements for membership on the Committee, including applicable independence and experience requirements, shall be made by the Corporate Governance and Human Capital Management Committee, subject to ratification by the Board.

Committee members shall not simultaneously serve on the audit committee of more than two other public companies unless the Board determines that such service would not impair the ability of such member to effectively serve on the Committee.

The members of the Committee shall be appointed by the Board on the recommendation of the Corporate Governance and Human Capital Management Committee. Each Committee member shall serve until their successor is duly appointed by the Board or until such member's resignation or removal from the Board or the Committee. One member of the Committee shall be appointed Chair of the Committee by the Board, on the recommendation of the Corporate Governance and Human Capital Management Committee. Committee members and the Chair of the Committee may be removed by the Board in its discretion.

The Committee may form and delegate any of its responsibilities to a subcommittee composed of one or more members of the Committee.

Meetings

The Chair of the Committee shall preside over Committee meetings and shall be responsible for preparing Committee agendas and determining the informational needs of the Committee. The Committee shall meet as often as necessary to carry out its responsibilities, but no less than four times per year. Two members of the Committee shall constitute a quorum for the transaction of business.

The Committee shall meet periodically in separate executive sessions with the independent auditor, the internal auditor, and members of management (including the Chief Financial Officer, Chief Accounting Officer, General Counsel and Chief Reserving Actuary) to discuss internal controls, financial personnel, the cooperation that the independent auditor received, the fullness and accuracy of the Company's financial statements and any matters that the Committee or each of these groups believe should be discussed privately. The Committee may request any other director, officer or employee of the Company or the Company's outside counsel or independent auditor to attend any meeting of the Committee or to meet independently with any Committee members or consultants to the Committee.

The Committee shall report regularly to the Board on its findings, recommendations and other matters it deems appropriate after each Committee meeting or at the next regularly scheduled meeting of the Board. The Committee shall maintain minutes or other records of its meetings and activities.

Responsibilities and Duties

In addition to any other responsibilities and duties that may be properly assigned by the Board, the Committee shall:

A. Financial Reporting

1. Annual Financials. (a) Review and discuss with management and the independent auditor the Company's annual audited financial statements (including the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations"), the matters required to be discussed with the independent auditor by the applicable requirements of the Public Company Accounting Oversight Board (the "PCAOB"), including Auditing Standard 1301, and the SEC and any other matters that the Committee deems material, including any unusual or non-recurring items, and the nature and substance of significant reserves, and (b) recommend to the Board whether the audited financial statements should be included in the Company's Annual Report on Form 10-K.

2. Quarterly Financials. Review and discuss with management and the independent auditor the Company's quarterly unaudited financial statements (including the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of

Operations"), the results of the independent auditor's reviews of the quarterly financial statements, the matters required to be discussed with the independent auditor by Auditing Standard 1301 and any other matters that the Committee deems material.

3. Certifications. Review disclosures by the Company's CEO and CFO in connection with their certifications required under the regulations of the SEC, the rules of the NYSE and other applicable laws, rules or regulations.

4. Accounting Principles. Review with management and the independent auditor: (a) critical accounting policies, accounting and financial reporting standards and accounting principles, including any significant changes in the Company's selection or application of accounting principles; (b) any significant accounting decisions or judgments made affecting the Company's financial statements, including alternatives to, and the rationale for, any decisions made (and the treatment preferred by the independent auditor); (c) any new or proposed accounting and financial reporting standards that may have a significant impact on the Company's financial reports and management's plan to implement these required changes; and (d) any items required to be communicated by the independent auditor.

5. Judgments. Review analyses prepared by management and/or the independent auditor setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative GAAP methods on the financial statements.

6. Non-GAAP Measures. Review management's use of non-GAAP measures and metrics (including sustainability-related measures and metrics), and in particular how these measures are used to evaluate performance, whether they are consistently prepared and presented, and the Company's related policies and disclosure controls and procedures.

7. Regulatory Developments, Employee Complaints and Published Reports. Review with management, the internal auditor and the independent auditor, as appropriate, any correspondence with regulators or governmental agencies and any employee complaints or published reports that raise material issues regarding the Company's financial statements or accounting policies.

8. Press Releases. Review and discuss earnings press releases, as well as financial information and earnings guidance provided to analysts and rating agencies. This discussion may be done generally (i.e., discussion of the types of information to be discussed and the type of presentation to be made, paying particular attention to any use of "pro forma" or

"adjusted" non-GAAP information), and need not take place in advance of each earnings press release or each instance in which the Company provides earnings guidance. The Committee may be represented by the Chair or a subset of its members to review earnings announcements.

9. Audit Committee Report. Prepare the Audit Committee Report required by the rules of the SEC to be included in the Company's annual proxy statement.

B. Independent Auditor

1. Selection. The Committee shall be directly responsible for the appointment, compensation, retention and oversight of the work of the independent auditor. The independent auditor shall report directly to the Committee and shall have ultimate accountability to the Committee and the Board. The Committee shall annually select the independent auditor and, in accordance with Bermuda law, the Committee's selection shall be submitted to the Board for appointment and to the shareholders for approval of the appointment.

