SIRIUS POINT

Q3 2026

INVESTOR PRESENTATION

November 5, 2026

NYSE: SPNT





DISCLAIMER

Basis of Presentation and Non-GAAP Financial Measures:

Unless the context otherwise indicates or requires, as used in this presentation references to “we,” “our,” “us,” the “Company,” and "SiriusPoint" refer to SiriusPoint Ltd. and its directly and indirectly owned subsidiaries, as a combined entity, except where otherwise stated or where it is clear that the terms mean only SiriusPoint Ltd. exclusive of its subsidiaries. We have made rounding adjustments to reach some of the figures included in this presentation and, unless otherwise indicated, percentages presented in this presentation are approximate.

In presenting SiriusPoint’s results, management has included financial measures that are not calculated under standards or rules that comprise accounting principles generally accepted in the United States (“GAAP”). SiriusPoint’s management uses this information in its internal analysis of results and believes that this information may be informative to investors in gauging the quality of SiriusPoint’s financial performance, identifying trends in our results and providing meaningful period-to-period comparisons. Core underwriting income, Core net services income, Core income, Core combined ratio, accident year loss ratio, accident year combined ratio, attritional loss ratio and combined ratio ex. catastrophe losses are non-GAAP financial measures. Management believes it is useful to review Core results as it better reflects how management views the business and reflects the Company’s decision to exit the run-off business. Book value per diluted common share excluding accumulated other comprehensive income (loss) ("AOCI") and tangible book value per diluted common share, as presented, are non-GAAP financial measures and the most directly comparable U.S. GAAP measure is book value per diluted common share. Management believes it is useful to exclude AOCI because it may fluctuate significantly between periods based on movements in interest and currency rates. Management believes the effects of intangible assets are not indicative of underlying underwriting results or trends and make book value comparisons to less acquisitive peer companies less meaningful. Operating net income, Core Operating net income, Operating earnings per share and Core Operating earnings per share are non-GAAP financial measures and the most directly comparable U.S. GAAP measures are net income and diluted earnings per share. Operating net income excludes items which we believe are not indicative of the operations of our operating businesses, including realized and unrealized gains (losses) on other investments and liability-classified capital instruments, non-recurring costs associated with acquisitions or sales of subsidiaries, income (expense) related to loss portfolio transfers, deferred tax assets attributable to the enactment of the Bermuda corporate income tax, development on COVID-19 reserves resulting from the COVID-19 reserve study performed concurrently with the settlement of the Series A Preference shares in the third quarter of 2024, amortization of acquisition-related intangible assets, and foreign exchange gains (losses). Core Operating net income also excludes the Corporate (run-off) business. We believe it is useful to review Operating net income and Core Operating net income as they reflect how we view the business, as well as provides investors with an alternative metric that can assist in predicting future earnings and profitability that are complementary to GAAP metrics. Operating ROE is calculated by dividing annualized Operating net income for the period by average common shareholders’ equity, excluding AOCI, and after adjusting for the above noted items to arrive at Operating net income. Core Operating ROE also excludes the results of the Corporate (run-off) business. Prior-period results have been recast to reflect current period presentation. A reconciliation of these non-GAAP financial measures to the most directly comparable GAAP measure is contained in our Form 10-Q, Earnings Release or Financial Supplement for the quarter ended September 30, 2026 and in Appendices B1-5 on slides 32-36 in this deck.

Safe Harbor Statement Regarding Forward-Looking Statements:

This presentation includes “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are subject to known and unknown risks and uncertainties, many of which may be beyond the Company’s control. The Company cautions you that the forward-looking information presented in this presentation is not a guarantee of future events, and that actual events may differ materially from those made in or suggested by the forward-looking information contained in this presentation. In addition, forward-looking statements generally can be identified by the use of forward-looking terminology such as “believes,” “intends,” “seeks,” “anticipates,” “aims,” “plans,” “targets,” “estimates,” “expects,” “assumes,” “continues,” “guidance,” “should,” “could,” “will,” “may” and the negative of these or similar terms and phrases. These risks and uncertainties include, but are not limited to, the "Risk Factors" described in the Company's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the Securities and Exchange Commission.

All forward-looking statements speak only as of the date made and the Company undertakes 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 applicable law.

Appendix A5 on slide 30 contains a glossary of abbreviated terms.

AGENDA



Highlights & Strategic Update

Scott Egan, Group CEO

Third Quarter & Nine Months Financial Results

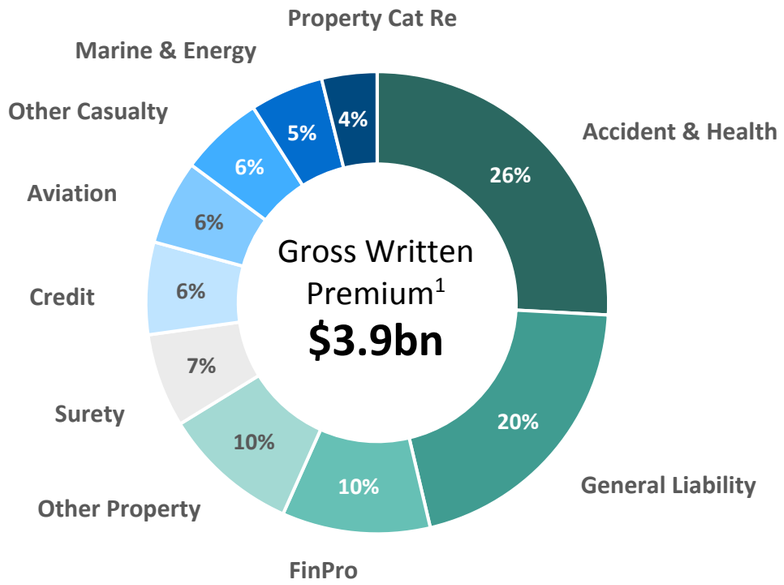
Jim McKinney, Group CFO

Q&A

Highlights & Strategic Update

SIRIUSPOINT OVERVIEW

Drive excellence as a **best-in-class specialty underwriter**, with a **diverse** and **low-volatility** portfolio, that targets a **12-15% ROE across the cycle**



- Relentless Focus on Underwriting
- Disciplined and Agile Capital Allocator
- Dynamic Multi-Channel Global Access
- Strong Balance Sheet with Robust Risk Management

Upgraded to A by S&P, AM Best and Fitch in 2026

Total Capitalization[2]	Total Investments	Total Assets	BSCR Ratio[3]	Financial Strength Rating[4]
$2.9bn	$6.3bn	$12.6bn	232%	A (Stable)

Notes: [1] Core Gross Written Premium on a Last Twelve Months basis. [2] Represents total shareholders' equity plus debt capital. [3] SiriusPoint Group Bermuda Solvency Capital Ratio calculated as available economic capital and surplus divided by the enhanced capital requirement. Q3'26 figure is an estimate. [4] Financial Strength Ratings and outlook according to Fitch, AM Best and S&P. Moody's FSR of A3 with stable outlook.

STRONG UNDERWRITING DRIVING EARNINGS AND VALUE CREATION

Q3 2026 HIGHLIGHTS

17.6%
Operating Return on Equity[1]

90.1%
Core Combined Ratio

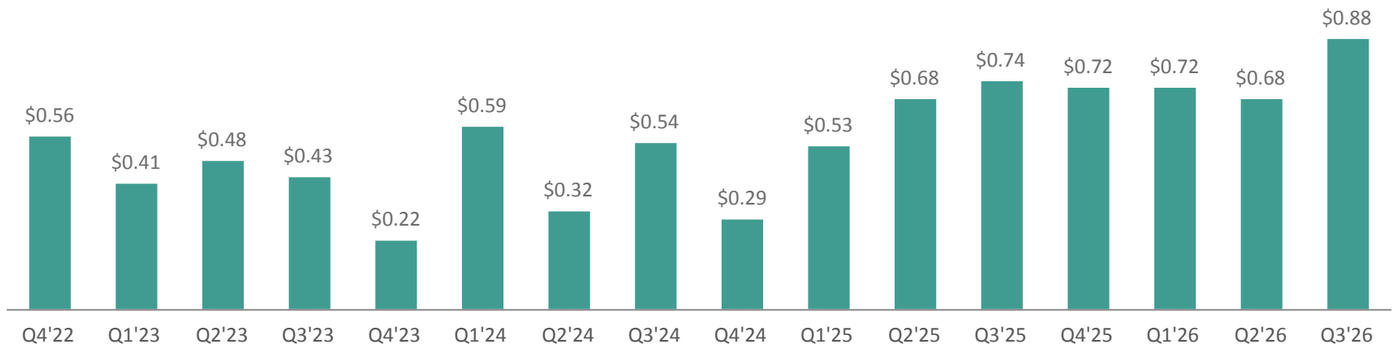
$0.88
Operating EPS[2]

- Continued disciplined underwriting delivers a 90.1% Core Combined Ratio in Q3'26 and 90.1% for 9M'26
- Strong Q3'26 Insurance & Services GWP growth of 20% drives Core GWP growth of 14%
- Q3'26 Operating ROE[1] of 17.6% and 9M'26 Operating ROE[1] of 15.8%
- Core Operating ROE[3] in the quarter continues to outperform at 18.1%
- LPT agreed on run-off portfolio, further reducing exposure to legacy reserve volatility, expected to release over $200m of capital
- Book Value Per Share (ex. AOCI) up 4% in the quarter and 12% YTD to $20.21

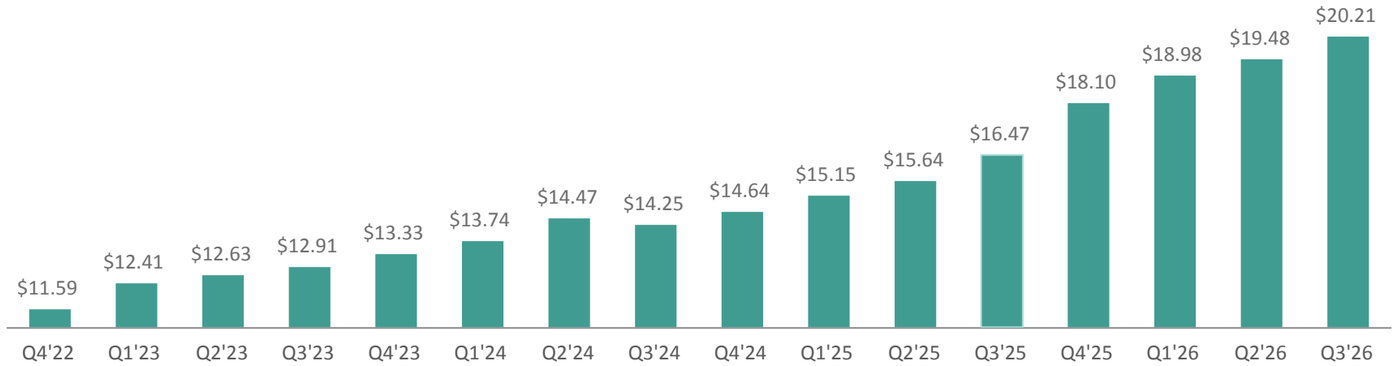
Notes: [1] Operating Return on Equity represents a non-GAAP measure. See Appendices B3 and B4 on slides 34 and 35 for reconciliations to Return on Equity. [2] Operating Diluted Earnings Per Share is a non-GAAP measure. See Appendix B1 on slide 32 for a reconciliation to Diluted Earnings Per Share. [3] Core Operating Return on Equity is a non-GAAP measure. See Appendix B3 on slide 34 for a reconciliation to Return on Equity.

