



siriuspt.com

SIRIUSPOINT SUSTAINABILITY REPORT 2024

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

Certain statements contained or incorporated in this Sustainability Report constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, without limitation, statements regarding prospects for our industry, our business strategy, plans, goals and expectations concerning our market position, international expansion, investment portfolio expectations, future operations, margins, profitability, efficiencies, capital expenditures, liquidity and capital resources and other non-historical financial and operating information. When used in this Sustainability Report, the words “believes,” “intends,” “seeks,” “anticipates,” “aims,” “plans,” “targets,” “estimates,” “expects,” “assumes,” “continues,” “should,” “could,” “will,” “may” and the negative of these or similar terms and phrases are intended to identify forward-looking statements.

Forward-looking statements reflect our current expectations regarding future events, results or outcomes. These expectations may or may not be realized. Although we believe the expectations reflected in the forward-looking statements are reasonable, we can give you no assurance these expectations will prove to have been correct. Some of these expectations may be based upon assumptions, data or judgments that prove to be incorrect. Actual events, results and outcomes may differ materially from our expectations due to a variety of known and unknown risks, uncertainties and other factors. Although it is not possible to identify all of these risks and factors, they include, among others, the following:

- our ability to execute on our strategic transformation, including re-underwriting to reduce volatility and improve underwriting performance, de-risking our investment portfolio, and transforming our business;
- the impact of unpredictable catastrophic events including uncertainties with respect to current and future COVID-19 losses across many classes of insurance business and the amount of insurance losses that may ultimately be ceded to the reinsurance market, supply chain issues, labour shortages and related increased costs, changing interest rates and equity market volatility;

- inadequacy of loss and loss adjustment expense reserves, the lack of available capital, and periods characterized by excess underwriting capacity and unfavourable premium rates;
- the performance of financial markets, impact of inflation and interest rates, and foreign currency fluctuations;
- our ability to compete successfully in the insurance and reinsurance market and the effect of consolidation in the insurance and reinsurance industry;
- technology breaches or failures, including those resulting from a malicious cyber-attack on us, our business partners or service providers;
- the effects of global climate change, including increased severity and frequency of weather-related natural disasters and catastrophes, including wildfires, and increased coastal flooding in many geographic areas;
- geopolitical uncertainty, including the ongoing conflicts in Europe and the Middle East and the new presidential administration in the U.S.;
- our ability to retain key senior management and key employees;
- a downgrade or withdrawal of our financial ratings;
- fluctuations in our results of operations;
- legal restrictions on certain of SiriusPoint’s insurance and reinsurance subsidiaries’ ability to pay dividends and other distributions to SiriusPoint;
- the outcome of legal and regulatory proceedings and regulatory constraints on our business;
- reduced returns or losses in SiriusPoint’s investment portfolio;
- our exposure or potential exposure to corporate income tax in Bermuda and the E.U., U.S. federal income and withholding taxes and our significant deferred tax assets, which could become devalued if we do not generate future taxable income or applicable corporate tax rates are reduced;
- risks associated with delegating authority to third party managing general agents;

- future strategic transactions such as acquisitions, dispositions, investments, mergers or joint ventures;
- SiriusPoint’s response to any acquisition proposal that may be received from any party, including any actions that may be considered by SiriusPoint’s Board of Directors or any committee thereof; and
- other risks and factors listed under Item 1A. “Risk Factors” and elsewhere in SiriusPoint’s most recent Annual Report filed with the Securities Exchange Commission.

Any one of these factors or a combination of these factors could materially affect our financial condition or future results of operations and could influence whether any forward-looking statements contained in this report ultimately prove to be accurate. Our forward-looking statements are not guarantees of future performance, and you should not place undue reliance on them. All forward-looking statements speak only as of the date made and we undertake no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

In addition, while we do, from time to time, communicate with security analysts, it is against our policy to disclose to them any material non-public information or other confidential information. Accordingly, shareholders should not assume that we agree with any statement or report issued by any analyst irrespective of the content of the statement or report. Thus, to the extent that reports issued by securities analysts contain any projections, forecasts, or opinions, such reports are not our responsibility.

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INTRODUCTION

MESSAGE FROM THE CEO

Dear Stakeholders,

I am pleased to introduce SiriusPoint's 2024 Sustainability Report.

Reflecting on our actions over the last year provides the opportunity to take stock, to measure the progress being made to integrate sustainability principles into our business operations, and importantly, to plan further improvements which contribute to a more sustainable future for all.

This year's Report outlines the approach we have taken with respect to sustainability and the progress we have made so far. It covers our governance principles, underwriting and investment strategies, risk management processes, our carbon footprint, and our efforts to address climate-related issues.

The United Nations Sustainable Development Goals (SDGs) also remain at the core of our sustainability strategy as we identify key goals that align with our business. As we move forward, we look forward to continuing to not only align with the United Nations SDGs, but also to the Taskforce on Climate-Related Financial Disclosures (TCFD) framework and ClimateWise Principles. Additionally, this year, we have enhanced our sustainability reporting to align to the insurance industry-specific standards developed by the Sustainability Accounting Standards Board (SASB). The SASB Standards are administered by the International Sustainability Standards Board (ISSB) of the International Financial Reporting Standards (IRFS) Foundation.

This year's Report highlights some of the initiatives led by our people and I thank them for their support and drive to support many local businesses and communities around the world.

As we look to the future, our focus will be to further advance our sustainability strategy and continue to drive positive change. We will monitor and measure our progress, identify opportunities for improvement, and adapt our strategies to address emerging challenges.

Together, we are committed to playing our part in creating a more sustainable world.

Scott Egan, CEO



"This year's Report highlights some of the initiatives led by our people and I thank them for their support and drive to support many local businesses and communities around the world."



EXECUTIVE SUMMARY



SUSTAINABILITY

At SiriusPoint, our vision is to grow our business, create value, and make positive environmental and social impacts through our business operations. The values of sound risk management, governance, and environmental and social responsibility are reflected in our company culture and operations.

In addition, our Executive Leadership Team has established an Environmental, Social, and Governance (ESG) Steering Committee and an ESG Council to support our ongoing commitment to environmental and corporate social responsibility, responsible governance, and sustainability matters relevant to SiriusPoint and its subsidiaries.



UNDERWRITING

Our group underwriting guidelines work to:

- Require strict adherence to compliance and regulatory obligations, including global efforts to reduce funding of terrorism, corruption, and human rights violations;
- Require underwriting decisions to be taken with the purpose of improving the overall profit, while using the latest underwriting techniques and tools and balancing experience with common sense;
- Structure compensation of underwriting operations to promote prudent risk taking and long-term profitability;
- Use diversification, strong accumulation controls, and reinsurance to adjust risks to acceptable tolerance levels; and
- Evaluate the impact of ESG factors and emerging risks on industry sectors and clearly communicate the overall view of climate risk to ensure that underwriters properly consider it in all underwriting decisions.



PEOPLE AND COMMUNITY

We value being an inclusive employer and are committed to supporting the unique voices, backgrounds, cultures, and contributions of our global employee base. We strive to foster an environment where all employees feel included, valued, respected, and supported to unleash their full potential. Our Chief Human Resources Officer oversees the implementation of our human capital management strategy. Our efforts are supported by our management team.

We encourage employee engagement through our sponsorship of employee resource groups (ERGs) and their activities to help foster a diverse and inclusive work environment: GlobalPoint (Multicultural Network), Women in SiriusPoint (WISP), Health and Wellbeing Network, and SiriusPride (LGBTQIA+ Network).

Our global reach affords us a unique opportunity to improve the health and prosperity of communities around the world. Our offices collaborate directly with communities to support local causes.



EXECUTIVE SUMMARY CONTINUED



INVESTMENTS

Our investment portfolio consists primarily of investment-grade debt securities, with an average duration commensurate with our insurance liabilities in addition to investable cash and cash equivalents. SiriusPoint maintains a multi-asset, multi-currency portfolio managed in partnership with external asset managers. Our primary asset manager, J.P. Morgan is actively engaged in ESG initiatives and offers a range of ESG solutions including advising on diversity strategies, deploying capital for green solutions, and incorporating ESG metrics into investment processes. Our portfolio boasts a low carbon footprint and a diverse range of securities with notable ESG ratings.



ENVIRONMENTAL STEWARDSHIP AND SUSTAINABILITY

In 2021, our Board of Directors (the Board) adopted a global Environmental Policy Statement that sets forth our commitment to operating a sustainable business, endorsing sustainability initiatives, supporting organisations that foster sustainability in our communities, and works proactively to set sustainability goals.¹ In addition, we are a part of ClimateWise, a global network of leading insurance industry organisations, working to directly support sustainability efforts as we respond to the risks and opportunities of climate change.

We adhere to globally recognized sustainability reporting standards. We report our greenhouse gas emissions in alignment with the Greenhouse Gas Protocol and align our Report to TCFD and ClimateWise standards.^{2,3} This year, we have enhanced our sustainability reporting and have aligned our Report to the SASB Insurance Standards (see Appendix A of this Report).



COMPLIANCE AND ETHICS

We are committed to a high-level global compliance strategy, fully aligned with the latest regulatory standards and sustainability principles, including those from global regulators. Our compliance framework emphasizes responsible business practices aiming to promote ESG principles while ensuring regulatory obligations are met across all regions. We have formalized our positions on human rights in various SiriusPoint policies.



"We are a part of ClimateWise, a global network of leading insurance industry organisations, working to directly support sustainability efforts as we respond to the risks and opportunities of climate change."



¹<https://investors.siriuspt.com/governance/governance-documents/default.aspx>

²[ghg-protocol-revised.pdf](https://www.ghg-protocol.org/revisions/2020)

³<https://www.fsb-tcf.org/recommendations/#principles-for-effective-disclosure>

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ABOUT
SIRIUSPOINT

WHO WE ARE

We are a global underwriter of insurance and reinsurance, headquartered in Bermuda. Our common shares are listed on the New York Stock Exchange (NYSE) under the symbol "SPNT." As of December 31, 2024, we had common shareholders' equity of \$1.7 billion, total capital of \$2.6 billion and total assets of \$12.5 billion.

Our operating companies have a financial strength rating of A- (Stable) from AM Best, and Standard & Poor's, A- (Positive) from Fitch, and A3 (Stable) from Moody's.

We have licenses to write property, casualty and accident & health insurance and reinsurance globally, including admitted & non-admitted licensed companies in the United States, a Bermuda Class 4 company, a Lloyd's of London syndicate and managing agency, and an internationally licensed company domiciled in Sweden.

Our business model remains unique and diversified as we continue to benefit from three earnings sources: (i) underwriting results; (ii) services fee income from the Managing General Agents (MGAs) we consolidate; and (iii) investment results.

Our approach is to be nimble and reactive to market opportunities within our segments of Insurance & Services and Reinsurance, allocating capital where we see profitable opportunity, while remaining disciplined and consistent within our specified risk tolerances and areas of expertise.

Our vision for SiriusPoint is to be recognized as a best-in-class insurer and reinsurer, utilizing deep risk capabilities to protect our customers, and blending our talent, expertise and data to provide intelligent risk solutions.



Common Shareholders' Equity of Approximately

\$1.7bn

Total Assets of Approximately

\$12.5bn

Total Capital of

\$2.6bn



OUR APPROACH TO SUSTAINABILITY

At SiriusPoint, our purpose is to provide security and resilience in an uncertain world. We strive to be a best-in-class insurer and reinsurer, utilizing deep risk expertise to protect our customers and blending our talent, knowledge, and data to provide creative risk solutions. We aim to reflect our values throughout our company culture and operations.

For 2025, we have developed a series of ESG goals to advance our sustainability strategy. These ESG goals are multi-disciplinary and can be broken into the following focus areas: finance, compliance, people and community, supply chain, risk management, governance, and strategy.



3 GOVERNANCE

STRUCTURE

BOARD OF DIRECTORS' OVERSIGHT OVER CLIMATE RISK



Risk and Capital Management Committee (R&C Management Committee)

Oversees SiriusPoint's Enterprise Risk Management (ERM) framework, including risks in relation to climate risk, and monitors compliance with SiriusPoint's risk policies, processes, and limits

The Chief Risk Officer and Chief Underwriting Officer report to the R&C Management Committee on a quarterly basis on risks that could have a material impact on our business, including underwriting and claims, reinsurance and other mitigation strategies, catastrophe exposure, and the impact of climate change

These reports address, among other things, portfolio composition, loss experience, loss projections, impact of recent catastrophe events on the market for rates, and underwriting practices

These discussions inform our budget and plan, risk appetite, and underwriting approach



Audit Committee

Oversees SiriusPoint's financial statements and other disclosures with the Securities Exchange Commission (SEC), including climate risk and its related financial impact. The Chief Financial Officer, Chief Actuary, Head of Internal Audit, and SiriusPoint's independent auditor report to the Audit Committee on a quarterly basis regarding SiriusPoint's financial results, internal controls over financial reporting, and filings with the SEC



Governance & Nominating Committee

Oversees SiriusPoint's policies, practices, and disclosures relating to sustainability for purposes of risk management, long-term business strategy and other matters, including those related to climate change

The Governance & Nominating Committee receives regular updates on sustainability developments and our evolving ESG strategy



Investment Committee

In coordination with the Chief Investment Officer, the Investment Committee develops and approves SiriusPoint's investment policy and guidelines, monitors compliance with those guidelines and reviews SiriusPoint's investment portfolio, including its asset allocation and performance

The Chief Investment Officer reports to the Investment Committee on a quarterly basis regarding the allocation and performance of SiriusPoint's investment portfolio and compliance with SiriusPoint's investment guidelines



STRUCTURE CONTINUED

MANAGEMENT OVERSIGHT OVER CLIMATE RISK



Enterprise Risk & Capital Committee (ERCC)

The ERCC, chaired by SiriusPoint's Chief Risk Officer, oversees all firmwide risks and is responsible for risk governance, risk oversight, and risk appetite of SiriusPoint. Among other things, the ERCC maintains SiriusPoint's risk register, which ranks by order of priority and severity of the current and emerging risks that are material to SiriusPoint

Membership of the ERCC includes the Chief Actuary, Chief Underwriting Officer, Chief Financial Officer, Chief Investment Officer, Chief Technology Officer, Chief Legal Officer, and other senior management from the finance and risk management functions

The ERCC receives updates on sustainability-related regulatory risks from the Chief Legal Officer and incorporates these updates into its risk analysis



