

# Modern Slavery Statement

## Organizational Structure

This statement applies to RenaissanceRe Holdings Ltd., a Bermuda company listed on the NYSE, together with its subsidiaries, joint ventures and managed funds (“RenaissanceRe”), and reflects the steps undertaken by RenaissanceRe to help combat modern slavery.

RenaissanceRe is a global provider of reinsurance and insurance with offices in Bermuda, Australia, Canada, Ireland, Singapore, Switzerland, the United Kingdom and the United States.

This statement specifically covers those entities specified in Appendix 1 who are required to comply with specific modern slavery legislation due to their jurisdiction of organization or otherwise, and the Boards of Directors of those entities have approved this statement.

## Supply Chain

RenaissanceRe takes a zero-tolerance approach to modern slavery.

RenaissanceRe transacts business on a global basis and through its activities it comes into contact with a number of different parties. Through these interactions, RenaissanceRe recognizes that there are varying levels of potential exposure to modern slavery, and seeks to identify, control and address the risk of modern slavery being present in its supply chain.

The geographical footprint of RenaissanceRe’s operations primarily mirrors those jurisdictions where its offices are located. RenaissanceRe’s supply chain can be divided into three primary categories:

- Insurance and reinsurance operations including insurance-based investment activities;
- General office operations; and
- Employees.

### **Insurance and reinsurance operations including insurance-based investment activities**

The supply chain for RenaissanceRe’s core global (re)insurance operations and insurance-based investment activities typically involves sophisticated companies such as (re)insurance brokers, (re)insurance companies, financial services providers, banking partners and large institutional-type organizations such as corporate investors. These counterparties present a reduced risk in terms of modern slavery.

### **General office operations**

Through its office operations, RenaissanceRe uses vendors such as cleaning and maintenance companies, IT service providers and recruitment companies.

### **Employees**

RenaissanceRe prides itself on the working conditions provided to all of its employees and on the level of care afforded to its employees by its dedicated Human Resources (“HR”) team.

## Organizational Policies and Processes

RenaissanceRe's Code of Ethics and Conduct (the "Code") sets out the standards by which all of its employees are expected to conduct themselves. In accordance with the Code, RenaissanceRe's employees are expected to abide not only by the requirements of any applicable law or regulation, but also by the spirit of these requirements. Any breach of the Code is a serious matter and may result in the termination of employment for any employee. The Code of Ethics and Conduct can be found on RenaissanceRe's website [here](#).

### **Whistleblowing Policy**

RenaissanceRe's Whistleblowing Policy sets forth the reporting process for suspicions of a range of matters which would include modern slavery.

### **Human & Labor Rights Policy**

RenaissanceRe's Human & Labor Rights Policy sets out its approach to the protection, promotion, preservation and sanctity of human and labor rights across the organization, which is guided by the principles outlined in international standards such as the United Nations Universal Declaration of Human Rights. The Human & Labor Rights Policy can be found on RenaissanceRe's website [here](#).

### **Vendor Management Policies**

RenaissanceRe's vendor management policies include a referral to its legal and compliance team for the performance of a contract review and as part of that review a modern slavery risk assessment is undertaken, with a referral to its legal and compliance team to review any higher-risk vendors based on their geography and the type of service they provide to RenaissanceRe.

## Assessing and Managing Risk

RenaissanceRe has developed a modern slavery risk assessment process which incorporates relevant guidance and criteria suggested by several non-governmental organizations and foundations such as Walk Free, a non-governmental organization who periodically publishes a Global Slavery Index including the prevalence of modern slavery in different countries of the world. This risk assessment is performed on an on-going basis for key business partners for RenaissanceRe, and the output of this risk assessment is reported internally to the relevant management committee and/or Board of Directors.

## Due Diligence and Training

RenaissanceRe is committed to performing proportionate and robust due diligence to combat modern slavery. The risk assessment process helps to determine the level of due diligence which RenaissanceRe performs on its supply chain in relation to the risk of modern slavery.

When RenaissanceRe decides to enter into a contractual relationship with a vendor, it conducts comprehensive due diligence checks, which include the specific modern slavery risk assessment output. RenaissanceRe then considers whether additional controls, such as site visits and audits, are required where there is potentially a greater risk of modern slavery.

All members of the RenaissanceRe HR team have received training on how to spot the signs of modern slavery. RenaissanceRe has a preferred supplier list for the sourcing of candidates and a defined vetting process for the on-boarding of new recruitment companies which considers the risk of modern slavery in its supply chain.

## Contractual Considerations

Contracts between RenaissanceRe and its vendors typically contain general provisions with regards to complying with the law and relevant regulations. Where a higher risk of modern slavery is identified, RenaissanceRe considers additional contractual controls and provisions to help mitigate this risk.

## Governance and Oversight

For the entities and operations set out in Appendix 1, reporting is provided to the relevant management committee and/or Board of Directors as appropriate by the legal, regulatory and compliance team, and this reporting includes details of the outcome of the risk assessment and due diligence process in place. In addition, the legal, regulatory and compliance team reports on the effectiveness of its modern slavery framework, as well as any issues arising or changes required to its framework, to the Operational Risk and Resilience Committee.

## Future Efforts

RenaissanceRe reviews its controls on an annual basis to ensure that they are operating effectively and are adequate for the risks faced in its supply chain. As RenaissanceRe conducts this control review process, it seeks to identify and manage the existence of modern slavery in its supply chain. As a group, RenaissanceRe will continue to consult on ways to improve and build on its controls.

## Appendix 1 – Specific Entities and Operations

### **RenaissanceRe Syndicate Management Limited (“RSM”), RenaissanceRe Corporate Capital (UK) Limited (“RRCCL”) and RenaissanceRe Services (UK) Limited (“RRSUKL”)**

#### RSM

RSM is a company incorporated in the United Kingdom. RSM's primary activity is the writing of (re)insurance business through Lloyd's, the world's specialist insurance market.

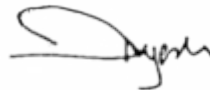
#### RRCCL

RRCCL is a company incorporated in the United Kingdom. RRCCL's sole activity is the provision of capital to support the writing of (re)insurance business through syndicate 1458 at Lloyd's which is managed by RSM.

#### RRSUKL

RRSUKL is a company incorporated in the United Kingdom. RRSUKL is the employer of individuals based in RenaissanceRe's United Kingdom offices.

Name: Divyesh Upadhyaya  
Position: Director  
Date Signed: 6<sup>th</sup> June 2025

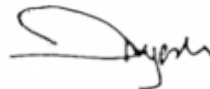


### **RenaissanceRe Europe AG (“RREAG”)**

RREAG is a company incorporated in Switzerland with branches in Australia, Bermuda, the United Kingdom and the United States. RREAG's primary activity is the writing of international reinsurance business.

This statement was approved by the Board of Directors of RREAG on 8<sup>th</sup> May 2025.

Name: Divyesh Upadhyaya  
Position: Director  
Date Signed: 8<sup>th</sup> May 2025



### **RenaissanceRe Services Ltd. (“RRS”)**

RRS is a Bermuda company Bermuda with an establishment in the United Kingdom. RRS is the employer of individuals based in RenaissanceRe's Bermuda offices who provide ad hoc services to affiliate companies in the United Kingdom.

Name: Shannon Lowry Bender  
Position: Director  
Date Signed: 18<sup>th</sup> June 2025