TRACK RECORD OF CONSISTENT EARNINGS AND VALUE CREATION

Operating Earnings Per Share[1]



Book Value Per Share (ex. AOCI)

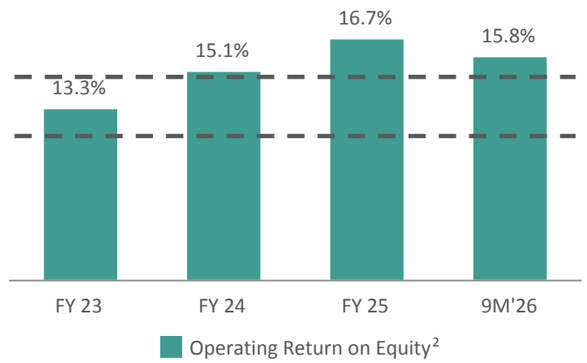


Long-Term Value Framework

Target niche and growing markets

Act nimbly, actively manage diversified portfolio

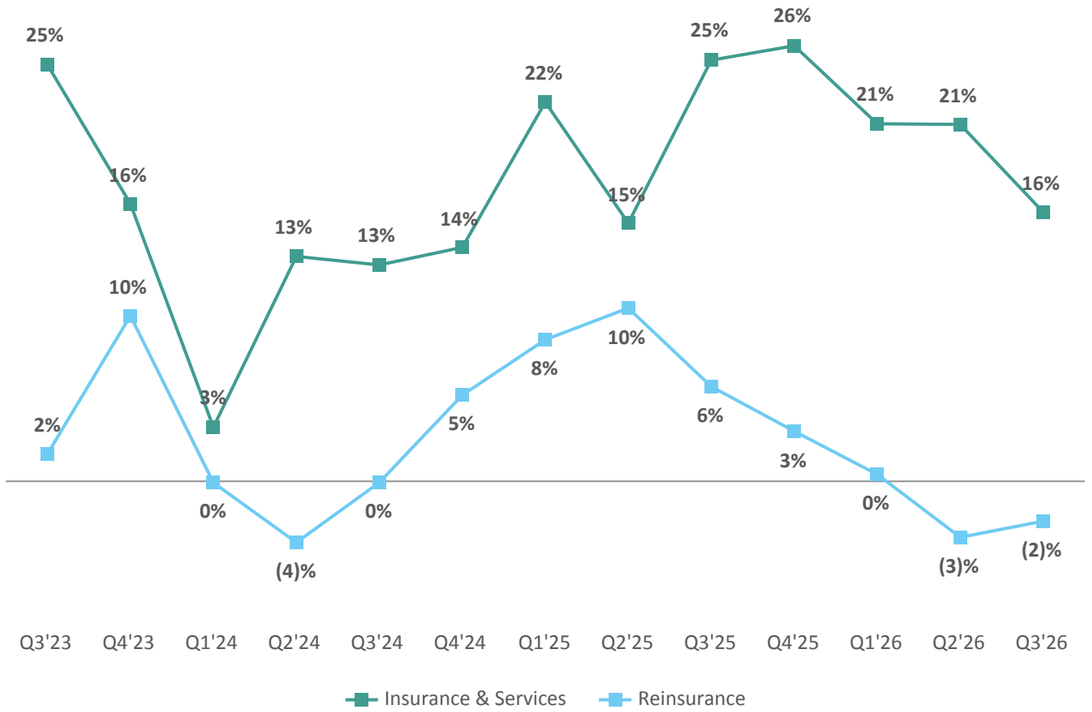
Optimize capital to target a 12-15% ROE across the cycle



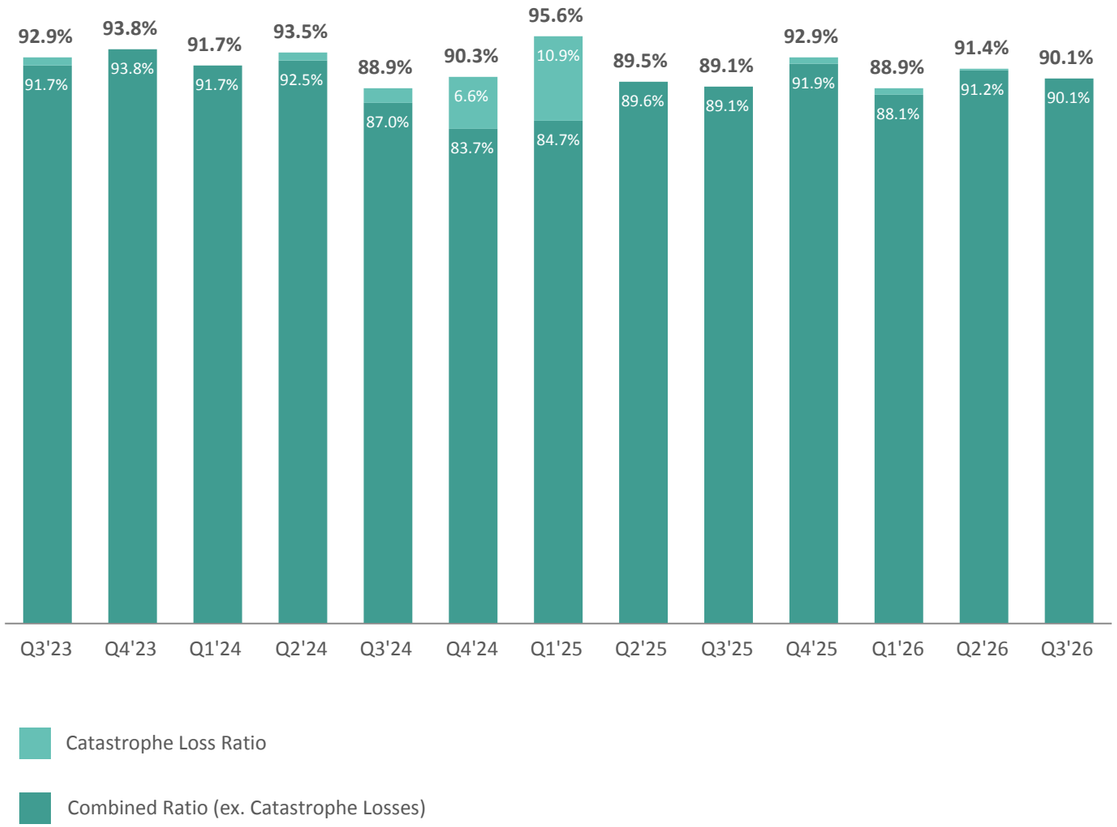
Notes: [1] Operating Diluted Earnings Per Share is a non-GAAP measure. See Appendix B1 on slide 32 for a reconciliation to Diluted Earnings Per Share. Prior period results have been recast to reflect current period presentation. [2] Operating Return on Equity represents a non-GAAP measure. See Appendix B4 on slide 35 for a reconciliation to Return on Equity. Prior period results have been recast to reflect current period presentation.

INSURANCE GROWTH AND ATTRACTIVE UNDERWRITING MARGINS

Trailing Last Twelve Months Premium Growth[1]



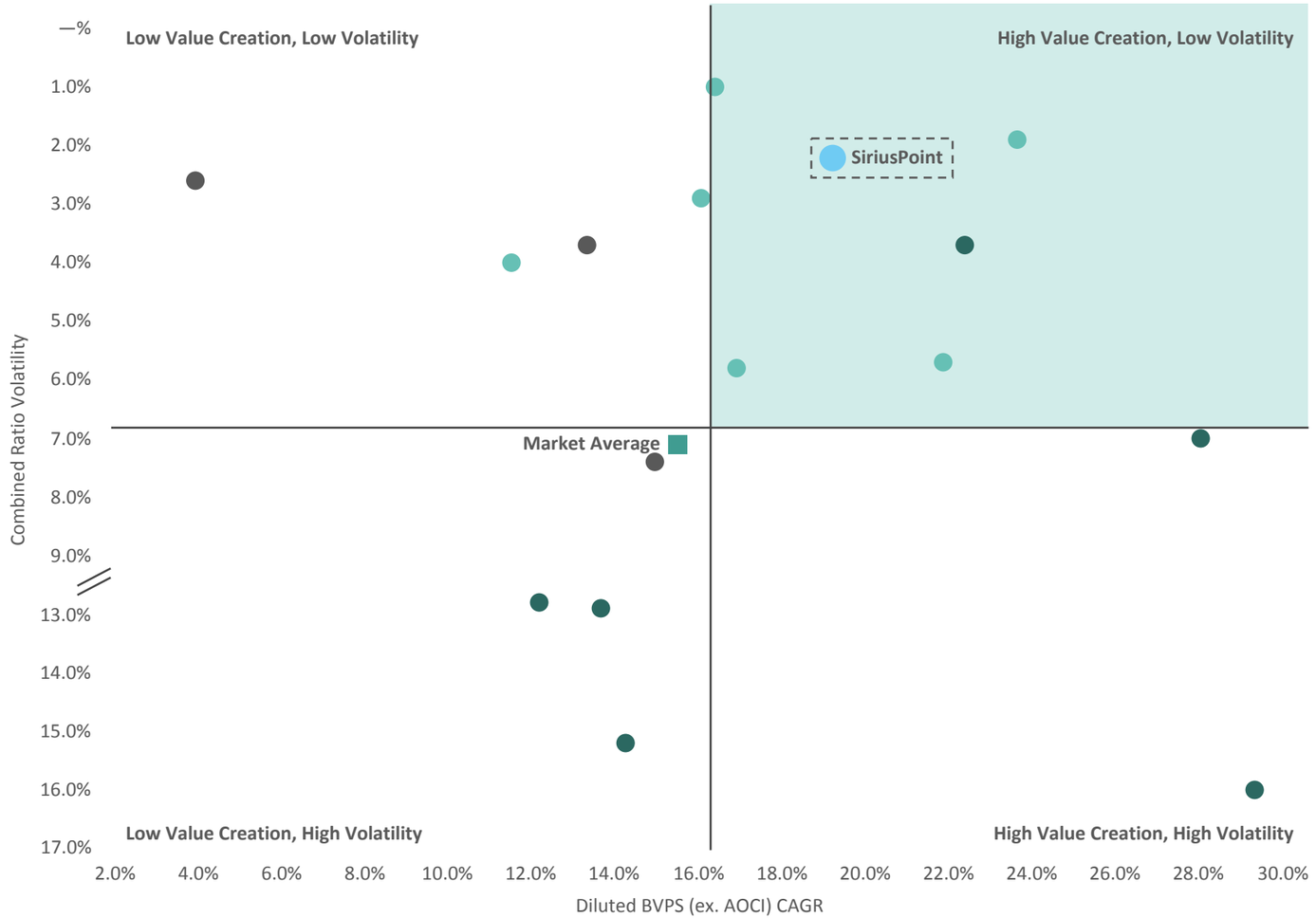
Core Combined Ratio (ex. LPT Benefit[2])