ESG Steering Committee and ESG Council

Our Chief Executive Officer (CEO) established an ESG Steering Committee in 2024. The ESG Steering Committee is comprised of members of the Executive Leadership Team. The Steering Committee is responsible for setting the ESG strategy, implementing practices to conform with SiriusPoint's ESG strategy, advising on the reporting and disclosures of ESG Matters, and overseeing communications both internal and external

The ESG Steering Committee members have designated an ESG Council which serves as a working group to develop, implement, and monitor initiatives and policies based on our ESG strategy. This Council is comprised of senior leaders across assorted disciplines of SiriusPoint to ensure that all portions of the business can collaborate when it comes to sustainability. The Council ensures ESG disclosure is efficient and timely, both internally and externally



Disclosure Committee

The Disclosure Committee is responsible for reviewing and approving SiriusPoint's financial statements and SEC filings. The Disclosure Committee meets at least quarterly, in advance of SiriusPoint filing its periodic disclosures with the SEC



THE LEADERSHIP TEAM

The **Chief Legal and Compliance Officer** serves as the Chair of the ESG Steering Committee and reviews new climate related regulations with senior management and the Board

The **Chief Executive Officer** (CEO) and their Executive Leadership Team are responsible for ensuring that SiriusPoint's approach to sustainability and climate risk management align with SiriusPoint's Vision, Purpose, and Values

The **Chief Human Resources Officer** is responsible for overseeing communications regarding SiriusPoint's position and/or approach to ESG Matters in addition to ensuring that SiriusPoint's sustainability strategy is shared with personnel

The **Chief Underwriting Officer** is responsible for developing SiriusPoint's underwriting guidelines, monitoring compliance with those guidelines, and overseeing SiriusPoint's underwriting risks, including those in relation to climate change

The **Chief Actuary** is responsible for overseeing SiriusPoint's actuarial function and evaluating financial risks of SiriusPoint, including climate change risks

The **Chief Investment Officer** is responsible for maintaining SiriusPoint's investment policy and guidelines, monitoring compliance with those guidelines, and overseeing SiriusPoint's investment risks, including those in relation to climate change

The **Chief Financial Officer** is responsible for financial reporting and required reporting on ESG matters where applicable, and managing investor relations

The **Chief Risk Officer** is responsible for overseeing SiriusPoint's ERM framework, including climate change risks

OUR BOARD AND CORPORATE GOVERNANCE



COMPOSITION OF OUR BOARD

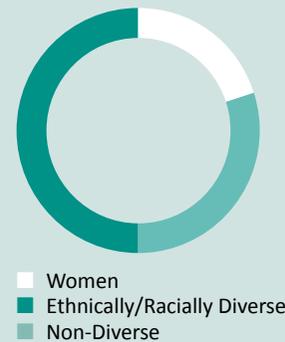
Our Board is currently comprised of ten directors, seven of whom are independent. We believe our Board is well-balanced, reflecting diversity by age, gender, viewpoints, work experience, skills and expertise, and race/ethnicity, including one director that identifies as African-American, two directors that identify as Asian, and two women directors. Our directors come from a variety of industries and have served in senior management and leadership positions, such as founders of companies, CEOs, CFOs, chief strategy officers, and insurance industry executives. The Board has focused on identifying and appointing new directors with diverse skill sets to advise us. We have added six new directors to our Board since 2022, including two women and two diverse men. Our annual Board evaluation process and director retirement policy at age 75 facilitates regular Board refreshment.

Our Board has formally designated our Governance and Nominating Committee with the responsibility for oversight of SiriusPoint’s policies, practices and disclosures relating to sustainability, including those related to climate change, for purposes of risk management, long-term business strategy, and other matters. The Governance and Nominating Committee receives regular updates on sustainability from management.

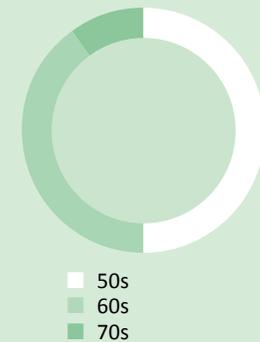
While the Board is responsible for overseeing SiriusPoint’s strategic direction and enterprise-wide risk management, it has delegated authority for oversight of various risks to its Board committees, including the Audit Committee, Investment Committee, Governance and Nominating Committee, and the Risk and Capital Management Committee.

For more about our Board and our corporate governance policies, please review our most recent DEF14A Proxy Statement, or visit our website at <https://investors.siriusp.com/governance>.

Gender and Ethnic Diversity 50% diverse



Age Average 61 years



Tenure Average 4 years



POLICIES AND COMMITMENTS

We aim to conduct our business in a manner that respects the human rights and dignity of all, and we support international efforts to promote and protect human rights, including an absolute opposition to slavery and human trafficking. We have formalized our positions on human rights in various SiriusPoint policies and other commitments, including:



CODE OF BUSINESS CONDUCT AND ETHICS

<https://cdn.siriuspnt.com/wp-content/uploads/2022/06/6.-SiriusPoint-Code-of-Business-Conduct-and-Ethics.pdf>



MODERN SLAVERY STATEMENT

<https://www.siriuspnt.com/legal/sint-modern-slavery-statement-2021.pdf>



VENDOR CODE OF CONDUCT

https://s27.q4cdn.com/660241321/files/doc_downloads/governance_doc/Vendor-Code-of-Conduct-Final.3.16.pdf



RESPECTFUL WORKPLACE POLICY



"We aim to conduct our business in a manner that respects the human rights and dignity of all."



4
STRATEGY



CLIMATE-RELATED ISSUES

Our sustainability strategy is in line with our portfolio of business, geographic footprint, and areas of focus. We are committed to establishing comprehensive sustainability goals. We will continue to refine our disclosure capabilities as our sustainability program evolves.

Underwriting risk, particularly for catastrophe events, is inherent to our business. Our Board and Executive Leadership Team continually monitor, assess, and respond to the risks and opportunities posed by climate change to allow for ongoing development of our strategy.

This Report aligns with the principles of the TCFD and additionally addresses social considerations that are important to our stakeholders. We have also aligned our disclosure with the United Nations SDGs to ensure our business is coordinated to these indicators. For 2024, we also report quantitative and qualitative information under the SASB Insurance Standards.

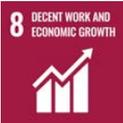


"We are committed to establishing comprehensive sustainability goals."



UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

We recognize that insurance and reinsurance as a risk protection mechanism play a key role in achieving the United Nations SDGs. As such, we have aligned our strategy with the goals listed below:

SUSTAINABLE DEVELOPMENT GOALS (SDGS)	OUR CONTRIBUTION
 3 Good Health and Wellbeing	We provide our employees with comprehensive health and insurance packages to ensure that they have access to whatever they may need to lead a healthy life and take care of those closest to them. We encourage physical activity and regular exercise through our gym program. Our Employee Assistance Program (EAP) provides counselling and mental health resources for employees and their families, addressing both financial and psychological well-being.
 5 Gender Equality	We promote, enforce, and monitor equality and non-discrimination. Our workforce is comprised of 59% women and 41% men.
 8 Decent Work and Economic Growth	We have adopted a Respectful Workplace Policy which has been implemented to promote and ensure a continued respectful and productive workplace for everyone. As a P&C commercial insurer and re-insurer, we help strengthen our clients, including financial institutions, via risk-sharing and economic relief. This allows clients the flexibility to more meaningfully deploy excess capital, including favourable access to banking and other financial services.
 12 Responsible Consumption and Production	We work to reduce our energy consumption throughout all our offices. Four out of our seven SiriusPoint offices are in efficient buildings that are LEED and/or BREEAM certified to lower our energy consumption.
 13 Climate Action	While we exist to protect our clients in such events, combating the attributed effects of climate change is a key focus of our industry. We aim to continue to develop our sustainability strategy to improve our environmental impact in the coming years.
 17 Partnerships for the Goals	We are members of ClimateWise, a global network of leading insurance industry organisations, working to directly support society as it responds to the risks and opportunities of climate change. ClimateWise participation affords us the opportunity to review peer practices regarding ESG matters, and work to harmonize our reporting across multiple reporting frameworks.

5
UNDERWRITING



STRATEGY AND APPROACH TO UNDERWRITING

As a global underwriter of insurance and reinsurance, we aim to build a well-diversified portfolio across insurance products, industry classes, and geographies. We underwrite in several key product specialisms including Aviation, Casualty, Credit & Bond, Energy, Life, Accident & Health, Marine, and Property.

Our underwriting process includes an assessment of all key risks including ESG factors. For example:

- Environmental considerations shape Property and Energy underwriting, and we actively model the impact of climate change and the energy transition on our portfolio
- Social considerations shape General Liability, Workers Compensation, Management, and Employers' Liability underwriting as corporate policies, practices, and citizenship can drive risk and claims in these products
- Governance considerations shape General, Management, and Professional Liability underwriting as corporate governance policies and practices can drive risk and claims in these products

Our underwriting principles and criteria are outlined in our Group and Product underwriting guidelines. Underwriters refer to these guidelines regularly as they handle accounts. The Group guidelines contain a specific section on ESG that outlines our approach to incorporating factors into underwriting. We are currently updating our Product guidelines and expect, among other things, to include a section on ESG factors to make the application of underwriting criteria more specific at the product level.

We also evaluate the impact of ESG factors and emerging risks on industry sectors. One area that is particularly impacted by climate change and global transition is energy. We are an insurer and re-insurer of various energy assets around the world and support energy companies as they navigate the transition from conventional to renewable energy sources. Below is a high-level overview to illustrate the range of energy assets we insure and our active support for the energy transition.



"Environmental considerations shape Property and Energy underwriting, and we actively model the impact of climate change and the energy transition on our portfolio."



ENERGY INDUSTRY UNDERWRITING

Our energy portfolio includes a mix of upstream fossil fuel exploration, production, onshore (e.g., solar, wind power, battery storage), and offshore renewable energy (e.g., windfarms, floating solar assets).

RENEWABLE ENERGY

We have a clear appetite and focus to underwrite renewable energy today; and in the future other transformative technologies such as hydrogen and carbon capture (CCUS). In 2024, our premium from renewables grew to 15% from 8% in 2023; we expect it to be nearly 18% in 2025. This is a material shift from less than \$1-in-\$10 premium dollars from renewables to nearly \$1-in-\$5. Based on our current underwriting strategy, we expect this proportion to increase over time in-line with the energy transition.

Due to the complexity of this class of business we aim to support carefully selected specialist teams in the renewable energy and power sectors and write our own open market energy portfolio. A snapshot of the renewable programs we support can be found on the table to the right.

NUCLEAR ENERGY

We also write a small portfolio of nuclear energy property risks. Investments in nuclear technology are advancing including large base load nuclear generation sites and Advanced Nuclear Technology (ANT) reactors. There is wide recognition that nuclear serves an important role in the clean energy transition as evidenced by the support and action of twenty nations at COP28 that committed to tripling nuclear energy capacity by 2050.

CONVENTIONAL ENERGY AND ENERGY TRANSITION

Our portfolio also includes conventional power production including gas, biomass, and thermal fuelled systems. We support thermal risks where clients can demonstrate a clear transition strategy and where thermal is required as backup and/or emergency supply. This is particularly relevant in certain geographic regions that have a high reliance on hydroelectric power and are therefore susceptible to falling or low reservoir levels.

Our London-based energy team is the centre of excellence for this class and ensures consistency in our approach and standards for risk selection, pricing/rate adequacy, risk management, and environmental transition progress. The energy transition progress is a regular topic of discussion with all potential new clients, existing clients, and our MGA/Consortium partners.



Upstream Energy Consortium – Active support for a leader in upstream energy that uses Solomon’s Carbon Emissions Tool to proactively underwrite and track client progress to reducing energy emissions. The Consortium’s core focus is on insuring clients with a documented plan to deliver Scope 1 and 2 carbon neutrality by 2050 or who can evidence low carbon intensity in their current portfolio. Where clients do not show progress on a journey to greater sustainability or cannot evidence emission reduction targets, business will be reduced.



Offshore Renewables – Active support for an established Nordic-based Managing General Agent (MGA) that writes a growing portfolio of offshore windfarms (both construction and ongoing operations). Geographic exposure is predominantly in the United Kingdom, Europe, and Scandinavia with future plans to write business in the Far East and Australasia.



Onshore Renewables – Active partnership with a Lloyd’s syndicate that writes windfarms, photovoltaic solar, hydroelectric, and geothermal risks. The portfolio consists approximately of onshore wind (37%), solar (27%), renewable construction projects (25%), hydroelectric (9%), and geothermal (3%).



Battery Energy Storage Systems (BESS) – Active support for a leading MGA with 25 years in the renewables sector and a market leader in battery storage systems. BESS is projected to make up 30% of the portfolio by 2030 with a current geographic split across the United States, Australia, United Kingdom, Canada, and Australia.

CATASTROPHE MODELLING AND SCENARIO ANALYSIS

An important part of assessing the impact of ESG is scenario analysis and stress testing. We actively perform catastrophe modeling, realistic disaster scenario testing, and stress testing on our portfolio. This allows us to better understand the potential impact to our underwriting result if adverse ESG-related events occur in the short-to-medium term.

A significant area of focus is on climate change and the impact it has on the frequency and severity of natural disasters including: windstorm, flood, drought, wildfire, heat waves, infectious diseases, and other natural events. We also model “man-made” or “non-natural” perils such as: credit crises, industrial accidents, collisions/crashes, products liability, mass and toxic torts, cyber-attacks, and other perils. As we build these scenarios, we consider all risk factors and drivers including ESG factors.