2. Scope of Audit and Fees. Review, evaluate and approve the annual engagement proposal of the independent auditor (including the proposed scope, budget, staffing and approach of the annual audit).

3. Preapproval of Non-Audit Services. Preapprove all auditing services and permitted non-audit services (including the fees and terms thereof) to be performed for the Company by the independent auditor, subject to the de minimis exceptions for non-audit services described in Section 10A(i)(1)(B) of the Exchange Act that are approved by the Committee prior to the completion of the audit. A subcommittee of the Committee may grant preapprovals of audit and permitted non-audit services, provided that decisions of such subcommittee to grant preapprovals shall be presented to the full Committee at its next scheduled meeting. The Committee shall establish and periodically review policies and procedures regarding the use of the independent auditor for audit and non-audit services (including the fees and terms thereof) with a view to preserving auditor independence.

4. Quality Control. Review and discuss, at least annually, a report by the independent auditor describing (a) the audit firm's internal quality-control procedures, (b) any material issues raised by the most recent internal quality-control review, or peer review, of the audit firm, or by any inquiry or investigation by governmental or professional authorities, within the preceding five years, respecting one or more independent audits carried out by the audit firm, (c) any steps taken to deal with any such issues, and (d) all relationships between the independent auditor and the Company. Evaluate the qualifications, performance and independence of

the independent auditor, including considering whether the independent auditor's quality controls are adequate and the provision of permitted non-audit services is compatible with maintaining the audit firm's independence, taking into account the opinions of management and internal auditors. The Committee shall present its conclusions with respect to the independent auditor to the Board.

5. Independence. (a) Evaluate the qualifications, performance and independence of the independent auditor, including a review and evaluation of the lead partner; (b) obtain, on an annual basis, a formal written statement from the independent auditor setting forth all relationships between the independent auditor and the Company, consistent with PCAOB's Ethics and Independence Rule 3526, and an affirmation in writing that the auditor is independent; (c) discuss with the independent auditor any relationships, corporate changes, or other events that could impact the objectivity and independence of the independent auditor; and (d) discuss with the Board the Committee's conclusions with respect to the independent auditor and recommend to the Board any appropriate actions to satisfy itself of the independence of the independent auditor.

6. Lead Audit Partner Review, Evaluation and Rotation. Ensure the regular rotation of the lead audit partner as required by law and consider whether there should be regular rotation of the audit firm itself to assure continuing auditor independence. The Committee shall consider on a periodic basis the rotation of the audit firm and/or the solicitation of competing bids from alternative audit firms.

7. Hiring Policies. Set clear policies for the Company's hiring of employees or former employees of the independent auditor.

8. Review Scope and Other Issues. Review with the independent auditor any audit problems or difficulties the independent auditor may have encountered and management's responses, including: (a) any restrictions on the scope of activities or access to required information; (b) any significant disagreements with management; (c) any accounting adjustments noted or proposed by the independent auditor; (d) any significant communications between the audit team and the audit firm's national office regarding material auditing or accounting issues presented by the engagement; (e) any "management" or "internal control" letter issued, or proposed to be issued, by the audit firm to the Company, or other material written communications between the audit firm and the Company, including the status of previously reported items; (f) any changes required in the planned scope of the internal audit; and (g) any recommendations made by the independent auditor as a result of the audit. With respect to critical audit matters ("CAMs") raised by the independent auditor, the Committee shall seek to understand with

management the nature of each CAM, the independent auditor's basis for the determination of each CAM, and how each CAM is expected to be described in the independent auditor's report.

C. Financial Reporting Processes

1. Internal Controls. In consultation with the independent auditor, the Company's internal auditor and financial and accounting personnel, review the Company's financial reporting process, including (a) the integrity, adequacy and effectiveness of the Company's accounting and financial controls, including internal controls over financial reporting; (b) any significant deficiencies or material weaknesses identified in the design or operation of the Company's internal controls which have or could adversely affect the Company's ability to record, process, summarize and report financial data, including any special audit steps adopted; and (c) any fraud, whether or not material, that involves management or other employees who have a significant role in the Company's internal controls.

2. Internal Control Report. Discuss with management, the independent auditor and the internal auditor, the internal control report required to be included in the Company's Annual Report on Form 10-K.

3. Consider Changes. Consider and approve, if appropriate, major changes to the Company's auditing and accounting principles and practices as suggested by the independent auditor, internal auditor or management. The Committee will seek to engage proactively with management and the independent auditor in the implementation of new accounting standards, including assessing whether sufficient time and resources have been or are being devoted to developing sound accounting policies and whether appropriate controls and procedures have been or are being established for the transition to new standards.

D. Compliance Oversight Responsibilities

1. Code of Ethics. Review annually and approve, as necessary, the Company's Code of Ethics (or other similar documents as are in effect from time to time) and ensure that management has established a system to implement and enforce this Code.

2. Compliance. Receive reports periodically, and no less than annually, from the Company's General Counsel and/or Chief Compliance Officer as to whether the Company and its subsidiaries are in material compliance with applicable legal requirements and the Company's Code of Ethics (or other similar documents as are in effect from time to time).