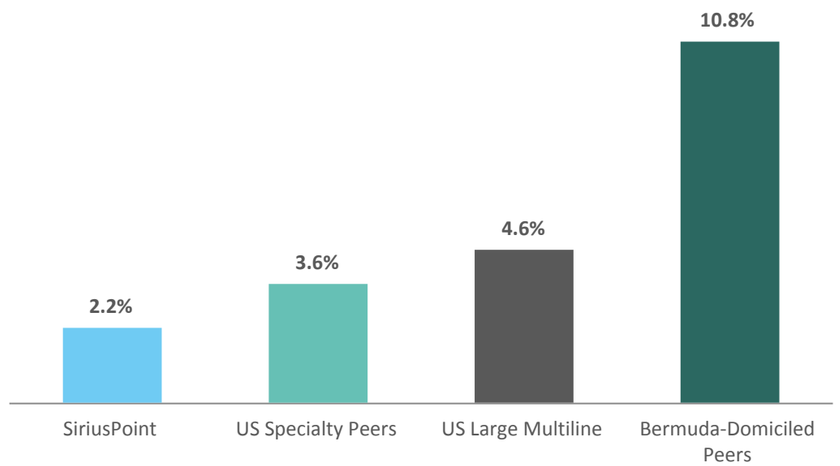
Notes: [1] Reflects Last Twelve Months Core continuing lines premium for 2023 and 2024 which excludes business exited in 2022 and 2023. [2] LPT benefit refers to reserve releases associated with the 2023 LPT and associated deferred gains.

LOW UNDERWRITING VOLATILITY DRIVING VALUE CREATION

3 Year Underwriting Volatility vs. Value Creation Quadrant[1]



3 Year Combined Ratio Volatility[1]



Key Comments

- Above-market book value per share growth delivered with significantly lower underwriting volatility
- 2.2% combined ratio volatility profile is best in class across peer groups shown and most closely aligned with US Specialty peers
- Rigorous and disciplined approach to portfolio and capital management supports consistent underwriting performance and durable value creation

Notes: [1] Combined ratio volatility is measured as the standard deviation in quarterly combined ratios for the last twelve quarters (i.e. three years) as at Q2'26. The SiriusPoint combined ratio is for Core segment and excludes benefits related to LPTs. LPT benefit refers to reserve releases associated with the 2023 LPT and associated deferred gains. The Diluted BVPS (ex. AOCI) CAGR includes dividends paid during the period. Peers for Market Average include American Financial Group, AIG, Arch, AXIS, Chubb, Everest, Hamilton, James River, Markel, Pelagos, RenaissanceRe, RLI, Selective, Skyward Specialty, Travelers and W.R. Berkley. Outliers have been omitted from the quadrant.

LPT DEAL COVERING REMAINING RUN-OFF EXPOSURES

$ numbers in USD millions

LPT Deal Impact Overview

~20 ppts

BSCR Ratio Impact

Approximate 20 point increase to BSCR ratio upon deal closing represents >$200m of capital unlocked

~$400m

Reserves Covered

Run-off portfolio to be reduced to de minimis levels, effectively closing the chapter on the legacy portfolio

$700m

Aggregate Limit

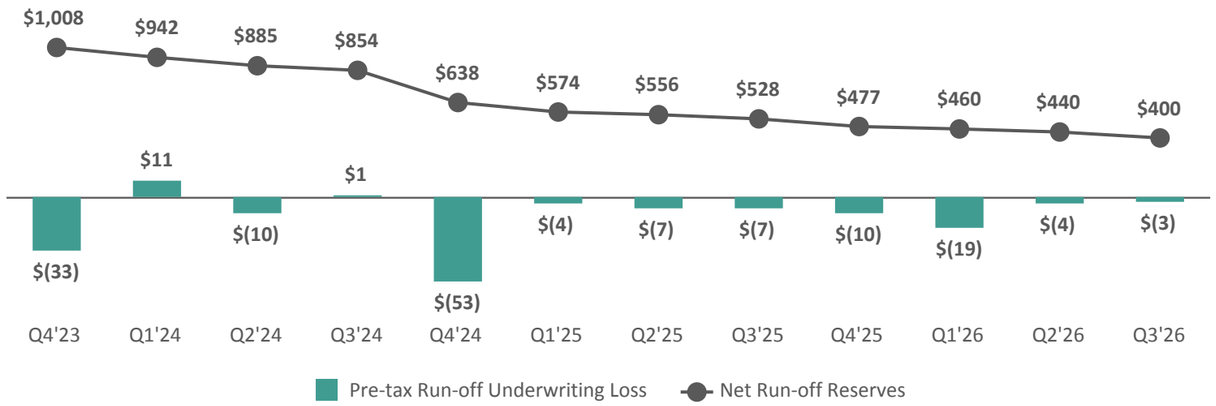
$700m aggregate limit provides a high level of confidence that remaining run-off exposures are appropriately covered

~$60m

Day-one Charge

Estimated day-one pre-tax charge upon deal closing[1] (vs. avg $12m quarterly loss since Q4'23)

Run-Off (Non-Core) Portfolio Timeline



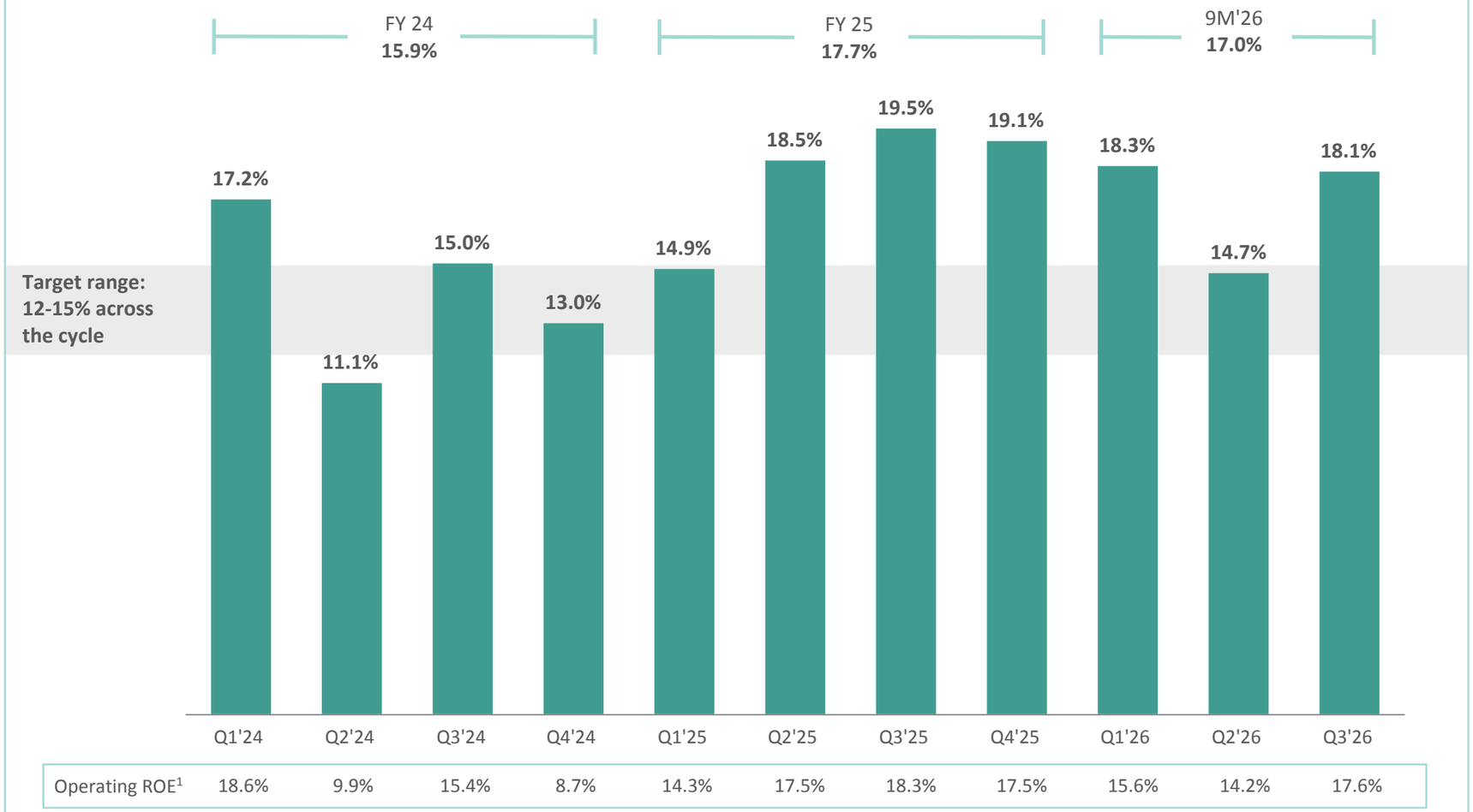
Additional Comments

- After completion of the LPT with RiverStone[1], substantially all of SiriusPoint's run-off exposures will be covered by LPTs, resulting in negligible go-forward run-off loss costs
- Management feel it had a strong reserve position prior to the LPT, and feel we are in an even stronger position post this action
- The structure provides SiriusPoint with future upside
- Assets backing the covered reserves to be held in collateral
- SiriusPoint to retain certain claims administration

Notes: [1] The transaction is subject to regulatory approvals.

CONSISTENT AND STRONG CORE BUSINESS

Core Operating Return on Equity[1]



	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26
Operating ROE[1]	18.6%	9.9%	15.4%	8.7%	14.3%	17.5%	18.3%	17.5%	15.6%	14.2%	17.6%

Key Comments

- Core Operating ROE isolates the go-forward business by excluding run-off results
- 9M'26 Core Operating ROE[1] of 17.0%
- Core Operating ROE of 15.9% in FY 24, 17.7% in FY 25 and 17.0% in 9M'26, demonstrating sustained performance
- Performance has remained resilient during quarters of elevated catastrophe, aviation and other large losses
- The planned LPT is expected to reduce the impact of legacy run-off results and improve alignment between Operating and Core Operating ROE

Notes: [1] Core Operating Return on Equity and Operating Return on Equity are non-GAAP measures. See Appendices B3 and B5 on slides 34 and 36 for reconciliations to Return on Equity. Prior period results have been recast to reflect current period presentation.