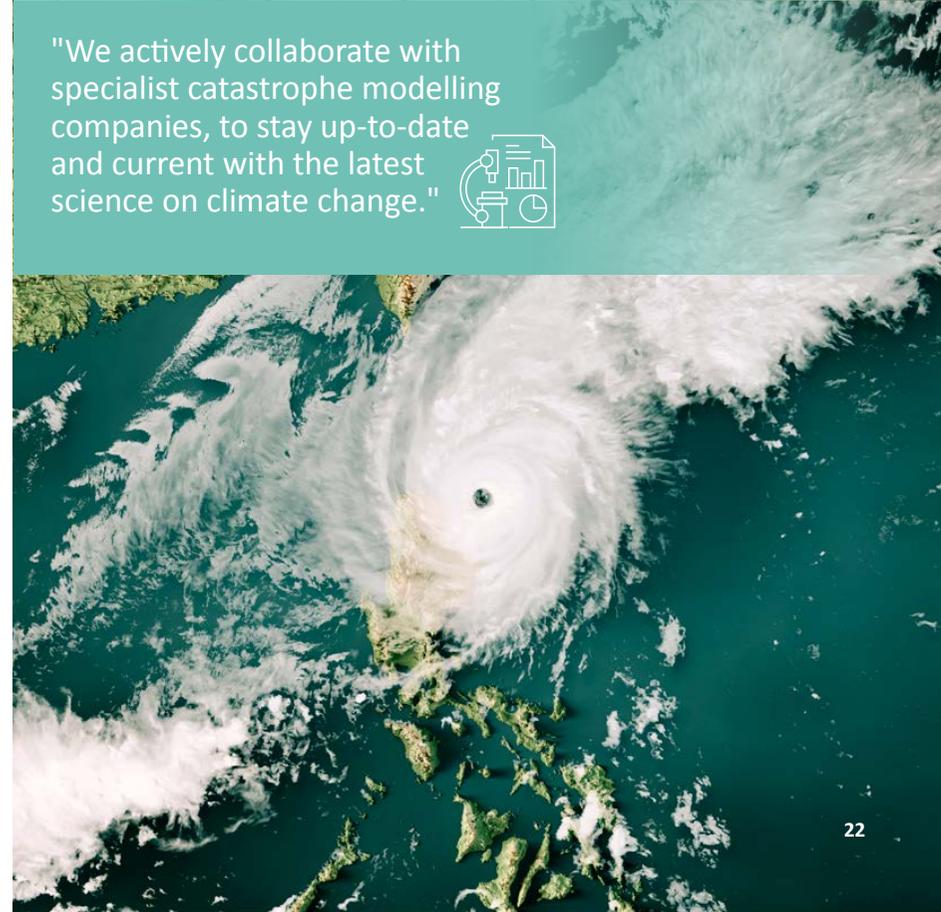
Modelled scenarios are regularly reported to the Executive Leadership Team, Risk Committee, and our Board for full visibility and transparency. Natural catastrophe model output is regularly run and updated on a quarterly basis (and sometimes more frequently) and reported internally. Some of these probable maximum loss (PML) metrics are also disclosed in our most recent Form 10-K filed with the SEC. We actively manage our PMLs with an aim to manage the portfolio with a defined corridor of volatility.

We actively collaborate with specialist catastrophe modelling companies, to stay up-to-date and current with the latest science on climate change and incorporate scientific views into our model assumptions and calibration. This also informs our view of risk selection and pricing. We actively avoid risks that pose disproportionate climate risk and for which premium does not reflect the inherent risk.

Our underwriting and risk management functions work closely together to ensure that our risk management framework is complete and up to date on underwriting risk, including ESG factors. More detail on that collaboration is listed in the Risk Management section below.



"We actively collaborate with specialist catastrophe modelling companies, to stay up-to-date and current with the latest science on climate change."



6
RISK MANAGEMENT

STRATEGY AND ENTERPRISE RISK MANAGEMENT

Climate change is included in SiriusPoint’s risk register and integrated in our Enterprise Risk Management (ERM) framework.

Our Chief Risk Officer is responsible for the development, implementation, execution, and oversight of SiriusPoint’s comprehensive ERM program. Our ERM program is continually refined to identify, assess, aggregate, monitor, and manage enterprise-wide risks that are material (or are likely to be material) to our business. The ERM program defines our risk appetite, governance, culture, and capabilities.

Through the ERM framework, SiriusPoint seeks to:



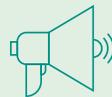
Protect SiriusPoint’s financial position and reputation by ensuring that risks do not exceed the agreed risk appetites and tolerances.



Support SiriusPoint’s decision-making processes by providing reliable and timely risk information.



Maintain rating agency capital models, regulatory capital models, and our internal capital model for monitoring capital adequacy and regulatory solvency ratios.



Promote a sound risk management culture through controlled and informed risk taking.



RISK AND CAPITAL MANAGEMENT COMMITTEE

The Chief Risk Officer chairs the Enterprise Risk & Capital Committee (ERCC). The ERCC oversees all firm-wide risks and is responsible for risk governance, oversight, and appetite.

At its quarterly meetings, the ERCC receives updates from functional and business leaders on the following: risk tolerance monitoring, capital monitoring and stress tests, underwriting risk monitoring, reserve risk monitoring, investment risk monitoring, climate-related risks and opportunities, subsidiary monitoring, emerging risks, operational risks, and regulatory and rating agency updates. The ERCC also receives updates from the Chief Legal Officer on ESG-related risks and ESG Council news. The ERCC incorporates these updates into its risk analysis and eventually into the risk register, ensuring risk mitigation is prioritized where deemed necessary.

The ERCC adopts and refines the enterprise risk appetite framework from time to time and monitors compliance with limits and escalations to our Board.



"The ERCC oversees all firm-wide risks and is responsible for risk governance, oversight, and appetite."



"At its quarterly meetings, the ERCC receives updates from functional and business leaders."



RISK MANAGEMENT PROCESSES

RISK IDENTIFICATION AND MANAGEMENT FOR UNDERWRITING

The risk and underwriting functions are responsible for anticipating climate-related risks and opportunities. Risk and underwriting stay current on climate-related and environmental risks, through industry publications, external conferences, and regular monitoring of relevant risk factors. These include legal and regulatory requirements impacting climate, energy, and the environment, emerging regulatory requirements, and “best practice guides” for global businesses with respect to risk management, disclosure, scenario analysis practices relating to changing climate conditions, and impacts related to emerging ‘clean’ or ‘green’ energy and technology trends.

RISK MANAGEMENT FOR INVESTMENTS

Our risk management function actively collaborates with our investment function to integrate climate risk into the ERM framework. Our Chief Investment Officer oversees SiriusPoint’s overall investment strategy, including the engagement and performance of our third-party asset managers and our in-house portfolio managers and analysts, and reports to the Investment Committee and the CEO on these matters on at least a quarterly basis.

OWN RISK AND SOLVENCY ASSESSMENT (ORSA)

We have formalized our risk and capital assessment and reporting through an ongoing Own Risk and Solvency Assessment (ORSA) process that is based on our ORSA policy and complies with local regulations. The ORSA process is forward-looking in nature and forms an integral part of strategic risk management, capital planning and allocation, risk tolerance decisions, risk mitigation discussions, and business and financial planning. The climate change stress analysis of the underwriting portfolio for the catastrophe business is an integral part of the quarterly ORSA process and report and includes projections of the financial impact of such a scenario, including on SiriusPoint’s solvency ratio.

In addition, and in response to incoming requests from international regulators such as the European insurance supervisor, the European Insurance and Occupational Pensions Authority (EIOPA), the SEC, the New York Department of Financial Services (NYDFS), and the Prudential Regulation Authority (PRA) we continue to enhance our ORSA analysis to include further assessment of climate risk.



"The risk and underwriting functions are responsible for anticipating climate-related risks and opportunities."



TRANSITION RISK

SiriusPoint faces transition risk as the world shifts towards a low-carbon economy through extensive policy, legal, technology, and market changes to address climate mitigation and adaptation requirements.

As a principle, we recognize that transitioning to alternative energy is a journey in which many countries still have heavy reliance on these energy sources, and that companies are typically required by law to hold insurance for first- and third-party risk exposures. Therefore, we may support transactions for the companies involved in the aforementioned activities if there is evidence that SiriusPoint remains committed to moving towards more sustainable policies, within timeframes consistent with local best practices.

Generally, as nearly all our insurance and reinsurance policies are annual, we have the flexibility to withdraw business, re-price, and/or restructure business each year. Only select business lines (e.g. U.S. mortgage) offer multiyear policies. Having annual-only policies, with flexibility to re-price or withdraw completely, greatly mitigates our exposure to transition risk.

There is some litigation risk for our casualty portfolio from climate-related litigation. Reasons for such litigation include the failure to mitigate the impacts of climate change, failure to adapt to climate change and insufficient disclosure around material financial risks. As the value of loss and damage arising from climate change grows, litigation risk is also likely to increase. For our portfolio, given the product niches, limits structure, and diversification, this risk is low.

Our underwriting guidelines require our underwriting staff, for both new and renewal business, to be mindful of environmentally damaging activities and industries – including, but not limited to, thermal coal-fired power plants, thermal coal mines, oil sands, or new Arctic energy exploration. We prefer to avoid these risks, and underwriters should escalate to business heads or product heads when considering transacting with companies directly associated with these activities.

RESILIENCE TO LONG-TERM RISK

The primary factors that enable SiriusPoint to reduce the risk from long-term climate-related change are as follows:

Annual Policies: We can respond quickly to changing conditions since most of our property policies are in reinsurance form and renew annually. This gives us the flexibility to adjust our pricing, underwriting strategy, related policy terms and conditions as appropriate as well as withdraw from a position at the end of a policy year.

Outwards Reinsurance and Capital Management: Informed by our risk selection, claims experience, and risk appetite, we reinsure a portion of the risks we underwrite to further manage our exposure to losses and to protect our capital. We cede to retrocession markets. Our retrocession panel provides capacity to support our risks on a proportional basis. In addition, we purchase excess of loss retrocession each year to further protect our balance sheet.



"As the value of loss and damage arising from climate change grows, litigation risk is also likely to increase. For our portfolio, given the product niches, limits structure, and diversification, this risk is low."



7
INVESTMENT



STRATEGY AND APPROACH



PORTFOLIO SUMMARY

Our investment portfolio consists primarily of investment-grade debt securities, with an average duration commensurate with our liabilities in addition to investable cash and cash equivalents. SiriusPoint maintains a multi-asset, multi-currency portfolio managed in partnership with external asset managers. Our primary asset manager, JP Morgan is actively engaged in ESG initiatives and offers a range of ESG solutions including advising on diversity strategies, deploying capital for green solutions, and incorporating ESG metrics into investment processes. Our other asset managers also have strong ESG practices.



ESG SCORING

The main fixed income portfolio demonstrates a strong ESG performance with an overall ESG score of 6.3, an A rating as per Morgan Stanley Capital International (MSCI).⁴ This places SiriusPoint close to the leader category, indicating a robust commitment to ESG principles. Our portfolio also achieved a balanced performance across ESG dimensions. ESG coverage within the portfolio is comprehensive, covering 74% of holdings as compared to the industry benchmark of 56%, showcasing superior integration of ESG data in portfolio management.

ESG COVERAGE WITHIN INCOME PORTFOLIO

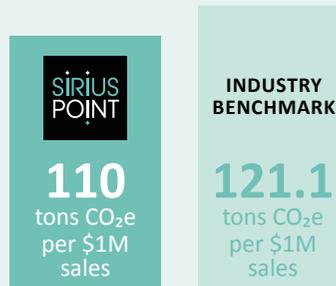


CARBON FOOTPRINT

Our portfolio's carbon efficiency outperforms the benchmark significantly. In terms of financed carbon emissions, we have 23.6 tons CO₂e per \$1M invested, which is significantly better than the benchmark of 43.0 tons CO₂e. In terms of financed carbon intensity, our value of 110 tons CO₂e/USD million sales, also outperforms the benchmark of 121.1 CO₂e/USD million sales.

The lower carbon footprint highlights the portfolio's commitment to sustainability and reducing exposures to carbon-intensive assets.

FINANCED CARBON INTENSITY



DATA COLLECTION AND SCORING METHODOLOGY

We manage our portfolio utilizing rigorous ESG data collection and scoring methodologies provided by MSCI, including measurement and monitoring, with continuous tracking of asset level ESG scores. This is key to ensure both transparency and accountability.

⁴ <https://www.msci.com/web/msci/esg-ratings>

ASSET RATING AND RATING DISTRIBUTION

Our portfolio holds a diversified range of securities with notable ESG ratings. The top ESG rated holdings include entities like:

- Federatio des caisses Desjardins du quebec (AAA)
- Cummins Inc (AAA)
- Gilead Sciences (AAA)
- The Bank of Nova Scotia (AAA)
- National Bank of Canada (AAA)

In terms of rating distribution, 42% of our portfolio consists of securities rated A, outperforming the benchmark of 31%. In addition, 66% of our holdings demonstrate stable ESG scores, with 4.7% showing upward movement, indicating ongoing efforts to enhance ESG performance.

RATINGS DISTRIBUTION AS PERCENTAGE OF PORTFOLIO



GREEN INVESTMENTS

Climate risks are factored into portfolio decisions, aiming to align with green investments in sectors like alternative/renewable energy. Our portfolio aligns its investment philosophy with projects committed to promoting energy efficiency and low carbon technologies, supporting alternative energy and environmental mitigation, and ensuring access to clean air and water.



66%

of our holdings demonstrate stable ESG scores ...

... with 4.7%

showing upward movement, indicating ongoing efforts to enhance ESG performance

8
PEOPLE AND
COMMUNITY



OUR PEOPLE AND CULTURE

In 2024, we believe we have made meaningful strides in continuing to build a dedicated workforce and positive workplace culture. We believe our core values of integrity, customer focus, solution-oriented approaches, diversity, and collaboration are among the driving forces behind our performance and long-term success.

To thrive in a competitive market, we aim to attract and retain top talent with skills and behaviours that align with our core values. We believe our people strategy is vital for our continued business growth and profitability. Key focus areas include:

Employee Engagement

Our latest employee engagement survey in 2024, which was conducted at the group level and certain subsidiaries, saw a response rate of 94%, up from 81% in 2023, as well as increase in our net promoter score. We launched Listening Groups in 2023, which we believe have yielded meaningful insights. We also launched a peer-to-peer recognition tool for our employees.

Strong and Capable Leadership

We believe that effective leadership at all levels is crucial for cultivating a high-performing culture and reinforcing our organisational values. Consequently, we have made significant investments in leadership development to advance our Purpose, Vision, Values, and Culture, as well as to successfully execute our strategy. In 2024, we introduced Leadership Principles to enhance leadership capabilities and facilitate informed decision-making. Additionally, we invested resources to identify and developing emerging leaders in 2024 and expect to continue these efforts in 2025.