3. Board Report. Advise the Board at least annually, or more frequently if appropriate, with respect to the Company's policies and procedures

regarding compliance with applicable laws and regulations and with the Company's Code of Ethics (or other similar documents as are in effect from time to time).

4. Complaints. Establish procedures for the receipt, retention and treatment of complaints received by the Company regarding accounting, internal accounting controls, auditing, or other matters, and the confidential, anonymous submission by employees of concerns regarding such matters, including submissions received pursuant to the Company's whistleblower policy (as adopted in compliance with federal laws). Review periodically with management and internal audit these procedures and review complaints received by the Company regarding accounting, internal accounting controls, auditing or other matters.

5. Operational Risk and Resilience Committee. Oversee and receive regular reports from the Operational Risk and Resilience Committee (or such other management committee performing a similar function), including reviewing and approving the Operational Risk and Resilience Committee Charter and amendments thereto, as necessary, and reviewing the membership of the Operational Risk and Resilience Committee.

6. Oversight. Discuss with the Company's General Counsel legal matters that may have a material impact on the financial statements or the Company's compliance policies and internal controls.

E. Internal Audit Function

1. Internal Audit. Ensure the Company maintains an internal audit function to provide management and the Committee with ongoing assessments of the Company's risk management processes, system of internal control and governance processes.

2. Oversight of Internal Audit. (a) Review the budget, responsibilities, qualifications, activities, resource plan, access to internal functions, records, property and personnel, effectiveness and organizational structure of the internal audit function; (b) review the performance of the internal auditor (who shall be accountable to, and report directly to, the Committee) and the internal audit function as a whole; (c) participate in and approve decisions regarding the appointment, replacement or dismissal of the internal auditor and approve the remuneration of the internal auditor; (d) make appropriate inquiries of management and the internal auditor to determine whether there are inappropriate scope or resource limitations impeding the internal auditor's effectiveness or authority to fulfill its duties, including ensuring that the internal auditor has unrestricted access to senior management, the Committee, the Board, and the Non-Executive Chair of the Board; (e) conduct private review

sessions at least four times per year with the internal auditor; (f) meet periodically with the internal auditor to review and discuss reports and information prepared or shared by the internal auditor; (g) review with the internal auditor the proposed scope and plan for conducting internal audits, approve the risk-based internal audit plan and all material changes to the plan, and review any progress reports on the proposed internal audit plan (with an explanation for any deviations from the original plan); (h) review summaries of any significant issues raised during the performance of internal audits and related responses from management; and (i) annually review, assess and approve the adequacy of the internal audit charter.

F. General

1. Risk. Discuss with management the Company's policies with respect to risk assessment and risk management. Assist the Board in assessing and providing oversight to management regarding the identification and evaluation of the Company's financial reporting and financial and operational risks, including risks relating to cybersecurity, information security and privacy, and business continuity. The Committee's oversight shall be conducted in close coordination with the Investment and Risk Management Committee, which has primary responsibility for oversight of financial risk management.

2. Recommendations; Reports. Report regularly to the Board any issues that arise with respect to the quality or integrity of the Company's financial statements, the Company's compliance with legal or regulatory requirements, the performance and independence of the Company's independent auditor, the performance of the internal audit function, the risks for which the Committee has oversight responsibility, and any other matters the Committee deems appropriate or the Board requests.

3. Facilitate Communications. Facilitate ongoing communications concerning the Company's business and financial condition between the Board, the independent auditor, the internal auditor, and management.

4. Other Acts. Do every other act incidental to, arising out of or in connection with, or otherwise related to, the authority granted to the Committee hereby or the carrying out of the Committee's duties and responsibilities hereunder.

5. Charter. The Committee shall annually review and assess the adequacy of the Committee's charter (the "Charter"), and recommend any proposed changes to the Board for approval. The Board may also review the Charter and determine to alter its responsibilities.

6. Self-Assessment. The Committee shall conduct an annual self-

evaluation of its performance, including its effectiveness and compliance with the Charter.

7. Investigations. The Committee shall have the authority and ability to conduct investigations with access to all books, records, facilities and personnel of the Company.

8. Counsel and Advisors. The Committee shall have the authority to retain and obtain advice from independent counsel and other advisors it deems necessary in fulfilling its responsibilities and duties. The Company shall provide adequate funding to the Committee to engage such advisors.

9. Expenses. The Company shall fund other ordinary administrative expenses as the Committee requests to carry out its duties.

10. Additional Duties. Perform such other duties and responsibilities, consistent with this Charter, the Company's Amended and Restated Bye-laws, governing law, the rules and regulations of the NYSE, the federal securities laws and such other requirements applicable to the Company, delegated to the Committee by the Board.

Limitation of the Committee's Role

While the Board has delegated to the Committee the oversight responsibilities and powers set forth in this Charter, it is not the duty of the Committee to plan or conduct audits or to determine that the Company's financial statements are complete and accurate and are in accordance with generally accepted accounting principles. This is the fundamental responsibility of management and the independent auditor.