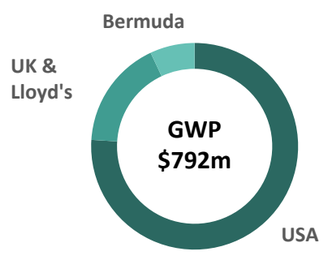
ACTIVE PORTFOLIO MANAGEMENT TO MAXIMIZE CORE RETURNS

Accident & Health



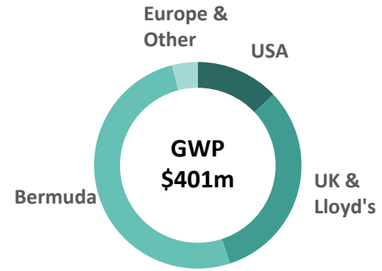
Trailing LTM Growth	Insurance & Services	Reinsurance
	^	N/A

General Liability



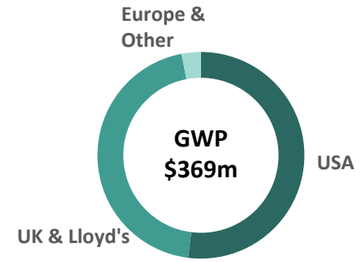
Trailing LTM Growth	Insurance & Services	Reinsurance
	^^	^^

FinPro



Trailing LTM Growth	Insurance & Services	Reinsurance
	^^	v

Other Property



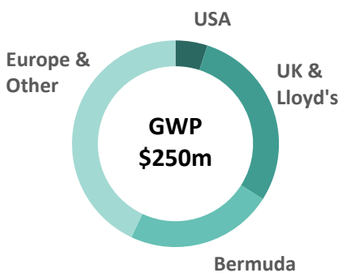
Trailing LTM Growth	Insurance & Services	Reinsurance
	=	^^

Surety



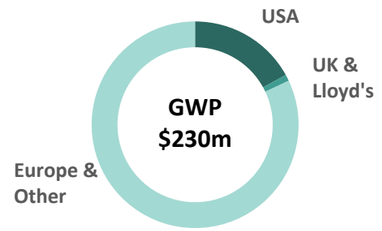
Trailing LTM Growth	Insurance & Services	Reinsurance
	^^	N/A

Credit



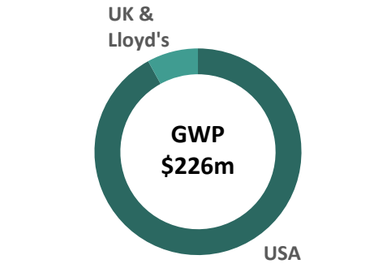
Trailing LTM Growth	Insurance & Services	Reinsurance
	^^	^

Aviation



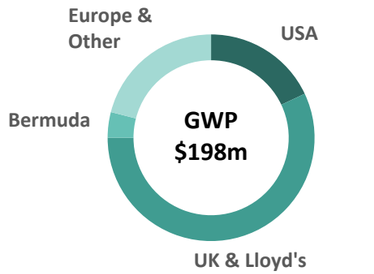
Trailing LTM Growth	Insurance & Services	Reinsurance
	=	v

Other Casualty



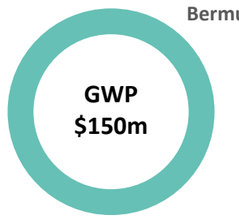
Trailing LTM Growth	Insurance & Services	Reinsurance
	v	vv

Marine & Energy



Trailing LTM Growth	Insurance & Services	Reinsurance
	^^	=

Property Cat Re

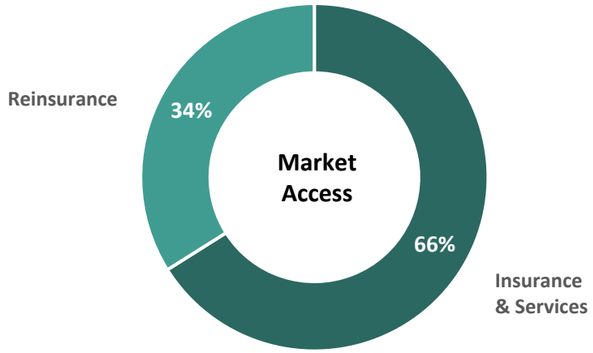


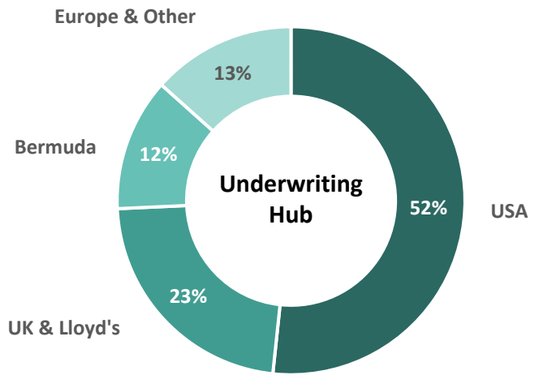
Trailing LTM Growth	Insurance & Services	Reinsurance
	N/A	vv

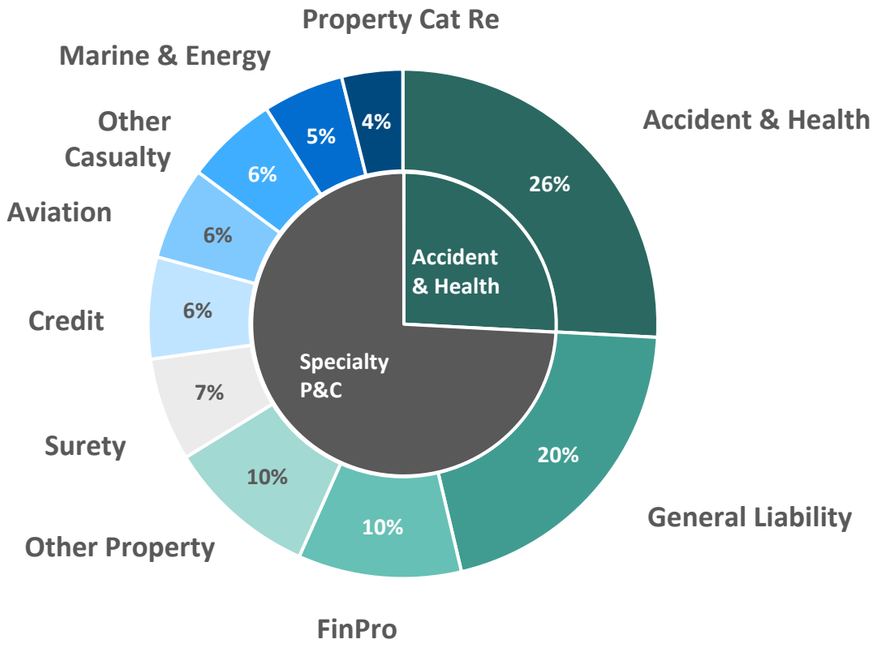
Notes: GWP pie charts represent Last Twelve Months Gross Written Premium for Core segment by underwriting hub. General Liability includes Multiline. FinPro contains Financial, Professional and Transactional Liability. Other Casualty contains Auto Liability, Environmental, Workers Compensation, Medical Malpractice and Other Casualty lines.

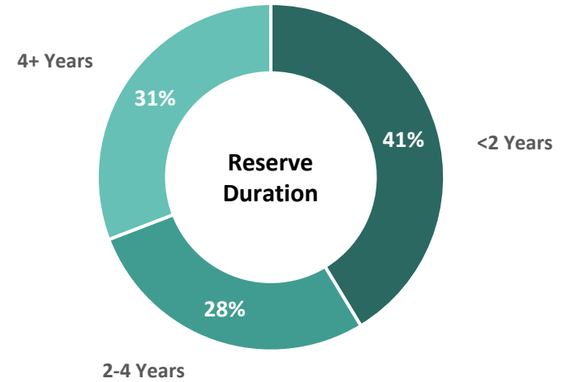
HIGHLY DIVERSIFIED PORTFOLIO WITH OMNI-CHANNEL DISTRIBUTION

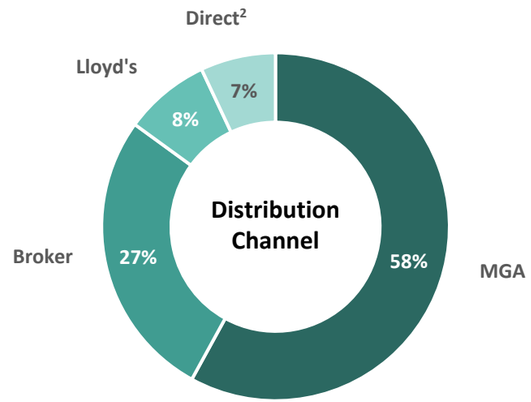
Core Portfolio Premium Splits[1]











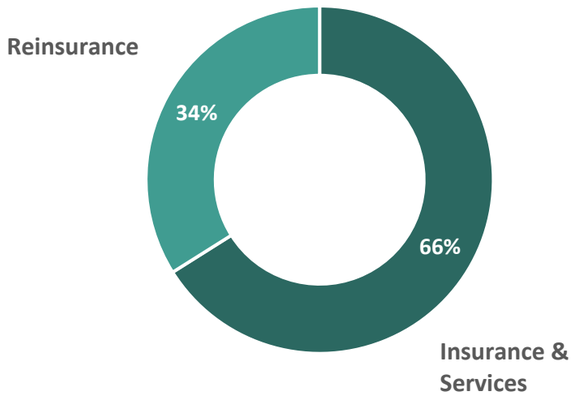
Gross Written Premium: $3.9bn

Notes: [1] Gross Written Premium on a Last Twelve Months basis. [2] Direct represents consolidated MGA premiums and premiums derived without a broker or MGA.

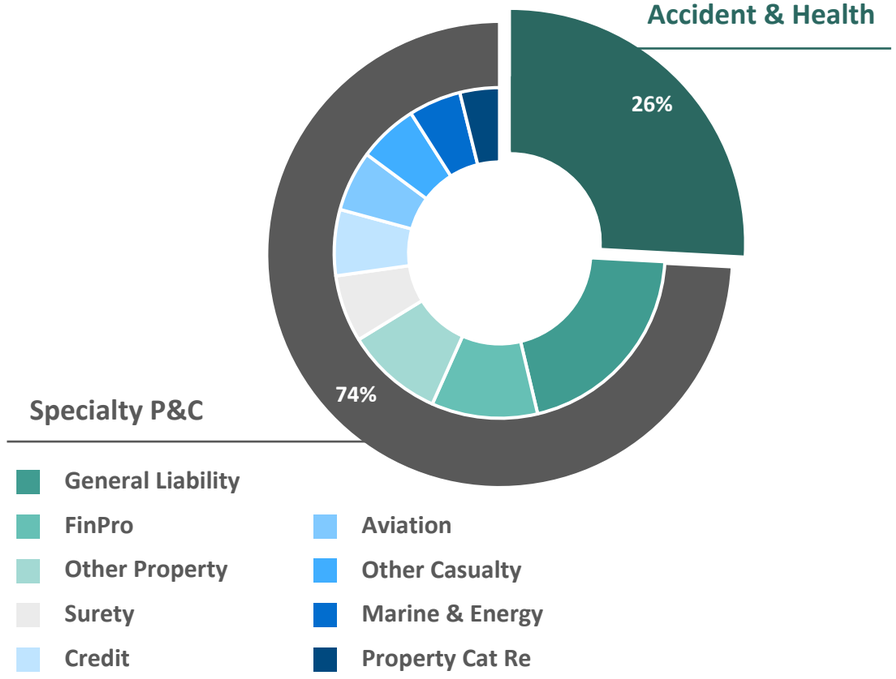
UPDATING SEGMENT REPORTING TO REFLECT BUSINESS EVOLUTION

Underwriting Segment Update[1]

Current Segments
(Q4'21 - Q3'26)



Future Segments
(Q4'26+)



Key Comments

- Segments to update from Q4'26:
  - From Insurance & Services and Reinsurance
  - To Specialty P&C and Accident & Health
- Combined segments will continue to form the 'Core' result
- Updated segments better reflect the go-forward business given the evolution into a specialty underwriter
- Premiums for the nine specialties within Specialty P&C to continue to be disclosed
- Premiums for Insurance vs Reinsurance will continue to be disclosed
- We plan to recast unaudited historical results and make available ahead of the Q4'26 earnings release

Notes: [1] Gross Written Premium on a Last Twelve Months basis.