Refining our Organisation

We have concentrated on structuring our organisation to promote high performance, enhance global collaboration, address cross-team barriers, and optimize organisational design strategies. This has involved conducting organisational design exercises to ensure optimal structure, processes, and teams. We have delivered a globally focused organisational design with a 'One SiriusPoint' and 'Underwriting First' culture, maintaining a global emphasis across underwriting and support teams. Additionally, we have strengthened our efforts with new teams dedicated to legacy business and Program Management Office. Our change program is crucial for the next phase of our journey towards becoming best in class, focusing on significantly enhancing our infrastructure and processes.

Building Deeper Roots through Succession Planning

In consultation with our Board and Compensation Committee, we completed succession plan review for key leadership roles in our organisation, creating action plans to build depth across all teams that we expect to review periodically. The emerging leaders program also supports this effort.

Investing for Growth

We have hired exceptional talent to drive our growth and will keep focusing on upskilling our teams, especially in core technical areas.

Strengthening our Performance Management Culture

In 2024, we focused on empowering line managers through targeted training and coaching in performance management. Additionally, we placed greater emphasis on employee recognition and the development of a strong feedback culture. We have implemented a robust performance management infrastructure that includes goal setting, periodic performance reviews, and training and coaching support.

Building an Inclusive and Engaged Workplace

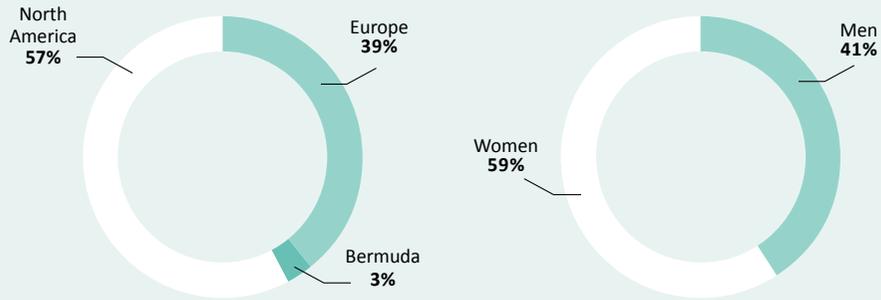
In 2024, we continued to invest in building a strong inclusion culture and evaluated our policies to support an inclusive workplace.

Building our Employee Proposition

We offer transparent reward and recognition programs, competitive pay and benefits for our employees.

OUR PEOPLE

The Chief Human Resources Officer is our executive accountable for overseeing the implementation of our human capital management strategy.



As of December 31, 2024, we had 1,072 employees across 14 countries, of which 57% are in North America, 39% in Europe, and 3% in Bermuda.

Our workforce includes 59% female employees (631 employees) and 41% male employees (441 employees). Additionally, 94% (1,012 employees) of our team members are in full-time positions, while 6% (60 employees) work part-time.

Our U.S. subsidiary, Sirius Re Holdings, Inc., files an annual EEO-1 Report as required by the United States Equal Employment Opportunity Commission. A copy of the 2024 EEO-1 Report is attached as Appendix E to this Report.

WORKFORCE COMPENSATION

We align employee compensation with SiriusPoint’s overall performance and individual contributions. Our goal is to offer competitive packages that attract and retain top talent. Management, along with the Compensation Committee of the Board, works with third-party compensation consultants and advisors to ensure our incentive programs remain competitive within the market. Our performance-driven structure includes base salary, short- and long-term incentives, and comprehensive benefits worldwide.



EMPLOYEE HEALTH AND WELLBEING

We are committed to the overall well-being of employees and their dependents. This includes comprehensive benefits packages, wellness initiatives, and response plans for workplace safety.

In collaboration with our U.S. subsidiaries, we harmonized our health benefits and 401(k) plans in 2023, resulting in enhanced offerings for our employees. This year, we reviewed our benefits to ensure they remain competitive, cost-effective, and responsive to employees' needs.

We have made significant progress in integrating benefit offerings across the organisation to ensure alignment and consistency. Our employee benefits include flexible spending accounts, wellness initiatives, parental leave, medical disability policies, and provisions for remote and hybrid work arrangements. In addition, we actively sponsor social clubs and internal initiatives aimed at promoting wellness.

Our Employee Assistance Program provides counselling and mental health resources for employees and their families, addressing both financial and psychological well-being. We continuously monitor health and safety issues and make necessary adjustments to support our employees and ensure the seamless operation of our business.

TALENT DEVELOPMENT AND PROGRESSION

We are committed to enhancing employee growth and building a sustainable organizational framework. This year, we implemented succession planning action plans and prioritized early career recruitment to strengthen our talent pipeline. Our commitment to developing emerging leaders is further exemplified through our Leadership Principles initiatives.

We conducted succession assessments for over 75 individuals in critical roles to identify skill gaps and people investment priorities. Additionally, we launched a harmonized performance management cycle, training modules based on our Leadership Principles, and piloted Early Career training programs. We also introduced resources to strengthen project management capabilities.

Our ongoing initiatives focus on cultivating and enhancing our talent pools. We encourage employees to expand their skills and seek new opportunities through knowledge sharing. Our focus on creating an inclusive atmosphere ensures that every team member feels valued, empowered, and motivated to excel in their roles.



"Our employee benefits include flexible spending accounts, wellness initiatives, parental leave, medical disability policies, and provisions for remote and hybrid work arrangements."



CAREER DEVELOPMENT

At SiriusPoint, we focus on leadership, continuous learning, and professional development to support our employees in improving their skills and reaching their career goals. Our diverse global presence provides individuals with opportunities for experiential learning and mentorship, promoting an environment of innovation and collaboration.

We offer tuition and certification reimbursement programs to support employee education and skill enhancement. Investing in our workforce helps us tackle new challenges and develop innovative solutions for our customers' evolving needs.

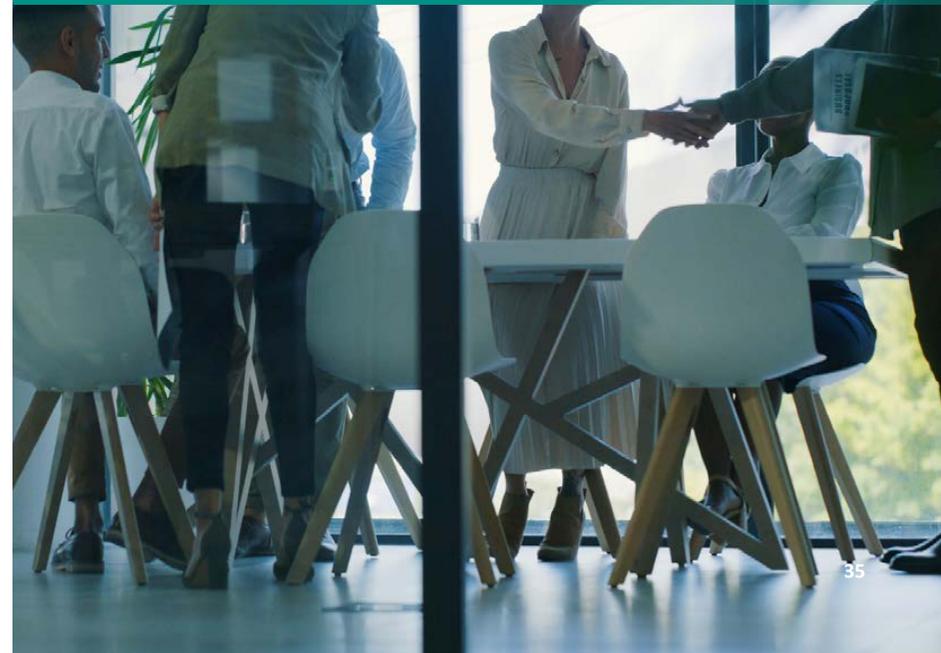
Our leadership team is committed to developing internal talent through talent assessment, succession planning, and performance management. We have implemented leadership workshops and committed to additional training programs that incorporate our leadership principles, ensuring comprehensive development interventions.

To further support professional growth, we have deployed the LinkedIn Learning platform, providing employees with access to a variety of resources and courses aligned with their career goals. Additionally, SiriusPoint facilitated its second annual Senior Leadership Collaboration Day to boost leadership dialogue and synergy.

Our MGA partners have introduced a Manager Development Series, focused on enhancing the skills of people managers globally, covering topics such as performance feedback and employment law basics. They have also implemented job shadowing initiatives to promote learning and development while fostering future growth opportunities. Armada has launched a new learning management system and developed career path matrices. Managers are conducting skills gap analyses and engaging in career development conversations with team members to guide their professional journeys.



"At SiriusPoint, we focus on leadership, continuous learning, and professional development to support our employees in improving their skills and reaching their career goals."



FOSTERING INCLUSION

We value the diverse perspectives, backgrounds, and contributions of our global workforce, recognizing that a wide range of experiences fosters innovation and enhances our organizational culture. We continually strive to attract and retain qualified talent globally from diverse backgrounds. We encourage employee engagement both locally and globally through ERGs and foster a diverse and inclusive workplace.

GLOBALPOINT (MULTICULTURAL NETWORK)

GlobalPoint aims to foster a safe and inclusive work environment as part of 'One SiriusPoint,' improve and advance equity and diversity through recruitment and retention in partnership with Human Resources and promote external impact by engaging with multicultural affinity groups, charities, and intentional vendor selection. Throughout 2024, GlobalPoint celebrated diversity across our teams and offices.



HEALTH AND WELLBEING NETWORK

In 2024, our Health and Wellbeing Network ERG implemented initiatives to promote well-being and support sustainability within our organisation. One key initiative was transitioning from plastic water bottles to sustainable, reusable branded water bottles. By encouraging employees to use refillable bottles and providing accessible filtered water, we reduced single-use plastic waste and promoted hydration. This initiative aligned with our company's sustainability goals and emphasized the importance of making everyday choices that benefit both personal health and the environment. Additionally, the Health and Wellbeing Network launched a month-long movement challenge to encourage employees to be more active, promoting physical and mental well-being. The initiative also supported more sustainable commuting methods, such as walking or biking to work.



WOMEN IN SIRIUSPOINT (WISP)

Women in SiriusPoint (WISP) aims to create an inclusive workplace where women can thrive, leadership flourishes, and all employees feel a sense of belonging. By empowering women with resources, support, and opportunities for skill development, recognizing their contributions, fostering safe spaces through allyship and open dialogue, and advocating for equitable policies, WISP ensures all voices are heard and valued. In 2024, WISP led International Women's Day celebrations open to all employees.



SIRIUSPRIDE (LGBTQIA+ NETWORK)

SiriusPride is dedicated to fostering a workplace that champions inclusivity, equality, and empowerment for all individuals, regardless of sexual orientation, gender identity, or expression. SiriusPride's primary goal is to create a supportive and affirming environment where LGBTQIA+ employees and allies can thrive both personally and professionally. In 2024, SiriusPride celebrated Pride Month with an inspiring guest speaker sharing their journey. In October 2024, SiriusPride marked National Coming Out Day with a fireside chat featuring its Co-Chair. For World AIDS Day in December, we hosted a live event to break stigma and present the latest scientific findings.

COMMUNITY ENGAGEMENT AND SERVICE

COMMUNITY ENGAGEMENT

We are dedicated to positively influencing the communities where we operate. We encourage our employees to actively participate in local causes and philanthropic initiatives.

In 2024, our workforce demonstrated this commitment through various impactful initiatives. Notable contributions included toy donations for Projects with Care, sponsorship of Tomorrow's Voices' autism awareness walk, and involvement in the Bermuda Aquarium's restoration project on Trunk Island.

GLOBAL WEEK OF SERVICE

Across our offices, we participated in the Global Week of Service during the week of June 10, 2024. Our Global Week of Service activities featured programs like Stocking with Care, aiding children with cancer, and a backpack initiative for underprivileged youth.

Our New York team volunteered at The Hoboken Shelter, enhancing teamwork, and making an impact. They also raised almost \$1,000 for the Daniela Conte Foundation, supporting families of children with cancer and Rhabdomyosarcoma research.

Our London office held a charity bake sale, raising over £600 for Streets of London, supporting homeless individuals. The team also volunteered at Oldhill School, taking on tasks like construction, planting, and maintenance to rejuvenate the sensory garden and forest school area.

Our Bermuda team engaged in various outdoor activities to raise funds for charity, including participating in Xtreme Sports 2024, where they secured joint first place and donated their \$3,500 prize to Bermuda SPCA. Additionally, they raised \$3,280 during the Relay for Life event, contributing to the overall amount of \$320,495 for cancer prevention and treatment services provided by the Bermuda Cancer and Health Centre.

Our Stockholm team collaborated with Yrkesdörren to help integrate foreign-born individuals into the Swedish labour market through networking meetings. Additionally, team members participated in plogging, picking up trash while jogging, to promote environmental efforts and physical activity. They also organised an in-office collection for Alla Kvinnors Hus, a non-profit aiding victims of domestic violence.

Our Zurich team made significant contributions by donating 500 CHF each to PluSport, Sponsorship Network International, and Stiftung St. Stephanus, supporting disability sports, global community empowerment, and residential spaces with childcare services. They also took part in a Women's and Children's Clothes Swap, where Zhanna Syfrig collected, sorted, organised, and distributed clothing, promoting sustainability and access to free clothing.

Our Liège team supported Thermos, an organisation running a night shelter and summer Sunday lunches for those in need. They prepared and distributed approximately 320 sandwiches, 30 litres of tomato soup, and coffee to homeless individuals and elderly people seeking companionship. Despite being a small team, their efforts had a significant emotional impact on both the recipients and the volunteers themselves.