RIGOROUS APPROACH TO PARTNERING WITH MGAs

THOROUGH ONBOARDING PROCESS

Disciplined approach to MGA partner selection	**>90%** new opportunities declined
In-depth discovery period for potential partners	**6-9 months** typical time in discovery before onboarding

CONSERVATIVE INITIAL APPROACH

Prudent approach to reserving and risk management for new programs	**100%** new programs reserved above pricing projections
Scaling and growth for new partners managed tightly	**36%** of partners were onboarded since 2024 and account for **12%** of total MGA premiums

ALIGNED INCENTIVE STRUCTURES

Skin in the game drives alignment of interests	**>85%** partners with profit sharing features[1]
Partners incentivized on underwriting not growth	**0%** partners with volume-based incentives

LONG-TERM, STICKY PARTNERSHIPS

Partnering with strategically aligned, long-term partners	**>90%** programs renewed in the last year
Seasoned and well-established MGA strategy	**7 years** premium-weighted average partner tenure

Notes: [1] Refers to P&C MGA partners.

SIRIUSPOINT FORWARD OUTLOOK

Strong underwriting culture
with compensation aligned
to shareholder value creation

Agile capital allocator
with proven ability to move
and optimize capital

Seasoned management team
with demonstrated track
record of execution



Disciplined profitable growth
with untapped opportunities
and a strong track record

Low volatility underwriter
with track record of delivering or
exceeding our profitability targets

Attractive markets
targeting underserved
and defensible niches

Undervalued balance sheet
with demonstrated significant
upside from MGA portfolio

Our delivery targets a 12-15% return on equity across the cycle

Third Quarter and Nine Months Results Update

Q3 2026 FINANCIAL RESULTS

CORE BUSINESS

Financial Highlights		
$ numbers in USD millions	Q3'25	Q3'26
Gross Written Premium	$872	**$991**
Net Written Premium	$665	**$679**
COR (%)	89.1%	**90.1%**
UW Income	$70	**$76**
Net Services Fee Income	$10	**$12**
Total Investment Result[2]	$73	**$69**
Operating Net Income[3]	$87	**$103**
Operating Earnings Per Share[3]	$0.74	**$0.88**
	Q2'26	Q3'26
Common Shareholders' Equity[4]	$2,276	**$2,228**
Diluted Book Value Per Share (ex. AOCI)	$19.48	**$20.21**

Key Comments

- Operating net income increased 18% to $103m, with operating EPS increasing 19% to $0.88
- Underwriting income[1] increased 9% to $76m, reflecting continued strong underwriting profitability despite 1.0 ppt increase in the combined ratio to 90.1%
- Premium growth remained strong, with GWP[1] up 14% and NEP[1] up 19%; NWP[1] increased 2%
- Net services fee income[1] increased to $12m, up 44% YoY for go-forward MGAs, providing a growing contribution from the services platform
- Strong investment contribution continued, with NII of $66m and total investment result of $69m
- Diluted BVPS (ex. AOCI) increased $0.73 sequentially to $20.21, demonstrating continued book value accretion
- Other notable Q3'26 pre-tax items impacting reported net income included:
  - $18m interest expense, including $5m[5] related to LPTs
  - $3m net investment gain

Notes: [1] Reflects Core segment. [2] Total investment result calculated as the sum of net realized and unrealized investment gains (losses), net realized and unrealized investment gains (losses) from related party investment funds and net investment income. [3] Operating Net Income and Operating Diluted Earnings Per Share represent non-GAAP measures. See Appendix B1 on slide 32 for reconciliations to Net Income. [4] Common shareholders' equity attributable to SiriusPoint common shareholders at end of period. [5] Excluded from Operating Net Income.

NINE MONTHS 2026 FINANCIAL RESULTS

CORE BUSINESS

Financial Highlights		
$ numbers in USD millions	9M'25	9M'26
Gross Written Premium	$2,792	**$2,976**
Net Written Premium	$2,117	**$2,085**
COR (%)	91.4%	**90.1%**
UW Income	$166	**$202**
Net Services Fee Income	$38	**$30**
Total Investment Result[2]	$213	**$220**
Operating Net Income[3]	$231	**$273**
Operating Earnings Per Share[3]	$1.95	**$2.29**
	FY 25	9M'26
Common Shareholders' Equity[4]	$2,270	**$2,228**
Diluted Book Value Per Share (ex. AOCI)	$18.10	**$20.21**

Key Comments

- Operating net income increased 18% to $273m, with operating EPS up 17% to $2.29
- Underwriting performance strengthened, with underwriting income increasing 22% to $202m and the combined ratio improving 1.3 ppts to 90.1%
- GWP[1] increased 7% and NEP[1] increased 7%, while NWP[1] decreased 1%, reflecting one-off items including the previously announced aggregate cover
- Go-forward MGA net services fee income[1] increased 40% YoY to $30m, providing an increasing contribution from the services platform
- Strong investment performance continued, with a total investment result of $220m, including $198m of NII
- Diluted BVPS (ex. AOCI) increased $2.11 to $20.21, reflecting continued book value creation
- Other notable pre-tax items impacting 9M'26 net income included $54m interest expense of which $16m[5] relates to LPTs

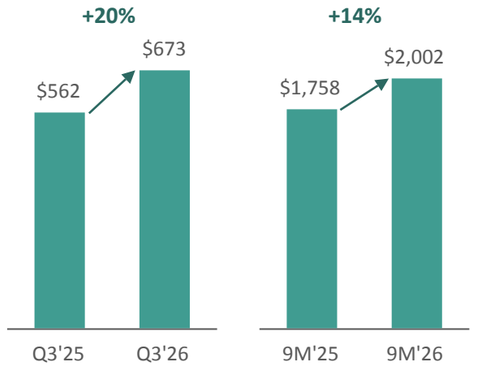
Notes: [1] Reflects Core segment. [2] Total investment result calculated as the sum of net realized and unrealized investment gains (losses), net realized and unrealized investment gains (losses) from related party investment funds and net investment income. [3] Operating Net Income and Operating Diluted Earnings Per Share represent non-GAAP measures. See Appendix B4 on slide 35 for reconciliations to Net Income. [4] Common shareholders' equity attributable to SiriusPoint common shareholders at end of period. [5] Excluded from Operating Net Income.

SEGMENT RESULTS

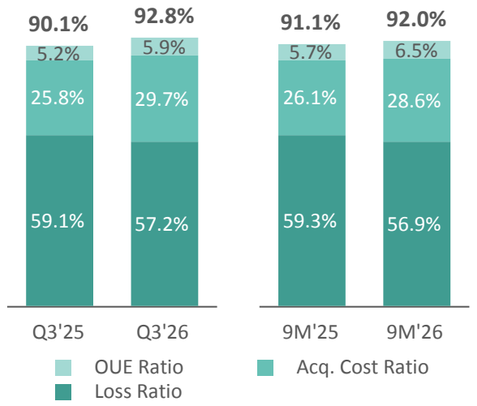
$ numbers in USD millions

Insurance & Services Segment

Gross Written Premium



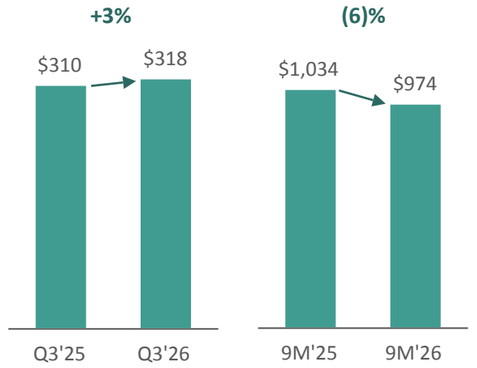
Combined Ratio



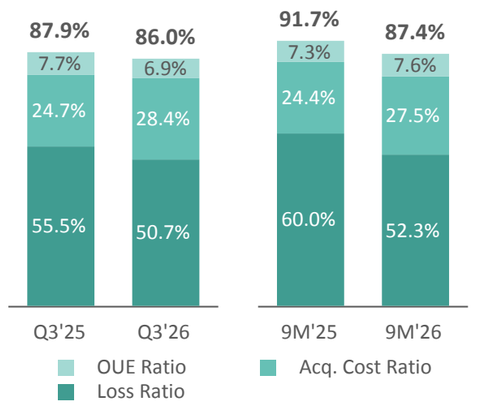
- **Premium**
  Gross written premium increased 20% for the quarter, driven by increased premium estimates in FinPro and Surety growth, offset by the exit of a large International A&H program
- **Loss Performance**
  Q3'26 loss ratio improved 1.9 ppts with lower attritional loss ratio (driven by A&H) partially offset by lower favorable PYD
  9M'26 loss ratio decreased 2.4 ppts driven by lower attritional loss ratio and higher favorable PYD
- **Underwriting Result**
  Combined ratio increased by 2.7 ppts in Q3'26 and 0.9 ppts for 9M'26
  Change in business mix and higher profit commissions drove a 3.9 ppt increase in acquisition costs in Q3'26, partially offset by lower attritional loss ratio
  Q3'26 OUE increased by 0.7 ppts, in line with 9M'26 trend

Reinsurance Segment

Gross Written Premium



Combined Ratio

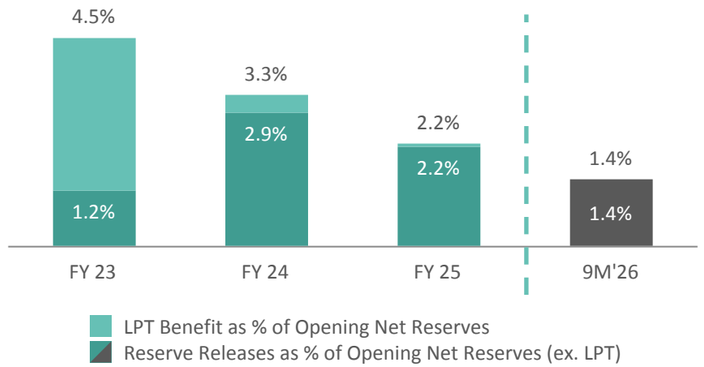


- **Premium**
  Gross written premium increased 3% for the quarter, driven by Marine & Energy and Other Property
- **Loss Performance**
  Q3'26 loss ratio improved by 4.8 ppts, driven by higher favorable PYD from Marine & Energy and Property lines, and lower attritional losses
  9M'26 loss ratio improved by 7.7 ppts, driven by lower catastrophe and attritional losses
- **Underwriting Result**
  Combined ratio improved by 1.9 ppts in the quarter, and 4.3 ppts for 9M'26
  Q3'26 loss ratio improvement partially offset by a 3.7 ppt increase in the acquisition cost ratio driven by business mix changes, while OUE ratio improved 0.8 ppts

RESERVING PRUDENCE DEMONSTRATED BY PYD TRACK RECORD

$ numbers in USD millions

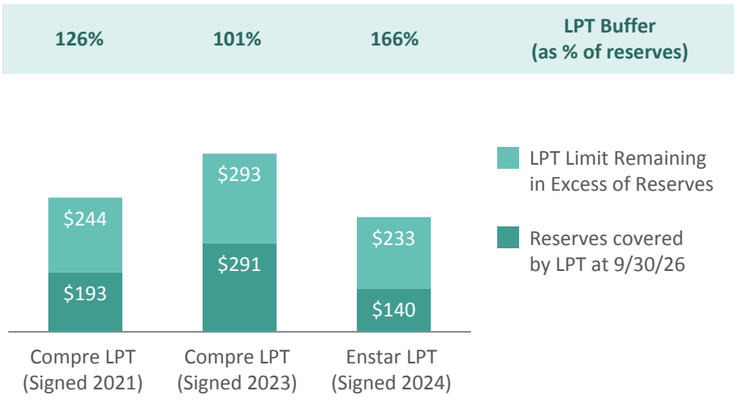
Reserve Releases as % of Opening Net Reserves[1]



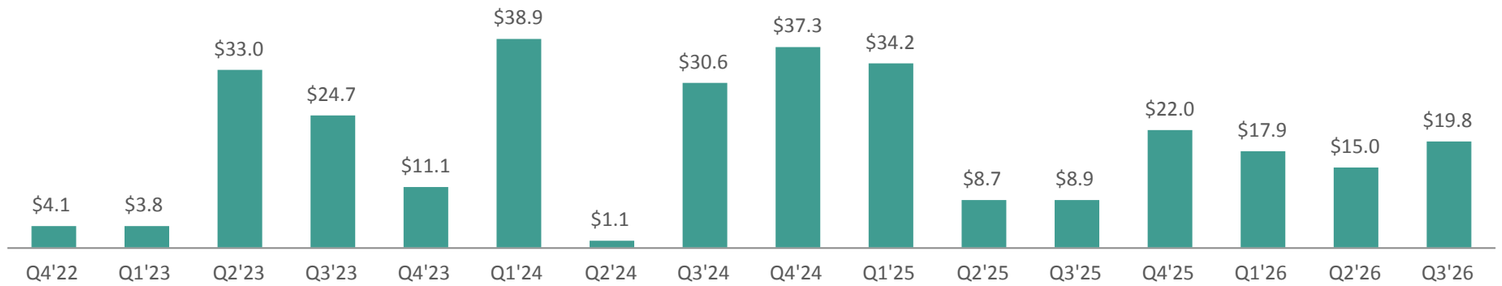
Key Comments

- Twenty-two consecutive quarters of favorable prior year development
- Full quarterly reserve review completed by actuarial team
- New business booked with a reserve load in excess of pricing indications
- LPTs continue to benefit from high levels of coverage in excess of reserves

Loss Portfolio Transfers



Favorable Prior Year Development[1,2]

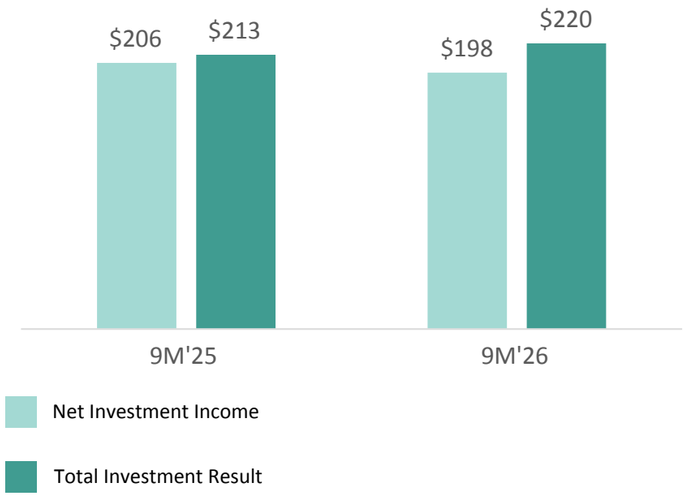


Notes: [1] Reflects consolidated results. [2] Q1'23 favorable prior year development excludes the one-off $102m benefit from the 2023 loss portfolio transfer.

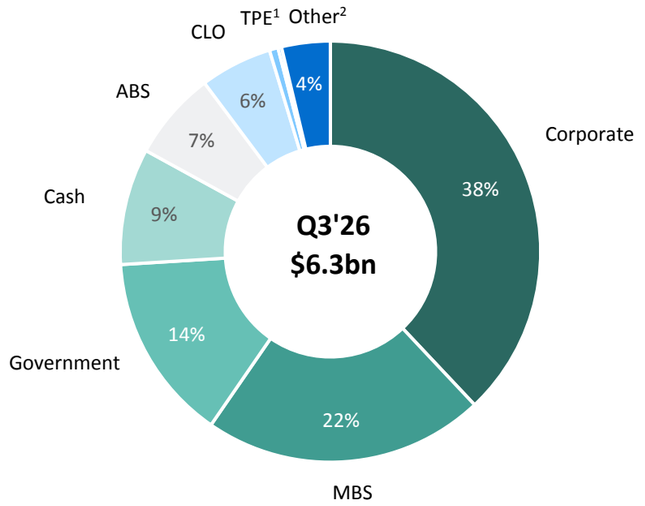
HIGH-QUALITY PORTFOLIO SUPPORTS DURABLE INVESTMENT INCOME

$ numbers in USD millions

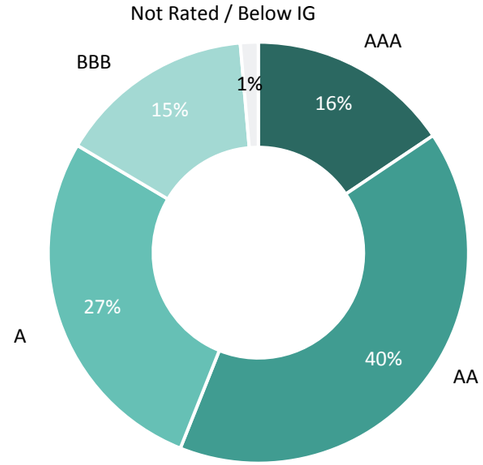
Investment Result



Investment Balances by Asset Class



Credit Quality[3]



3.4 years
Fixed Income Duration[3]

AA-
Avg. Credit Quality

>5.0%
Reinvestment Rate

$220m
Investment Result

Key Comments

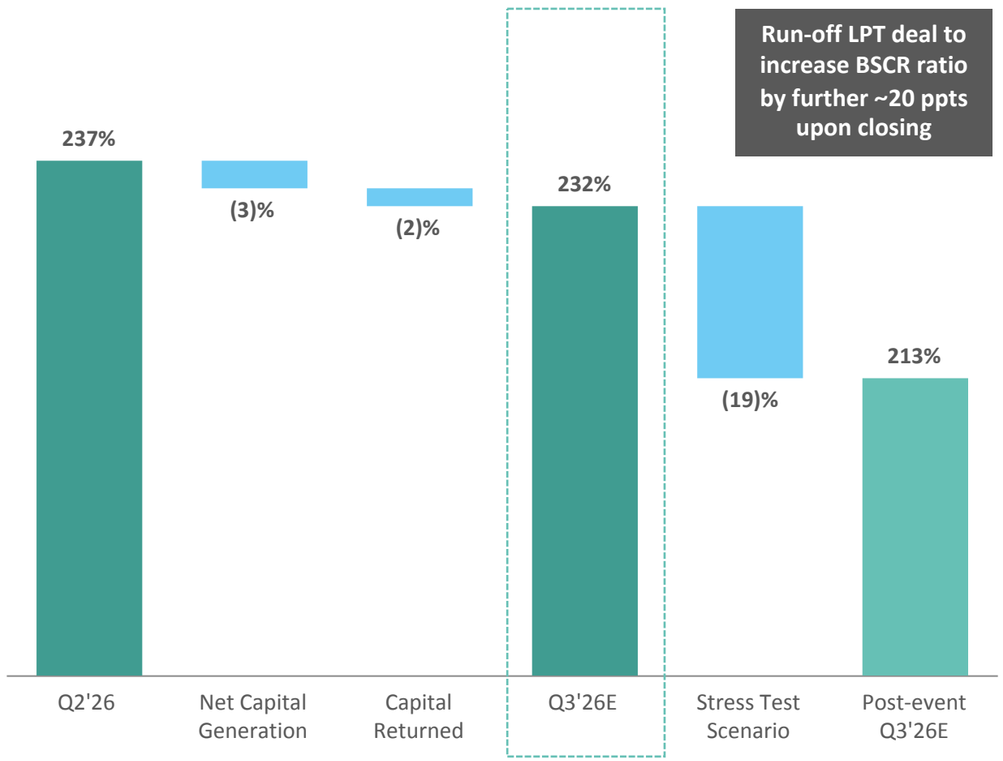
- Q3'26 Net Investment Income of $66m in line with expectations
- No defaults across fixed income portfolio during the quarter
- Limited exposure to private credit, with a focus on senior secured first-lien (~1% of portfolio)

Notes: [1] Third Point Enhanced Fund. [2] Other includes Strategic Investments, TP Ventures and Legacy & Other Alts. [3] Excludes short-term investments.