9
COMPLIANCE

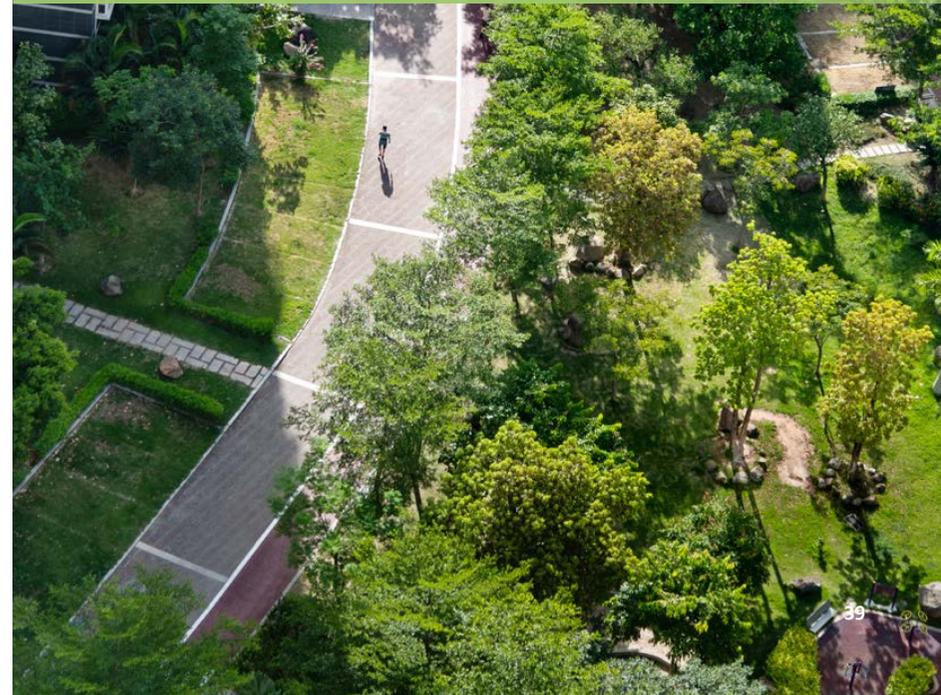
COMPLIANCE

We understand the importance of securing and preserving stakeholders' confidence in SiriusPoint. Our commitment to maintaining the highest standards of ethics and business conduct is critical to serving the interests of our stakeholders and protecting the trust of our investors. We believe that a strong compliance and ethics program is essential to ensuring that we continue to deliver on this promise and maintain public trust in us.

Our compliance and ethics program was established to create the framework for us to continue to conduct our business affairs and activities with integrity. The Board maintains oversight responsibility for our compliance and ethics program.



"We believe that a strong compliance and ethics program is essential."



DISCLOSURE REQUIREMENT MONITORING AND ADHERENCE

Our compliance framework is designed to meet regulatory requirements.

We continue to harmonize compliance frameworks to enhance consistency, prioritize key core areas, and develop expertise in ensuring that we continue to meet SiriusPoint's regulatory responsibilities. We report key compliance metrics locally and globally throughout our subsidiary and group governance structure.

Compliance monitoring is continually developed in line with our key compliance risks, changing regulations and our strategy. These metrics are reported through the governance structure and are utilized to bring about change where necessary.

OVERVIEW OF STRATEGY

We are committed to a global compliance strategy, fully aligned with regulatory standards, including those from global regulators.

Integrity with every action and consistent effective collaboration are key priorities for our compliance function. Our compliance function supports SiriusPoint's business plans and views their strategic activities alongside those of the Group, ensuring assurance of regulatory requirements are considered and met.

We foster our compliance culture across SiriusPoint whilst sharing the philosophy and alignment of a 'One SiriusPoint' approach. Planned enhancement and development of our compliance risk framework is essential in ensuring alignment, consistency, future growth, and active collaboration.

MONITORING CHANGES TO COMPLIANCE OBLIGATIONS

SiriusPoint's compliance function actively monitors regulatory changes, including those related to sustainability, such as operational resilience and responsible business practices. Our compliance function continually strives to provide compliance guidance and assistance and follows through to control risk management and ongoing monitoring.



"We continue to harmonize compliance frameworks to enhance consistency, prioritize key core areas, and develop expertise in ensuring that we continue to meet SiriusPoint's regulatory responsibilities."





TRANSPARENCY

Our governance structure promotes transparency via its reporting mechanisms. Compliance utilizes the governance structure to be transparent at the appropriate level and advocates for transparency from stakeholders. We foster an open and positive work environment where employees can raise concerns, request assistance, and access an incident management process without fear of retaliation or retribution via reporting mechanisms as highlighted in our SiriusPoint Code of Conduct or the Ethics Helpline.

Our compliance function works side by side with stakeholders and clients within SiriusPoint, actively collaborating and encouraging our philosophy and culture.



ETHICS AND HUMAN RIGHTS

Our policies, including the Code of Business Conduct and Ethics, emphasize our values and cultural expectations.⁵ We have a zero-tolerance approach to any form of modern slavery and are committed to putting controls in place to safeguard against any form of modern slavery taking place within our business or supply chain. We actively participate in charitable endeavours and encourage this throughout the firm.



SUPPLIER MANAGEMENT AND VENDOR CODE OF CONDUCT

We are committed to improving business results through mutually beneficial partnerships to promote sustainable practices. SiriusPoint's Vendor Code of Conduct requires vendors to, among other things, comply with all applicable laws regarding the environment, use raw materials and natural resources responsibly, reduce energy consumption and emissions, and use environmentally friendly transportation (when possible).



"Our compliance function works side by side with stakeholders and clients within SiriusPoint."



⁵ <https://investors.siriusp.com/governance/governance-documents/default.aspx>

10
OUR CARBON
FOOTPRINT AND
GREENHOUSE
GAS EMISSIONS



METHODOLOGY

We understand the importance of measuring and managing climate-related metrics and are working to improve our measurement and disclosure capabilities. We continue to refine our operational infrastructure to be able to better track, monitor, and manage climate-related metrics.

We utilize a third-party solution to support emissions tracking that can both leverage existing internal systems and reduce manual data management. We calculated our first global carbon footprint for Scope 1 and Scope 2 in 2021, adding Scope 3 in 2022. Further initiatives we have implemented to reduce greenhouse gas (GHG) emissions include maintaining a hybrid work model, transitioning servers to cloud-based solutions, and reducing our real estate footprint.

Our methodology for measuring GHG emissions aligns with the Greenhouse Gas Protocol guidelines and the ISO 14064-1 Standard.⁶ This methodology considers the following greenhouse gases, all converted into carbon dioxide i.e. CO₂ equivalents: CO₂ (carbon dioxide), CH₄ (methane), N₂O (nitrogen dioxide), SF₆ (sulfur hexafluoride), HFCs (hydrofluorocarbons), PFCs (perfluorocarbons), and NF₃ (nitrogen trifluoride). To calculate these emissions, our primary sources of data were invoices issued to our offices. In some cases, due to the unavailability of isolated meter reads for our offices, we used a variety of estimation processes based on the GHG Protocol's guidance.

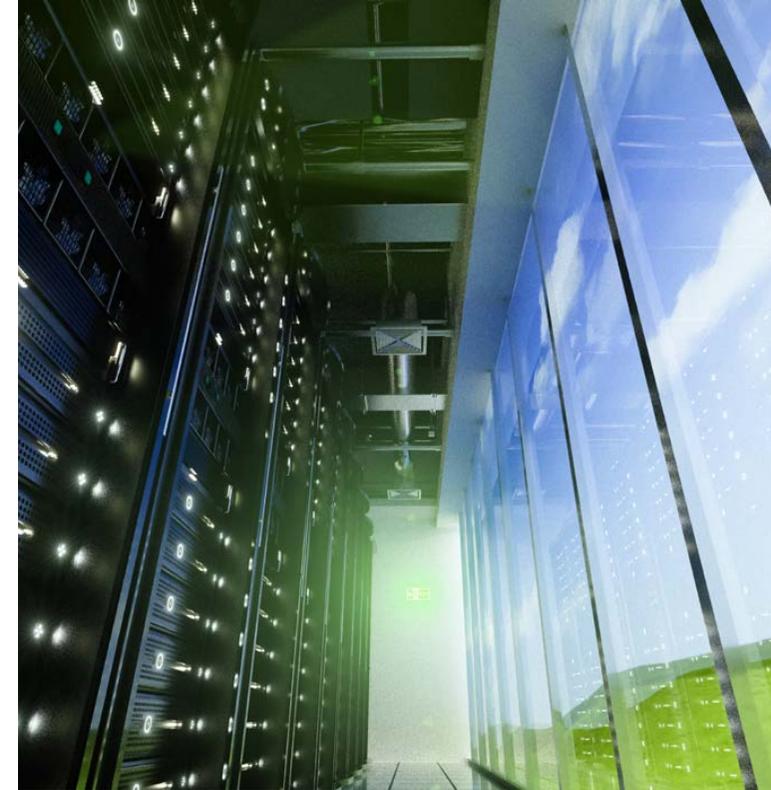
Our Scope 1 emissions include all direct emissions from the activities of SiriusPoint, including fuel combustion in various forms. Our Scope 2 emissions include indirect emissions from electricity purchased and used by SiriusPoint. To determine the organisational boundary,

SiriusPoint uses the control approach for consolidating GHG emissions at the corporate level. As defined by the GHG Protocol, SiriusPoint includes operations where we have the full authority to introduce and implement operating policies from all owned and leased assets.

When considering our Scope 2 emissions, we utilized both the location-based and the market-based methods for calculation. The location-based method reflects the average emission intensity of the grids on which energy consumption occurs, while the market-based method reflects emissions from electricity that companies have purposefully chosen (or not chosen).

Starting in 2022, we began to collect Scope 3 emission data. Our Scope 3 emissions include all other indirect emissions from activities of the organisation, occurring from sources that we do not own or control. Scope 3 data includes employee commuting, business travel, work from home office operations, and fuel-and-energy-related activities.

We aim to improve our data collection process via automation and storage efficiency, whilst also accelerating the data collection process. We also aim to improve coverage across units and to run an assessment to determine if there are additional Scope 3 categories to start to factor in to build a more robust carbon accounting system.



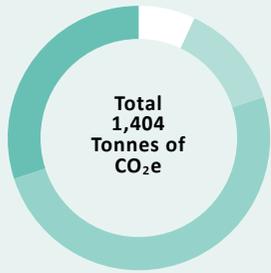
"We aim to improve our data collection process via automation and storage efficiency, whilst also accelerating the data collection process."



⁶ <https://portal.cemasys.com/carbon-accounting/>

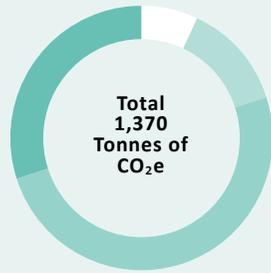
GREENHOUSE GAS EMISSIONS

**Total GHG Emissions for 2024
(Market-Based)**



- Fuel and Energy-Related Activities
- Business Travel
- Employee Commuting
- Electricity (Market Based)

**Total GHG Emissions for 2024
(Location-Based)**



- Fuel and Energy-Related Activities
- Business Travel
- Employee Commuting
- Electricity (Location Based)

GHG Emissions	Unit	2024
Scope 1 ^{1, 2, 3}	tonnes CO ₂ e	4.7
Scope 2 (market-based) ^{4, 5, 6, 7, 8}	tonnes CO ₂ e	399.9
Scope 2 (location-based)	tonnes CO ₂ e	365.6
Scope 3 (indirect) ^{9, 10, 11, 12, 13, 14, 15}	tonnes CO ₂ e	999.3
Total emissions (market-based)	tonnes CO ₂ e	1403.9
Total emissions (location-based)	tonnes CO ₂ e	1369.6

In 2024, we saw an opportunity to improve our greenhouse gas accounting strategy regarding Scope 3 calculations. To increase the participation rate and accuracy of employee commuting and work-from-home data, we employed a new process of data collection that better engages employees.

In 2025, we also plan to re-evaluate our method of calculating business travel emissions within our Scope 3 calculations. We hope to use this as a baseline to inform any decarbonization efforts we may undertake in the future.

1. Many locations do not have Scope 1 data to report as they do not utilize gas or fuels for local heating.
2. Data for Scope 1 emissions was unavailable for the fourth quarter at our London office. To estimate the values of these emissions, we used the average cost of natural gas consumed per month at this site in British pounds for November and December of 2024 and the 2023 natural gas consumption for the month of October. We then converted the pounds to therms using historical monthly data from <https://tradingeconomics.com/commodity/uk-natural-gas#:~:text=UK%20natural%20gas%20futures%20fell%20toward%20108%20pence,pence%2C%20following%20similar%20declines%20in%20European%20gas%20markets>.
3. Data for Scope 1 and 2 emissions was available in cost only for our Berwyn, PA office which we terminated our lease on after quarter 1 of 2024. We estimated the values for natural gas and electricity consumption using the 2024 average energy prices in Philadelphia and the assumption that empty office space did not require extensive heating or electricity requirements. Data for the average energy prices in Philadelphia was extracted from https://www.bls.gov/regions/mid-atlantic/data/averageenergyprices_philadelphia_table.htm.
4. Data for Scope 2 emissions was unavailable for the fourth quarter at our Zurich office. To estimate the values of these emissions, we used the average quantity of electricity consumed per month at this site in kWh for October through December of 2024.
5. Data for Scope 2 emissions was unavailable for the fourth quarter at our IMG Redhill, UK office. To estimate the values of these emissions, we utilized the quantity of electricity consumed in December 2023 to estimate December 2024

- consumption and used the average 2024 monthly electricity consumption to calculate October and November 2024 consumption.
6. Data for Scope 2 emissions was only available for a portion of months for our office in Princeton, NJ. To estimate the values of electricity consumed during the months we did not have access to invoices for, we used an average of the actual values from other months.
7. We have decided to exclude our emissions from our Toronto, Canada office from Scope 2 calculations due to them being deemed immaterial. No personnel were present in this office in 2024 therefore, there was minimal electricity consumption. In addition, the electricity utilized in this office is hydroelectric meaning that it produces minimal emissions.
8. Data for Scope 2 emissions was available in cost alone for our Liège, Belgium office. To estimate the electricity consumption at this office, we used data available at <https://www.odyssee-mure.eu/publications/efficiency-by-sector/services/offices-specific-energy-and-electricity-consumption.html> which contains an average quantity of electricity consumed per office worker in Belgium. We then multiplied this quantity with the headcount at our Belgium office.
9. SiriusPoint acknowledges the existence of a portion of Scope 3 emissions exist with uncertainty and are estimated.
10. Employee business-related travel was calculated by converting the number of kilometres travelled via airplane, bus, and train to carbon equivalents and by using cost-conversion methodology to calculate carbon equivalents from all rides via car and short distance train ride.

11. Scope 3 emissions for our subsidiaries IMG and Armada are largely excluded from calculations for business travel, working from home office emissions, and employee commuting.
12. Employee commuting and work from home data was calculated via survey. The values for commuting were estimated by prorating the number of kilometres/miles travelled based on the data provided by survey participation from the offices and then prorated based on the employee count at each office. This estimation process also considered that many of our employees are hybrid and work at least one day from their homes.
13. Emissions calculated for our work-from-home employees and those who are hybrid (only in the office one to four days per week) were calculated via survey. We have assumed that fully remote employees work a five-day, 40-hour week. The quantity of days worked from home was then converted into emissions using instruction from EcoAct which can be found here: [Homeworking-Emissions-Whitepaper-2020.pdf](#). To account for the participation rate not being 100% for our employee commuting survey, we prorated the quantities based on employee count in each region.
14. When calculating kilometres of employee business travel via airplane, we used [Flight Time and Distance Calculator](#) and used the values provided for direct flights. This may not account for stopovers on employee trips.
15. We have excluded emissions from investing activities for the year of 2024. Though, they could be material, we are planning to reassess our methodology of calculating Scope 3 emissions in 2025 and anticipate being able to better represent these emissions after our reassessment.

GREENHOUSE GAS EMISSION REDUCTION EFFORTS



CLOUD MIGRATION

One of our sources of carbon emissions is energy consumption from computer servers. In early 2024, we successfully completed the multi-phased migration of our data centres to the cloud with workloads in both AWS and Azure. By making the transition from physical to cloud servers we aim to not only be more carbon efficient, but also more energy efficient.



IMPROVING OUR OFFICES' OPERATIONAL FOOTPRINT

We endeavour to locate our offices in buildings that are energy efficient and built with sustainable design and operations in mind. SiriusPoint's New York office is located at One World Trade Center, a building which attained a Leadership in Energy and Environmental Design (LEED) gold certification.⁷ In addition, our offices in London and Liège are BREEAM certified.^{8,9}

Please see Appendix D to this Report related to our Real Estate Footprint for a full description of efficiency efforts related to our key real estate buildings.



REDUCTION IN PAPER USE

SiriusPoint encourages a 'go paperless' initiative to reduce our use of paper by, wherever possible, working entirely electronically and using electronic signatures to execute documents where permissible. In addition, we have eliminated using physical business cards and instead utilize a digital business card system for networking.



E-WASTE RECYCLING

To cut down on our production of electronic waste (e-waste), we try to find new ways to utilize equipment after it is no longer in use by employees. When a device is at the end of its useful life and cannot be reutilized, we recycle our spent devices. Laptops for employees associated with our One World Trade Center location are recycled on an annual basis.

⁷ [World Trade Center Tower One | U.S. Green Building Council](#)

⁸ [BREEAM | Sustainable Building Certification](#)

⁹ BREEAM stands for Building Research Establishment Environmental Assessment Method and is an internationally recognized green building rating system setting standards and measures for the environmental performance of buildings. The BREEAM assessment uses recognized measures of performance to evaluate the building's specifications, design, construction, and use. These measures are set against ten core categories and benchmark criteria: Energy, Health and Wellbeing, Land Use, Innovation, Materials, Management, Pollution, Transportation, Waste, and Water.

11
APPENDICES

APPENDIX A:
SASB INSURANCE
STANDARDS

SASB INSURANCE STANDARDS

The SASB Insurance Sustainability Accounting Standards provide guidance on disclosing appropriate information about sustainability-related risks and opportunities. The information included in these metrics encompasses both sustainability disclosure topics and activity metrics that are pertinent to the insurance industry. These disclosure topics and associated metrics have been identified by SASB as material for stakeholders.

TOPIC	ACCOUNTING METRIC	METRIC CODE	RESPONSE OR LOCATION
Transparent information and fair advice for customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	FN-IN-270a.1	This metric is not considered relevant since reinsurance is primarily a B2B business.
	Complaints-to-claims ratio	FN-IN-270a.2	This metric is not considered relevant since reinsurance is primarily a B2B business.
	Customer retention rate	FN-IN-270a.3	This metric is not disclosed since reinsurance is primarily a B2B business.
	Description of approach to informing customers about products	FN-IN-270a.4	See above sections regarding strategy and overall approach to sustainability and ESG.
Incorporation of environmental, social, and governance factors in investment management	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	We use the J.P. Morgan ESG score aggregate methodology. This is based upon the weighted average ESG score of the holdings in the portfolio and then adjusts it based on MSCI's assessment of ESG trends. The scoring of this is then aggregated into a number on a scale from 1 - 10 and then translated into a rating between AAA (leader) and CCC (laggard).
Policies designed to incentivize responsible behaviour	Net premiums written related to energy efficiency and low carbon technology (Focus on energy business)	FN-IN-410b.1	<p>Net premiums (in USD): Onshore Renewables \$4.8 mm Offshore Renewables \$1.35 mm Battery Storage \$2.47 mm</p> <p>Upstream Energy Our upstream energy consortium utilizes the Solomon Carbon Emissions Tool to analyse their portfolio data to produce accurate, consistent and auditable comparisons across the portfolio to help drive improvement and reduce emissions. In 2023 1.65% of GNP was classified as low carbon technology, in 2024 this increased to 9.19%.</p>
	Discussion of products or product features that incentivize health, safety or environmentally responsible actions or behaviours	FN-IN-410b.2	N/A

SASB INSURANCE STANDARDS CONTINUED

TOPIC	ACCOUNTING METRIC	METRIC CODE	RESPONSE OR LOCATION																																																				
Financed emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3	FN-IN-410c.1	See above section regarding greenhouse gas emissions for year 2024.																																																				
	Gross exposure for each industry by asset class	FN-IN-410c.2	<table border="0"> <tr> <td>Corporates Exposure by Industry</td> <td style="text-align: right;">USD</td> </tr> <tr> <td>Financial ex Banks (\$380M)</td> <td style="text-align: right;">379,926,921</td> </tr> <tr> <td>Banks</td> <td style="text-align: right;">280,970,088</td> </tr> <tr> <td>Consumer, Non-cyclical (\$290M)</td> <td style="text-align: right;">269,583,122</td> </tr> <tr> <td>Utilities</td> <td style="text-align: right;">208,544,137</td> </tr> <tr> <td>Energy</td> <td style="text-align: right;">174,038,343</td> </tr> <tr> <td>Consumer, Cyclical</td> <td style="text-align: right;">162,444,309</td> </tr> <tr> <td>Industrial</td> <td style="text-align: right;">154,794,005</td> </tr> <tr> <td>Communications</td> <td style="text-align: right;">140,447,639</td> </tr> <tr> <td>Technology</td> <td style="text-align: right;">67,082,135</td> </tr> <tr> <td>Basic Materials</td> <td style="text-align: right;">66,253,186</td> </tr> <tr> <td>Other</td> <td style="text-align: right;">273,037</td> </tr> <tr> <td>Grand Total</td> <td style="text-align: right;">1,904,356,921</td> </tr> <tr> <td>Exposure by Asset Class</td> <td style="text-align: right;">USD</td> </tr> <tr> <td>Corporates</td> <td style="text-align: right;">1,904,356,921</td> </tr> <tr> <td>IG</td> <td style="text-align: right;">1,896,814,912</td> </tr> <tr> <td>HY</td> <td style="text-align: right;">8,493,562</td> </tr> <tr> <td>Alts</td> <td style="text-align: right;">166,099,862</td> </tr> <tr> <td>TPE / TP Ventures</td> <td style="text-align: right;">87,430,006</td> </tr> <tr> <td>Legacy Alts</td> <td style="text-align: right;">75,169,855</td> </tr> <tr> <td>Private Credit / Mortgage /Alts</td> <td style="text-align: right;">3,500,000</td> </tr> <tr> <td>Securitized</td> <td style="text-align: right;">1,590,861,325</td> </tr> <tr> <td>Non-Agency ABS</td> <td style="text-align: right;">752,232,387</td> </tr> <tr> <td>CLO</td> <td style="text-align: right;">452,228,407</td> </tr> <tr> <td>Non-Agency CMBS</td> <td style="text-align: right;">200,203,873</td> </tr> <tr> <td>Non-Agency RMBS</td> <td style="text-align: right;">186,196,658</td> </tr> </table>	Corporates Exposure by Industry	USD	Financial ex Banks (\$380M)	379,926,921	Banks	280,970,088	Consumer, Non-cyclical (\$290M)	269,583,122	Utilities	208,544,137	Energy	174,038,343	Consumer, Cyclical	162,444,309	Industrial	154,794,005	Communications	140,447,639	Technology	67,082,135	Basic Materials	66,253,186	Other	273,037	Grand Total	1,904,356,921	Exposure by Asset Class	USD	Corporates	1,904,356,921	IG	1,896,814,912	HY	8,493,562	Alts	166,099,862	TPE / TP Ventures	87,430,006	Legacy Alts	75,169,855	Private Credit / Mortgage /Alts	3,500,000	Securitized	1,590,861,325	Non-Agency ABS	752,232,387	CLO	452,228,407	Non-Agency CMBS	200,203,873	Non-Agency RMBS	186,196,658
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	Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	SiriusPoint's percentage of gross exposure included in emissions calculations are 110.3%.																																																				
	Description of the methodology used to calculate financed emissions	FN-IN-410c.4	We use a third-party system to convert energy data into greenhouse gas emissions. Please refer to the section: Our Carbon Footprint and Greenhouse Gas Emissions.																																																				

SASB INSURANCE STANDARDS CONTINUED

TOPIC	ACCOUNTING METRIC	METRIC CODE	RESPONSE OR LOCATION			
Physical risk exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	Table 1: Gross PML	1-in-50 (2%)	1-in-100 (1%)	1-in-250 (0.4%)
			Hurricanes (Typhoons)	278.8	362.7	430.2
			Tornadoes	29.8	42.2	62.0
			Wildfire	37.5	62.8	76.0
			Inland Floods	24.8	33.2	59.8
			Winter Weather	11.4	19.7	39.0
			Earthquakes	129.2	223.6	303.3
			Table 2: Net PML	1-in-50 (2%)	1-in-100 (1%)	1-in-250 (0.4%)
			Hurricanes (Typhoons)	111.2	168.9	223.4
			Tornadoes	23.9	32.9	50.0
			Wildfire	30.1	49.4	57.0
			Inland Floods	20.5	23.2	34.9
			Winter Weather	9.3	16.1	30.5
			Earthquakes	70.5	88.6	143.7
	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	FN-IN-450a.2	From Modelled Natural Catastrophes (CAT Model)	Total Estimated Monetary Losses Attributed to Insurance Pay-Outs (Net)	Total Monetary Losses Attributed to Insurance Pay-Outs (Gross)	
			Hurricanes (Typhoons)	49.2	70.7	
			Earthquakes	2.0	4.1	
			Tornadoes	3.7	4.3	
			<p>All NatCat-exposed risk (including non-property exposures) is accumulated within a third-party software with mapping capabilities. All risks with a fixed location (property, marine ports and terminals, energy, etc.) or autos are modelled using Verisk AIR. Adjustments are applied to take into account other modelling vendors or where our internal research suggests a change is necessary.</p> <p>SiriusPoint manages climate change-related risks in accordance with its established process for natural peril risks. This process includes careful and continuous review of models, methods, and assumptions used to quantify natural peril risk, including assessment of what impact global trends such as climate change may have.</p>			
	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	FN-IN-450a.3	See above section regarding risk management.			

SASB INSURANCE STANDARDS CONTINUED

TOPIC	ACCOUNTING METRIC	METRIC CODE	RESPONSE OR LOCATION
Systemic risk management	Exposure to derivative instruments by category: (1) total exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	FN-IN-550a.1	Please see our full year audited financial statements for the fiscal year (through December 31, 2024), filed with our Form 10-K on February 21, 2025 which can be found here: https://investors.siriuspt.com/financials/sec-filings/sec-filings-details/default.aspx?FilingId=18212176
	Total fair value of securities lending collateral assets	FN-IN-550a.2	SiriusPoint's total fair value of securities lending collateral assets as of 2024 is zero.
	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	<p>Risks including those associated with systemic non-insurance activities are managed by keeping a sufficient capitalization. Capital is managed continuously, and our capital position is measured at least quarterly in relevant applicable regulatory and rating frameworks and comparing that to regulatory limits as well as to internal target levels of capitalization. Meeting the target capitalization ensures that SiriusPoint can withstand large risks associated with systemic non-insurance activities (as well as other risks). In addition, on a quarterly basis SiriusPoint performs quarterly stress testing for systematic non-insurance risk such as interest rates movements and stresses on the valuation of SiriusPoint's equity positions and other long-term assets. We must maintain adequate liquidity to meet policyholder and other obligations. In addition, we must meet regulators' liquidity requirements to remain in good standing and continue operating. Therefore, SiriusPoint maintains a minimal risk appetite for Liquidity Risk and applies stringent tolerances and limits in its management</p> <p>Our continuous and iterative ERM process comprises the activities and methods that support timely, transparent, and well-informed management decisions through risk identification, assessment, measurement, and monitoring. Through the ERM framework, we seek to</p> <ul style="list-style-type: none"> • Protect SiriusPoint's financial position and reputation by ensuring that risks do not exceed the agreed risk appetites and tolerances; • Support SiriusPoint's decision making processes by providing reliable and timely risk information; • Maintain rating agency capital models, regulatory capital models, and the Internal Capital Model for monitoring capital adequacy and regulatory solvency ratios; and • Promote a sound risk management culture through controlled and informed risk taking
Activity metric	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	This metric is not considered relevant since reinsurance is primarily a B2B business.

APPENDIX B: CLIMATEWISE INDEX

CLIMATEWISE INDEX

This year, we are continuing to align our Sustainability Report with ClimateWise Principles. We have updated our reporting to disclose alongside the updated 2025 principles to ensure we are actively following the guidelines set for the insurance industry.

PRINCIPLE 1: STEERING TRANSITION	
Sub-Principle 1.1: Ensure that our board has oversight of climate- and nature-related risk and opportunity management, including any transition plans.	Refer to the Governance section.
Sub-Principle 1.2: Ensure that our senior management has responsibility for climate- and nature-related risk and opportunity management, including any transition plans.	Refer to the Governance section.
Sub-Principle 1.3: Create a clear link between governance and oversight, establishing a robust governance framework and underlying policies and procedures.	Refer to the Governance section.
Sub-Principle 1.4: Ensure that our board and senior management have the required knowledge and incentives to oversee risks and establish a culture aware of environmental issues.	Refer to the Governance section.
Sub-Principle 1.5: Describe the impacts and implications of climate- and nature-related risks and opportunities on our business model and performance, strategy and any decision-making processes.	Refer to the Risk Management and Strategy sections.
Sub-Principle 1.6: Describe how environmental resilience plans are incorporated into business decision-making, including disclosure of any material outcomes of climate risk scenarios.	Refer to the Risk Management and Strategy sections.
Sub-Principle 1.7: Describe the outcomes of our materiality analysis and any material climate- and nature-related risks and opportunities that affect our prospects.	Refer to the Risk Management and Strategy sections. We are working to include further details in next year's report regarding sub-principle 1.7.
Sub-Principle 1.8: Establish appropriate processes to identify, assess and prioritise climate- and nature-related impacts, risks and opportunities.	Refer to the Risk Management section.
Sub-Principle 1.9: Put in place mechanisms to monitor and manage climate- and nature-related risks and opportunities.	Refer to the Risk Management section.
Sub-Principle 1.10: Describe how scenario analysis has been used to inform the identification, assessment and management of climate- and nature-related risks.	Refer to the Risk Management section.