STRONG FINANCIAL STRENGTH AND CAPITAL POSITION

$ numbers in USD millions

BSCR Ratio Walk[1]



Stress-Test Scenario	1-in-250 year event (on a per occurrence basis net of recoveries, reinstatements and after tax)	**Modeled Cost:** $232m

Financial Strength Ratings (FSR)

AM BEST SINCE 1899	S&P Global Ratings
A (STABLE) RATING **UPGRADED** 4/16/26	**A** (STABLE) RATING **UPGRADED** 4/21/26
FitchRatings	MOODY'S
A (STABLE) RATING **UPGRADED** 2/25/26	**A3** (STABLE) REVIEWED 3/12/26

$2.2bn
Equity Capital

$0.7bn
Debt Capital

$2.9bn
GAAP Capital

Key Comments

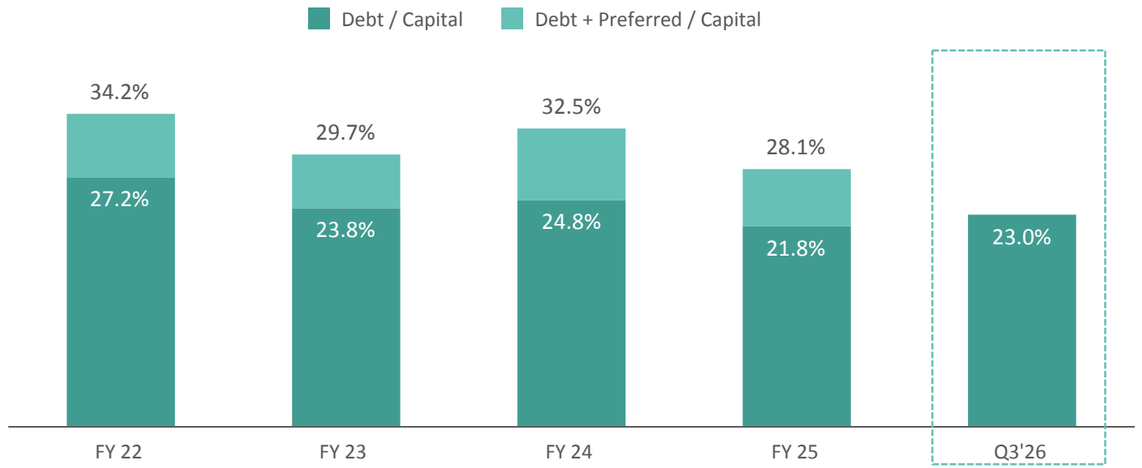
- Capital position remains resilient after capital returns and modelled 1-in-250 year stress-test scenarios
- Operating the business against 'AAA' rating requirement per S&P model
- Capital mix remains high quality and highly diversified

Notes: [1] SiriusPoint Group BSCR ratio calculated as available economic capital and surplus divided by the Bermuda solvency capital requirement as of June 30, 2026 and September 30, 2026, respectively. BSCR ratio is an estimate.

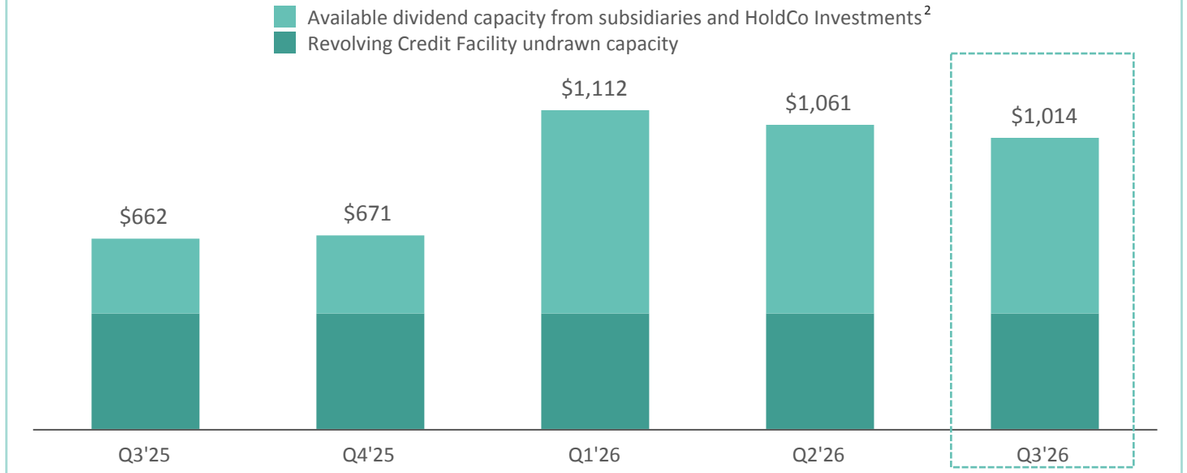
LEVERAGE DECREASED WHILE LIQUIDITY HAS INCREASED

$ numbers in USD millions

Leverage[1]



Liquidity



Key Comments

- Robust capital and liquidity position:
  - Leverage ratio[1] of 23.0%, down versus FY 25 due to preference share redemption in Q1'26 and continued strong earnings
  - Liquidity continues to be at healthy levels following the sale of Arcadian, higher subsidiary dividend capacity at the start of the year, and portfolio repositioning
- Balance sheet continues to be undervalued, with consolidated MGAs held at book value of c.$160m producing approximately $35-40m of net services fee income in 2026
- LPTs continue to have >95% of the combined limit remaining

Notes: [1] Debt / Capital Ratio calculated as debt divided by total capital. Debt + Preferred / Capital calculated as debt plus preference shares divided by total capital. Total capital represents the sum of shareholders' equity and debt. [2] HoldCo Investments comprised of investment assets, cash and cash equivalents.

Appendix A: Supplementary Slides

APPENDIX A1

PLATFORM RESHAPING ENABLING PROFITABLE GROWTH

2022-2023: Turnaround

- ✓ Exited non-core International Property Reinsurance, Cyber & Workers' Compensation
- ✓ De-risked investment portfolio
- ✓ Underwriter compensation structure aligned to shareholder interests
- ✓ Implemented >$50m of run-rate cost savings
- ✓ Significant improvement on employee engagement metrics

132%
Cumulative TSR to date[1]

2024: Major Reshaping

- ✓ LPTs covering $2.1bn of reserves from exited business, with >95% limit remaining
- ✓ Completed external validation of reserving prudence - 15 consecutive quarters of favorable PYD at FY 24
- ✓ Settled Merger Instruments eliminating dilution and removing volatility
- ✓ Unlocked and recognized $100m off-Balance Sheet MGA value during 2024
- ✓ Capital structure simplified through share buyback and debt actions

228%
Cumulative TSR to date[1]

$1.0bn
Capital returned to shareholders

2025 Onward: Profitable Growth

- ✓ Outperformed across the cycle Operating ROE target of 12-15% in FY 25 and 9M'26
- ✓ Sixteen consecutive quarters of UW profit
- ✓ Track record of strong growth in Insurance & Services, discipline in Reinsurance
- ✓ FY 25 attritional combined ratio[2] of 91.6% down from 93.1% in FY 24 and 95.8% in FY 23
- ✓ Stable combined ratio performance vs peers[3]; growth in A&H and Surety
- ✓ Realized $189m off-Balance Sheet MGA value
- ✓ Robust balance sheet: BSCR ratio improved to 232% and leverage ratio reduced to historic low. Run-off LPT deal to further enhance

416%
Cumulative TSR to date[1]

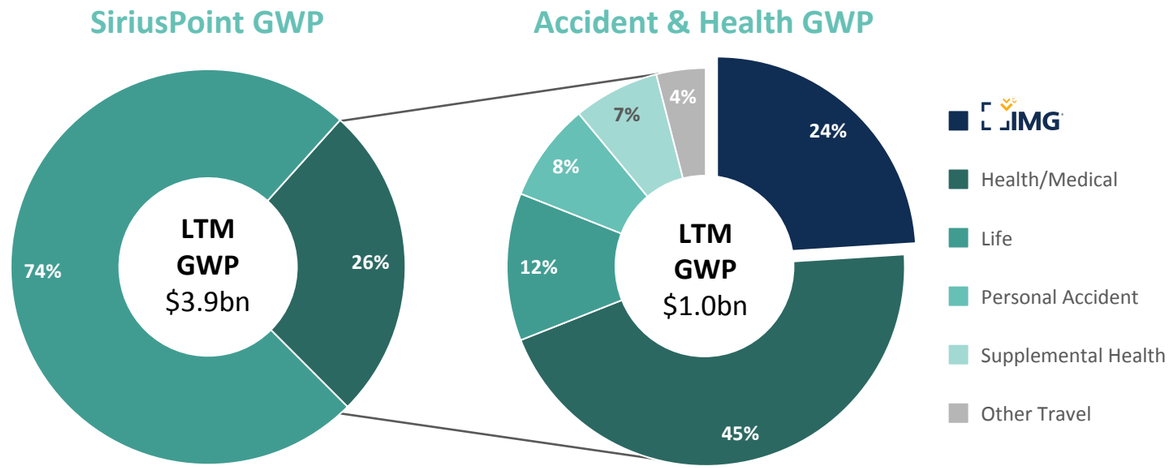
$300m
Capital returned to shareholders

Notes: [1] Total Shareholder Return (TSR) calculated from September 21, 2022, when the management changes occurred. 2025 Onwards figure calculated through November 4, 2026. [2] For Core business. [3] As demonstrated on slide 9 based on the last twelve quarters (i.e., three years) as at Q2'26.

APPENDIX A2

ACCIDENT & HEALTH TO BECOME A STANDALONE SEGMENT

Accident & Health Portfolio Overview



20+ year track record of consistent profitability

Low capital intensity underwriting and capital-light fee income

Less correlated to wider P&C pricing cycles

Stable book is a "volatility shock absorber" to wider portfolio

Investing in IMG's Distribution and Services

IMG + assist america® + World Nomads

- IMG is a 100%-owned A&H MGA that is a core part of the business for both underwriting and fee income
- IMG's acquisitions integrate complementary businesses to form a unified platform
  - Expands global footprint
  - Strengthens capabilities
  - Drives operational efficiency
- Undervalued on the balance sheet ($158m at Q3'26) with $35-40m of expected fee income in 2026

$35-40m
2026e Net Service Fee Income

$158m
Q3'26 Consolidated IMG Book Value[1]

Notes: [1] Book value increased in the third quarter reflecting the completion of the World Nomads acquisition.