CLIMATEWISE INDEX CONTINUED

PRINCIPLE 2: ENGAGING STAKEHOLDERS

Sub-Principle 2.1: Manage and seek to reduce the environmental impacts of the internal operations and physical assets under our control.	Refer to the Metrics and Targets section and Appendix D on our Real Estate Footprint.
Sub-Principle 2.2: Engage our employees on our commitment to address climate change and nature, helping them to play their role in meeting this commitment in the workplace and encouraging them to make climate and nature-informed choices outside work.	Refer to the People and Community section.
Sub-Principle 2.3: Understand and disclose the sources of emissions and adverse climate- and nature-related impacts on our upstream and downstream value chain that might in turn impact our business.	Refer to the Carbon Footprint and Greenhouse Gas Emissions section. Also, refer the quantitative and qualitative disclosure included in Appendix B (SASB Index). We are planning to expand upon adverse climate- and nature-related impacts on our upstream and downstream value chain that might in turn impact our business.
Sub-Principle 2.4: Advocate and engage across the supply chain to encourage our suppliers to improve the environmental sustainability of their products and services and understand the implications these have on our business.	Refer to the Compliance section. We are planning to expand upon our approach to sustainability when it comes to suppliers in 2025.
Sub-Principle 2.5: Support and undertake research and development to inform current business strategies, develop new products, and help support and incentivise our customers and stakeholders, including affected communities, in adapting to and mitigating climate- and nature-related issues.	Refer to the Strategy and Risk Management sections.
Sub-Principle 2.6: Promote and actively engage in public debate on climate- and nature-related issues and the need for action by publicly communicating our beliefs and strategy on climate- and nature-related issues and providing support and tools to our customers/clients so that they can assess their levels of risk.	We engage and contribute to consultations and discussion with industry associations and groups in the regions we are most active. This includes the Association of Bermuda Insurers & Reinsurers (ABIR) and the Association of Bermuda International Companies (ABIC), of which we are members.
Sub-Principle 2.7: Where appropriate, work with policymakers and share our research with scientists, society, business, governments and NGOs in order to advance a common interest.	Refer to the Strategy and Compliance sections.

PRINCIPLE 3: ENABLING TRANSITION

Sub-Principle 3.1: Integrate consideration of climate- and nature-related risks and opportunities into investment strategies and decision-making.	Refer to the Investment section.
Sub-Principle 3.2: Take action to manage the implications of climate- and nature-related risks and opportunities on, and of, our investments.	Refer to the Investment section.
Sub-Principle 3.3: Develop and use models to incorporate climate- and nature-related issues and describe how the outputs of the models inform our underwriting decisions.	Refer to the Underwriting section.
Sub-Principle 3.4: Incorporate clauses in our insurance policies' terms and conditions that incentivise the reduction of exposure to climate- and nature-related issues of the insured structures through pricing of policies.	Refer to the Underwriting section.
Sub-Principle 3.5: Disclose the organisation's climate- and nature-related transition plans and the objectives, priorities and commitments they are looking to address.	Refer to the Strategy section. We are working to include further details in next year's report regarding sub-principle 3.5.
Sub-Principle 3.6: Describe how the transition plan is overseen, resourced and implemented.	Refer to the Strategy section. We are working to include further details in next year's report regarding sub-principle 3.6.

CLIMATEWISE INDEX CONTINUED

PRINCIPLE 4: DISCLOSING EFFECTIVELY	
Sub-Principle 4.1: Measure and disclose the impacts and potential impacts on our business of material climate- and nature-related risks and opportunities, including the results of the resilience analysis.	Refer to the Risk Management and Strategy sections.
Sub-Principle 4.2: Disclose the metrics used to measure and manage our contribution to climate- and nature-related risks, and targets for monitoring progress.	Refer to the Risk Management and Strategy sections.
Sub-Principle 4.3: Maintain and enhance a robust reporting regime, processes and internal controls over climate-related disclosures in order to avoid material errors or material misstatements.	We have enhanced our reporting for 2024, with inclusion of reporting aligned with the SASB Insurance Standard in Appendix A. We have used reasonable efforts to collect data from across our organization from relevant stakeholders to be able to report accurately.
Sub-Principle 4.4: Annual submission against the ClimateWise Principles.	For our annual ClimateWise-aligned report, we used this index for alignment.
Sub-Principle 4.5: Annual public disclosure of the climate-related disclosures including ClimateWise Principles as part of annual reporting.	We continue to integrate ClimateWise Principles in our annual sustainability reporting.
Sub-Principle 4.6: Ensure reports are easy to understand, accurate, prudently and neutrally presented, well explained and allow organisations to be held to account.	To ensure our reports are transparent and easy to understand, we clearly outline each element of our business and how it relates to sustainability. In addition, we have also chosen to align our reporting to TCFD standards and include a SASB insurance-specific supplement in our appendices.

APPENDIX C:
GREENHOUSE GAS
EMISSION INDEX

GREENHOUSE GAS EMISSION INDEX (LOCATION-BASED)

SUMMARY		DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL	
Total Scope 1			tCO ₂ e	4.7	4.7	
Total Scope 2			tCO ₂ e	365.6	365.6	
Total Scope 3			tCO ₂ e	999.3	999.3	
Total			tCO₂e	1369.6	1369.6	
KEY FIGURES GHG EMISSIONS						
SCOPE 1		CATEGORY	DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL
		Stationary combustion				
		Natural gas	Estimated kWh of natural gas	tCO ₂ e	3.35701176	3.35701176
		Natural gas (UK grid)	kWh of natural gas	tCO ₂ e	0.591776608	0.591776608
		Natural gas (US)	Therms of natural gas	tCO ₂ e	0.775615728	0.775615728
		Stationary combustion Total		tCO₂e	4.724404096	4.724404096
		Scope 1 Total		tCO₂e	4.724404096	4.724404096
SCOPE 2						
		Electricity location-based				
		Electricity Non-OECD Americas (incl. Bermuda)	kWh of electricity	tCO ₂ e	37.3058825	37.3058825
		Electricity US/NYCW	kWh of electricity	tCO ₂ e	28.0670786	28.0670786
		Electricity Switzerland	kWh of electricity	tCO ₂ e	0.645904982	0.645904982
		Electricity US/RFCW	kWh of electricity	tCO ₂ e	194.7842534	194.7842534
		Electricity US/RFCE	kWh of electricity	tCO ₂ e	71.48195298	71.48195298
		Electricity US/NEWE	kWh of electricity	tCO ₂ e	4.000153568	4.000153568
		Electricity Sweden	kWh of electricity	tCO ₂ e	2.191264928	2.191264928
		Electricity UK	kWh of electricity	tCO ₂ e	22.69626314	22.69626314
		Electricity Belgium	kWh of electricity	tCO ₂ e	4.444308	4.444308
		Electricity location-based Total		tCO₂e	365.6170621	365.6170621
		Scope 2 Total		tCO₂e	365.6170621	365.6170621

11. APPENDICES

SCOPE 3	CATEGORY	DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL
	Fuel-and-energy-related activities				
	Electricity USA (upstream)		tCO ₂ e	82.25672035	82.25672035
	Natural gas (WTT)		tCO ₂ e	0.80305865	0.80305865
	Electricity Switzerland (upstream)		tCO ₂ e	0.33058129	0.33058129
	Electricity Belgium (upstream)		tCO ₂ e	1.0594512	1.0594512
	Electricity UK (upstream)		tCO ₂ e	6.934648777	6.934648777
	Electricity Sweden (upstream)		tCO ₂ e	2.792408404	2.792408404
	Fuel-and-energy-related activities Total		tCO ₂ e	94.17686867	94.17686867
	Business travel				
	Rail transport	Cost-calculated subway and train travel	tCO ₂ e	13.10295072	13.10295072
	Passenger transport	Cost-calculated taxi travel	tCO ₂ e	97.13659738	97.13659738
	Air travel avg. (WTT)	Kilometers of air travel	tCO ₂ e	91.24507508	91.24507508
	Bus (US)	Miles of bus travel	tCO ₂ e	0.0172788	0.0172788
	Business travel Total		tCO ₂ e	201.501902	201.501902
	Employee commuting				
	Natural gas	kWh of natural gas for work-from-home operations.	tCO ₂ e	103.2502236	103.2502236
	Electricity US/NWPP	kWh of electricity for work-from-home operations.	tCO ₂ e	1.03165416	1.03165416
	Electricity Canada	kWh of electricity for work-from-home operations.	tCO ₂ e	0.41333742	0.41333742
	Electricity US/ERCT	kWh of electricity for work-from-home operations.	tCO ₂ e	5.27390016	5.27390016
	Electricity US/RFCE	kWh of electricity for work-from-home operations.	tCO ₂ e	16.8657435	16.8657435
	Electricity India	kWh of electricity for work-from-home operations.	tCO ₂ e	0.33513209	0.33513209
	Electricity US/SRSO	kWh of electricity for work-from-home operations.	tCO ₂ e	1.52871024	1.52871024
	Electricity USA	kWh of electricity for work-from-home operations.	tCO ₂ e	125.4541014	125.4541014
	Electricity UK (residual)	kWh of electricity for work-from-home operations.	tCO ₂ e	17.66920932	17.66920932
	Electricity Sweden	kWh of electricity for work-from-home operations.	tCO ₂ e	0.23822434	0.23822434
	Electricity Switzerland	kWh of electricity for work-from-home operations.	tCO ₂ e	0.28183078	0.28183078
	Electricity Belgium	kWh of electricity for work-from-home operations.	tCO ₂ e	0.65908755	0.65908755
	Electricity UK (upstream)	kWh of electricity for work-from-home operations.	tCO ₂ e	0.06668696	0.06668696
	Ferry, foot passengers	Kilometers of ferry boat travel	tCO ₂ e	0.13069056	0.13069056
	Ferry, foot passengers	Kilometers of ferry travel	tCO ₂ e	3.2555952	3.2555952
	Bus (US)	Miles of bus travel	tCO ₂ e	13.70564112	13.70564112
	Electric car USA	Kilometers of EV travel	tCO ₂ e	7.2813312	7.2813312
	Mileage all. avg. car	Kilometers of car travel	tCO ₂ e	102.3111187	102.3111187
	Electric car EU27	Kilometers of EV travel	tCO ₂ e	1.183104	1.183104
	Electric car EU27	Kilometers of EV car travel	tCO ₂ e	1.5676128	1.5676128
	Electric bike, EU27	Kilometers of electric bicycle travel	tCO ₂ e	0.08424	0.08424
	Electric bike, EU27	Kilometers electric bicycle travel	tCO ₂ e	0.08112	0.08112
	Bus local (London)	Kilometers of bus travel	tCO ₂ e	0.46488	0.46488
	Bus local (Nordic)	Kilometers of bus travel	tCO ₂ e	3.19176	3.19176
	Car, Hybrid Electric Vehicle (HEV)	Kilometers of EV car travel	tCO ₂ e	3.759460913	3.759460913
	Train (US)	Miles of train travel	tCO ₂ e	129.5229952	129.5229952
	Car, diesel (avg.)	Kilometers of diesel car travel	tCO ₂ e	44.4305472	44.4305472
	Tram/Subway (US)	Miles of subway travel	tCO ₂ e	10.99954748	10.99954748
	Train International	Kilometers of train travel	tCO ₂ e	0.999024	0.999024
	Mileage all. el car EU27	Kilometers of car travel	tCO ₂ e	6.5958048	6.5958048
	Car, petrol (avg.)	Kilometers of car travel	tCO ₂ e	6.15888	6.15888
	Metro/Underground.	Kilometers of subway travel	tCO ₂ e	5.004313831	5.004313831
	Electric car Nordic	Kilometers of EV travel	tCO ₂ e	1.1286912	1.1286912
	Train (UK)	Kilometers of train travel	tCO ₂ e	75.78753	75.78753
	Mileage all. avg. car (WTW)	Kilometers of car travel	tCO ₂ e	12.8969568	12.8969568
	Employee commuting Total		tCO₂e	703.6086865	703.6086865
	SCOPE 3 TOTAL		tCO₂e	999.2874571	999.2874571
	TOTAL (SCOPE 1 + 2)		tCO₂e	370.3414662	370.3414662
	TOTAL EMISSIONS (SCOPE 1 + 2 + 3)		tCO₂e	1369.628923	1369.628923

GREENHOUSE GAS EMISSION INDEX (LOCATION-BASED) CONTINUED

KEY FIGURES ENERGY					
	CATEGORY	DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL
SCOPE 1					
	Stationary combustion				
	Natural gas	Estimated kWh of natural gas	MWh	16.45594	16.45594
	Natural gas (UK grid)	kWh of natural gas	MWh	3.23552	3.23552
	Natural gas (US)	Therms of natural gas	MWh	4.28044	4.28044
	Stationary combustion Total		MWh	23.9719	23.9719
	Scope 1 Total		MWh	23.9719	23.9719
SCOPE 2					
	Electricity				
	Electricity Non-OECD Americas (incl. Bermuda)	kWh of electricity	MWh	241.775	241.775
	Electricity US/NYCW	kWh of electricity	MWh	69.80124	69.80124
	Electricity Switzerland	kWh of electricity	MWh	25.42933	25.42933
	Electricity US/RFCW	kWh of electricity	MWh	426.87761	426.87761
	Electricity US/RFCE	kWh of electricity	MWh	238.6709615	238.6709615
	Electricity US/NEWE	kWh of electricity	MWh	16.31384	16.31384
	Electricity Sweden	kWh of electricity	MWh	193.9172503	193.9172503
	Electricity UK	kWh of electricity	MWh	115.385171	115.385171
	Electricity Belgium	kWh of electricity	MWh	29.928	29.928
	Electricity Total		MWh	1358.098403	1358.098403
	Scope 2 Total		MWh	1358.098403	1358.098403
	TOTAL EMISSIONS (SCOPE 1 + 2 + 3)		MWh	1382.070303	1382.070303
			GJ	4975.45309	4975.45309
	Scope 1 renewable energy		MWh	0	0
	Scope 1 renewable energy share		%	0%	0%
	Scope 2 renewable energy (Location-based)		MWh	246.0691568	246.0691568
	Scope 2 renewable energy share (Location-based)		%	18.1%	18.1%
	Total renewable energy (Location-based)		MWh	246.0691568	246.0691568
	Total renewable energy share (Location-based)		%	17.8%	17.8%
	Scope 2 renewable energy (Market-based)		MWh	0	0
	Scope 2 renewable energy share (Market-based)		%	0%	0%
	Total renewable energy (Market-based)		MWh	0	0
	Total renewable energy share (Market-based)		%	0%	0%

GREENHOUSE GAS EMISSION INDEX (LOCATION-BASED) CONTINUED

KEY FIGURES ENERGY CONSUMPTION					
SCOPE	CATEGORY	DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL
SCOPE 1					
	Stationary combustion				
	Natural gas	Estimated kWh of natural gas	kWh	16455.94	16455.94
	Natural gas (UK grid)	kWh of natural gas	kWh	3235.52	3235.52
	Natural gas (US)	Therms of natural gas	kWh	4280.44	4280.44
SCOPE 2					
	Electricity				
	Electricity Non-OECD Americas (incl. Bermuda)	kWh of electricity	kWh	241775	241775
	Electricity US/NYCW	kWh of electricity	kWh	69801.24	69801.24
	Electricity Switzerland	kWh of electricity	kWh	25429.33	25429.33
	Electricity US/RFCW	kWh of electricity	kWh	426877.61	426877.61
	Electricity US/RFCE	kWh of electricity	kWh	238670.9615	238670.9615
	Electricity US/NEWE	kWh of electricity	kWh	16313.84	16313.84
	Electricity Sweden	kWh of electricity	kWh	193917.2503	193917.2503
	Electricity UK	kWh of electricity	kWh	115385.171	115385.171
	Electricity Belgium	kWh of electricity	kWh	29928	29928
SCOPE 3					
	Fuel-and-energy-related activities				
	Electricity USA (upstream)		kWh	993438.6515	993438.6515
	Natural gas (WTT)		kWh	23971.9	23971.9
	Electricity Switzerland (upstream)		kWh	25429.33	25429.33
	Electricity Belgium (upstream)		kWh	29928	29928
	Electricity UK (upstream)		kWh	115385.171	115385.171
	Electricity Sweden (upstream)		kWh	193917.2503	193917.2503
	Business travel				
	Rail transport	Cost-calculated subway and train travel	USD	28117.92	28117.92
	Passenger transport	Cost-calculated taxi travel	USD	171619.43	171619.43
	Air travel avg. (WTT)	Kilometers of air travel	pkm	3318002.73	3318002.73
	Bus (US)	Miles of bus travel	p-mile	242	242

GREENHOUSE GAS EMISSION INDEX (LOCATION-BASED) CONTINUED

KEY FIGURES ENERGY CONSUMPTION				
CATEGORY	DESCRIPTION	UNIT	SIRIUSPOINT LTD.	TOTAL
Employee commuting				
Natural gas	kWh of natural gas for work-from-home operations.	kWh	505138.08	505138.08
Electricity US/NWPP	kWh of electricity for work-from-home operations.	kWh	3754.2	3754.2
Electricity Canada	kWh of electricity for work-from-home operations.	kWh	3754.2	3754.2
Electricity US/ERCT	kWh of electricity for work-from-home operations.	kWh	15016.8	15016.8
Electricity US/RFCE	kWh of electricity for work-from-home operations.	kWh	56313	56313
Electricity India	kWh of electricity for work-from-home operations.	kWh	455.9	455.9
Electricity US/SRSO	kWh of electricity for work-from-home operations.	kWh	3754.2	3754.2
Electricity USA	kWh of electricity for work-from-home operations.	kWh	352894.8	352894.8
Electricity UK (residual)	kWh of electricity for work-from-home operations.	kWh	45492.3	45492.3
Electricity Sweden	kWh of electricity for work-from-home operations.	kWh	21081.8	21081.8
Electricity Switzerland	kWh of electricity for work-from-home operations.	kWh	11095.7	11095.7
Electricity Belgium	kWh of electricity for work-from-home operations.	kWh	4438.3	4438.3
Electricity UK (upstream)	kWh of electricity for work-from-home operations.	kWh	1109.6	1109.6
Ferry, foot passengers	Kilometers of ferry boat travel	pkm	6988.8	6988.8
Ferry, foot passengers	Kilometers of ferry travel	pkm	174096	174096
Bus (US)	Miles of bus travel	p-mile	191955.758	191955.758
Electric car USA	Kilometers of EV travel	mile	63648	63648
Mileage all. avg. car	Kilometers of car travel	km	613008.5	613008.5
Electric car EU27	Kilometers of EV travel	km	24960	24960
Electric car EU27	Kilometers of EV car travel	km	33072	33072
Electric bike, EU27	Kilometers of electric bicycle travel	km	16848	16848
Electric bike, EU27	Kilometers electric bicycle travel	km	16224	16224
Bus local (London)	Kilometers of bus travel	pkm	6240	6240
Bus local (Nordic)	Kilometers of bus travel	pkm	53196	53196
Car, Hybrid Electric Vehicle (HEV)	Kilometers of EV car travel	km	29813.33	29813.33
Train (US)	Miles of train travel	p-mile	1137164.137	1137164.137
Car, diesel (avg.)	Kilometers of diesel car travel	km	261664	261664
Tram/Subway (US)	Miles of subway travel	p-mile	117642.219	117642.219
Train International	Kilometers of train travel	pkm	222005.3333	222005.3333
Mileage all. el car EU27	Kilometers of car travel	km	139152	139152
Car, petrol (avg.)	Kilometers of car travel	km	37440	37440
Metro/Underground.	Kilometers of subway travel	pkm	180011.2889	180011.2889
Electric car Nordic	Kilometers of EV travel	km	221312	221312
Train (UK)	Kilometers of train travel	pkm	2134860	2134860
Mileage all. avg. car (WTW)	Kilometers of car travel	km	61152	61152

APPENDIX D:
REAL ESTATE
FOOTPRINT

REAL ESTATE FOOTPRINT

ONE WORLD TRADE CENTER, NEW YORK, USA

SiriusPoint's New York office is located in One World Trade Center (WTC). As the tallest building in the western hemisphere, One WTC attained a Leadership in Energy and Environmental Design (LEED) gold certification in 2016. LEED is an internationally recognized green building certification system, which recognizes structures that have been built and designed using strategies that address energy savings, water efficiency, and CO₂ emissions reduction. Some of the highlights of One WTC include:

- The building collects 100% of its stormwater runoff on-site and re-uses it for building cooling purposes as well as fire protection, supplemental cooling, and irrigation for landscaping needs.
- Windows use a green feature called 'daylighting,' which means that on bright, sunny days dimmers automatically lower the interior lights to reduce energy consumption. Over 90% of the office areas receive natural light, which negates the need for much electrical lighting.
- High-efficiency plumbing systems are installed throughout the building designed to save 30% on water consumption over a typical building of its size. To achieve this, low-flow toilets and devices intended to limit water use for handwashing were installed.
- The tower's elevators move at a maximum speed of 2,000 feet per minute and reclaim energy through regenerative braking.
- As much as 50% of the wood used was sourced from Forest Stewardship Council (FSC) certified sustainably harvested forests.
- During construction, contractors were required to use only ultra-low sulphur diesel fuels, or "clean diesel" to reduce nitrogen oxide and particulate emissions in and around the construction area. In addition, all construction vehicles were equipped with extra particulate filters to further reduce their environmental impact on air quality.
- The construction of One WTC used "Green Concrete" – environmentally more responsible than traditional cement – saving about 12 million pounds of carbon dioxide emissions, eight million kWh of energy, and 30,000 gallons of fresh water.

STOCKHOLM, SWEDEN

Among other things, our Stockholm office reduces the footprint and enable modern ways of work and collaboration. The landlord is targeting a BREEAM 'Excellent' certification for the building, which will be available only when the occupancy reaches capacity.

LONDON, ENGLAND

Adding to our portfolio of BREEAM certified buildings is our London office. The London Office is located within a building certified to the BREEAM "Excellent" rating. The building is heated and cooled by a HVAC system powered by specialized hydrogen fuel-cell technology to conserve energy and reduce carbon emissions. The installation of this technology marked London's first hydrogen fuel cell being used in a commercial building.

To further promote energy efficiency and sustainability, our London office also has a series of roof-mounted photo-voltaic panels which provide the building with solar powered energy. In addition to hosting the SiriusPoint office, this building is home to the United Kingdom's largest green wall. This green wall helps promote biodiversity in an area that has been urbanized throughout the years.

LIÈGE, BELGIUM

The Belgian office is located within the Liège Airport's business park in a BREEAM certified building. The building has been designed to comply with the international BREEAM certification for the 'Very Good' level. This site boasts low energy consumption and is fitted with an advanced HVAC system designed to reduce building inefficiency.

In addition, there are electric vehicle charging stations near the office to promote the transition from fossil fuel powered vehicles.

APPENDIX E: EEO-1 REPORT

EEO-1 REPORT

U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC) 2023 EMPLOYER INFORMATION REPORT (EEO-1 COMPONENT 1)		EEOC Standard Form 100 (SF 100) Revised 08/2023 OMB Control Number: 3046-0049 Expiration Date: 11/30/2026													
SECTION A – TYPE OF REPORT CONSOLIDATED REPORT															
SECTION B – EMPLOYER IDENTIFICATION															
OFS COMPANY ID AR28873		EMPLOYER NAME SIRIUS RE HOLDINGS INC.													
ADDRESS 1 World Trade Center, 287 Fulton Street, Suite 47J		CITY/TOWN NEW YORK	STATE NY												
		ZIP CODE 10006													
SECTION C – HEADQUARTERS OR ESTABLISHMENT-LEVEL IDENTIFICATION (if applicable)															
HQ/ESTABLISHMENT-LEVEL UNIT ID		HEADQUARTERS OR ESTABLISHMENT-LEVEL NAME													
HEADQUARTERS OR ESTABLISHMENT-LEVEL ADDRESS		CITY/TOWN	STATE												
		ZIP CODE													
SECTION D – EMPLOYER IDENTIFICATION NUMBER (EIN) 412141642															
SECTION E – EMPLOYER FILING ELIGIBILITY <input checked="" type="checkbox"/> YES (Employer Is Eligible to File) <input type="checkbox"/> NO (Employer Is Not Eligible to File) <input type="checkbox"/> EMPLOYER NO LONGER IN BUSINESS															
SECTION F – FEDERAL CONTRACTOR DESIGNATION (if applicable) Unique Entity ID (UEI): Not Applicable <input type="checkbox"/> YES (Single-Establishment Employer is Federal Contractor) <input type="checkbox"/> YES (Multi-Establishment Employer is Federal Contractor) <input type="checkbox"/> YES (Headquarters is Federal Contractor) <input type="checkbox"/> YES (Non-Headquarters Establishment is Federal Contractor) <input type="checkbox"/> YES (One or More Non-Headquarters Establishments is Federal Contractor)															
SECTION G – NAICS INFORMATION 524130 - Reinsurance Carriers															
SECTION H – WORKFORCE DEMOGRAPHIC DATA															
JOB CATEGORIES	Race/Ethnicity														Row Total
	Hispanic or Latino		Not Hispanic or Latino												
			Male						Female						
	Male	Female	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races	
Executive/Senior Level Officials and Managers	1	0	13	0	1	0	0	0	4	0	1	0	0	0	20
First/Mid-Level Officials and Managers	3	2	22	3	7	0	0	1	9	2	8	0	0	2	59
Professionals	3	4	26	2	8	0	0	1	27	4	10	1	0	2	88
Technicians	0	0	0	0	1	0	0	0	0	0	0	0	0	1	2
Sales Workers	0	0	6	0	0	0	0	0	2	0	0	0	0	0	8
Administrative Support Workers	5	4	13	2	3	0	0	1	19	5	3	0	0	0	55
Craft Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operatives	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laborers and Helpers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CURRENT 2023 REPORTING YEAR TOTAL	12	10	80	7	20	0	0	3	61	11	22	1	0	5	232
PRIOR 2022 REPORTING YEAR TOTAL	17	14	97	8	23	0	1	2	79	14	25	0	1	4	285
SECTION I – WORKFORCE SNAPSHOT PERIOD 10/10/2023 - 10/23/2023															
Not Applicable															

U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC) 2023 EMPLOYER INFORMATION REPORT (EEO-1 COMPONENT 1)		EEOC Standard Form 100 (SF 100) Revised 08/2023 OMB Control Number: 3046-0049 Expiration Date: 11/30/2026	
SECTION K – OFFICIAL CERTIFICATION OF SUBMISSION			
EMPLOYER IDENTIFICATION			
OFS COMPANY ID AR28873		EMPLOYER NAME SIRIUS RE HOLDINGS INC.	
ADDRESS 1 World Trade Center, 287 Fulton Street, Suite 47J		CITY/TOWN NEW YORK	STATE NY
		ZIP CODE 10006	
CERTIFICATION COMMENTS (optional) No Certification Comments Provided			
CERTIFICATION STATEMENT "I certify that the information, including any workforce demographic data, provided in this report is correct and true to the best of my knowledge and was prepared in conformity with the directions set forth in the form and accompanying instructions." Knowingly and willfully false statements on this report are punishable by law, US Code, Title 18, Section 1001.			
DATE OF CERTIFICATION 5/23/2024 3:56 PM [EST]			
EMPLOYER'S CERTIFYING OFFICIAL			
Name of Employer's Certifying Official Amber Battison		Title of Certifying Official HR Coordinator	
Email Address of Certifying Official amber.battison@siriuspnt.com		Telephone Number of Certifying Official 212-312-2503	
PRIMARY POINT OF CONTACT (POC) FOR EEO-1 COMPONENT 1 REPORTING			
Name of Primary POC Amber Battison		Title and Employer of Primary POC HR Coordinator SiriusPoint	
Email Address of Primary POC amber.battison@siriuspnt.com		Telephone Number of Primary POC 212-312-2503	