APPENDIX A3

STRATEGIC MGA INVESTMENTS

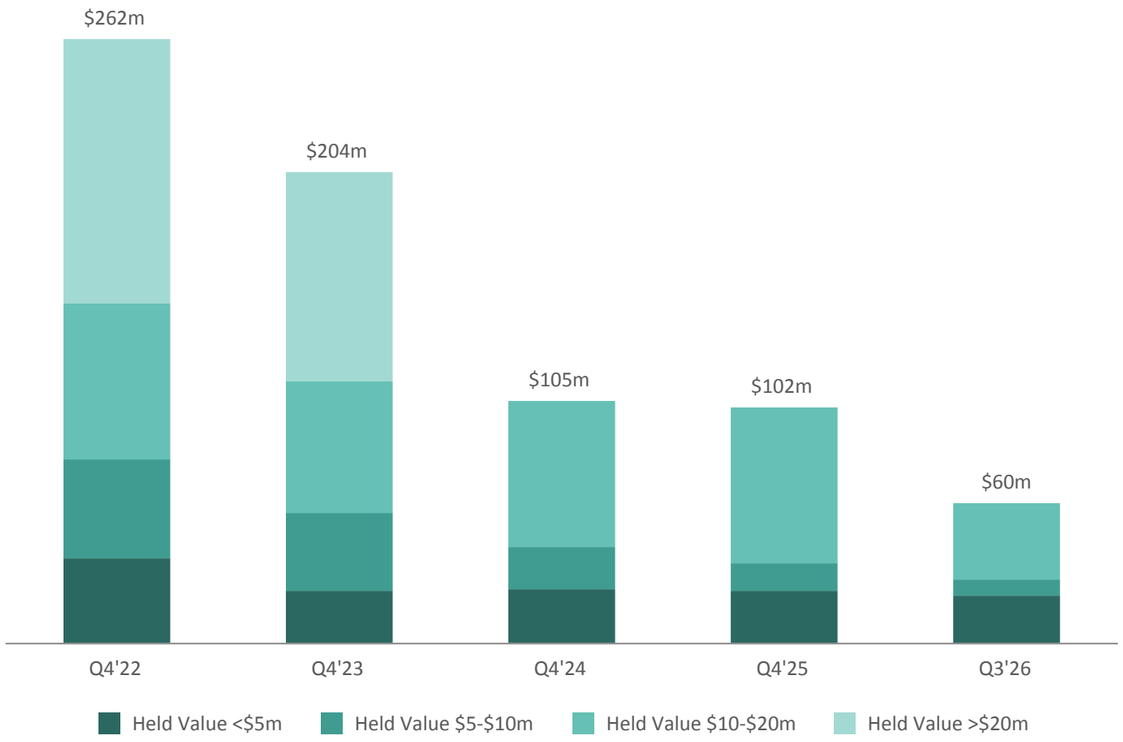
Consolidated MGA Investments

IMG
100%-owned A&H

ALTA SIGNA
75%-owned Specialty

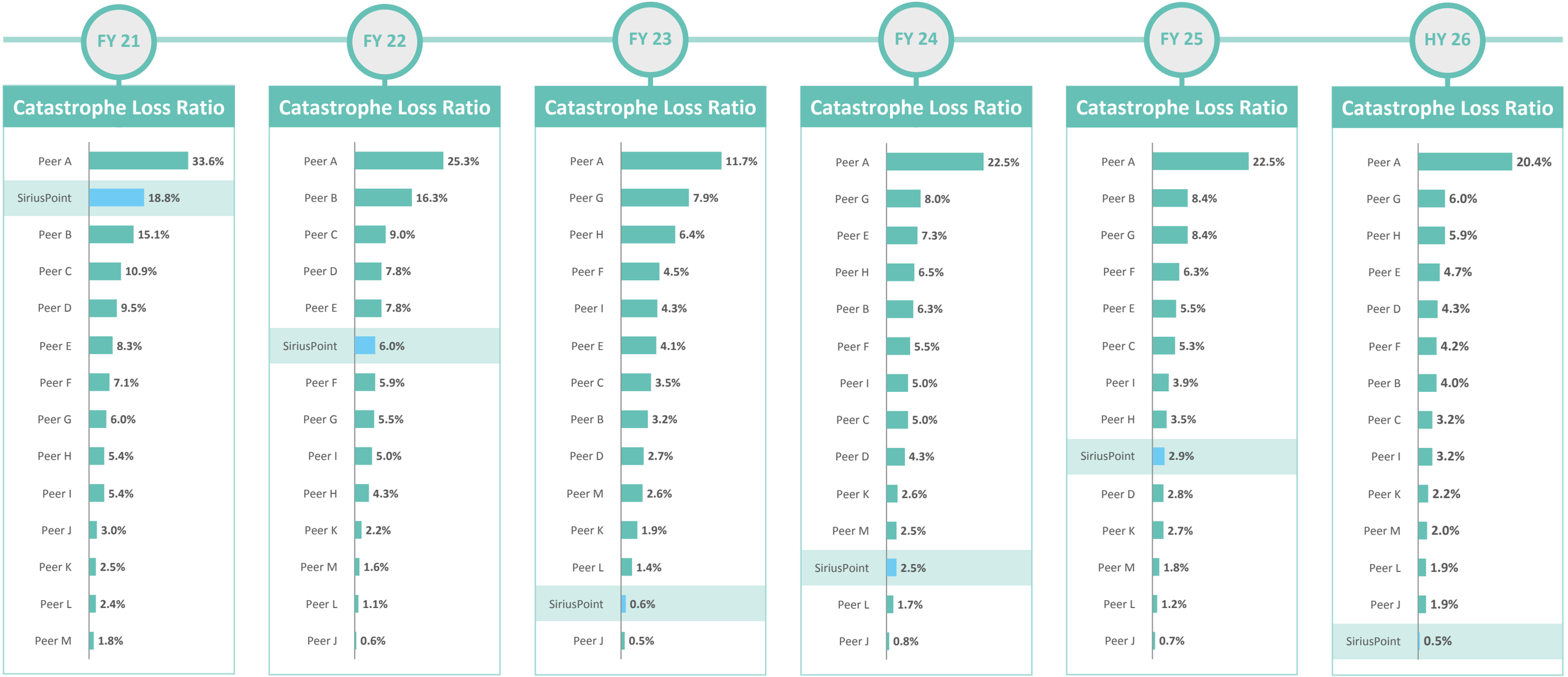
$ numbers in USD millions	Core (Go-Forward MGAs)			
	Q3'26	Change	9M'26	Change
Service Revenue	$62	19%	$175	20%
Net Services Fee Income	$12	44%	$30	40%
Service Margin	19.7%	+3.4 ppts	17.0%	+2.4 ppts

Non-Consolidated MGA Investments



APPENDIX A4

DELIBERATE ACTIONS HAVE REDUCED CATASTROPHE VOLATILITY



Notes: Peer companies include American Financial Group, AIG, Arch, AXIS, Chubb, Everest, Hamilton, Markel, Pelagos, Selective, Skyward Specialty, Travelers and W.R. Berkley.

APPENDIX A5

ABBREVIATION GLOSSARY

Abbreviation	Definition
A&H	Accident & Health
ABS	Asset-Backed Security
Acq	Acquisition
AOCI	Accumulated Other Comprehensive Income
BVPS	Book Value Per Share
BSCR	Bermuda Solvency Capital Ratio
CLO	Collateralized Loan Obligation
COR	Combined Ratio
EBITDA	Earnings Before Interest, Taxes, Depreciation, and Amortization
EPS	Earnings Per Share
FinPro	Financial & Professional Lines
FSR	Financial Strength Rating
FY	Full Year
GAAP	Generally Accepted Accounting Principles
GWP	Gross Written Premium
HoldCo	Holding Company
IG	Investment Grade
IMG	International Medical Group

Abbreviation	Definition
LPT	Loss Portfolio Transfer
MBS	Mortgage-Backed Security
MGA	Managing General Agent
NEP	Net Earned Premium
NII	Net Investment Income
NWP	Net Written Premium
OUE	Other Underwriting Expense
P&C	Property & Casualty
PPT	Percentage Point
Pref	Series B Preference Shares
PYD	Prior Year Development
ROE	Return on Equity
STI	Short-term Investment
TPE	Third Point Enhanced Fund
TSR	Total Shareholder Return
UW	Underwriting
XL	Excess of Loss
YoY	Year over Year

Appendix B: Non-GAAP Reconciliations

APPENDIX B1
RECONCILIATION OF QUARTERLY OPERATING NET INCOME

	Q3'26	Q2'26	Q1'26	Q4'25	Q3'25	Q2'25	Q1'25	Q4'24	Q3'24	Q2'24	Q1'24	Q4'23	Q3'23	Q2'23	Q1'23	Q4'22
Net income (loss) available to SiriusPoint common shareholders	$ 86.8	$ 68.6	$ 99.6	$ 240.0	$ 86.8	$ 59.2	$ 57.6	$ (21.3)	$ 4.5	$ 109.9	$ 90.8	$ 93.5	$ 57.5	$ 55.9	$ 131.9	$ (26.6)
Non-recurring adjustments:																
Gains on sale or deconsolidation of consolidated MGAs	—	—	(25.2)	(222.4)	—	—	—	—	—	(96.0)	—	—	—	—	—	—
(Gains) losses on other investments	6.6	6.4	1.8	6.0	(1.1)	—	0.5	34.3	3.4	52.9	(0.1)	15.4	17.2	3.7	3.9	25.7
MGA & other investment rationalization	6.6	6.4	(23.4)	(216.4)	(1.1)	—	0.5	34.3	3.4	(43.1)	(0.1)	15.4	17.2	3.7	3.9	25.7
(Income) loss on settlement and change in fair value of liability-classified capital instruments (CMIG merger instruments)	—	—	—	—	—	—	—	25.9	117.3	(10.6)	15.9	15.0	0.3	19.1	25.0	11.5
COVID-19 favorable reserve development[1]	—	—	—	—	—	—	—	—	(19.9)	—	—	—	—	—	—	—
CMIG instruments & transactions	—	—	—	—	—	—	—	25.9	97.4	(10.6)	15.9	15.0	0.3	19.1	25.0	11.5
(Income) expense related to loss portfolio transfers	5.1	5.2	5.6	7.2	7.7	6.6	5.9	28.9	1.9	5.8	8.0	2.1	4.5	(6.6)	(101.6)	—
Amortization of acquisition-related intangible assets	2.5	2.4	2.6	2.4	2.8	2.8	2.9	3.0	3.0	3.0	2.9	2.9	2.9	2.9	2.4	2.1
Bermuda corporate income tax enactment	—	—	—	(13.0)	—	—	—	—	—	—	—	(100.8)	—	—	—	—
Restructuring costs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	30.0
Foreign exchange (gains) losses	3.2	(1.8)	1.3	8.3	2.4	16.7	(2.2)	(12.9)	3.0	3.6	(3.7)	19.2	(1.8)	17.4	0.1	61.5
Other non-recurring items	2.8	3.7	5.3	6.5	(11.0)	—	—	—	—	—	—	—	—	—	—	—
Income tax (expense) benefit on adjustments[2]	(3.8)	(3.0)	(3.2)	52.7	(0.2)	(5.0)	(1.3)	(11.9)	(16.3)	(8.2)	(3.5)	(8.2)	(3.5)	(5.5)	10.5	(15.1)
Operating net income available to SiriusPoint common shareholders	**$ 103.2**	**$ 81.5**	**$ 87.8**	**$ 87.7**	**$ 87.4**	**$ 80.3**	**$ 63.4**	**$ 46.0**	**$ 96.9**	**$ 60.4**	**$ 110.4**	**$ 39.1**	**$ 77.1**	**$ 86.9**	**$ 72.2**	**$ 89.1**
Operating net income per diluted common share	***$ 0.88***	***$ 0.68***	***$ 0.72***	***$ 0.72***	***$ 0.74***	***$ 0.68***	***$ 0.53***	***$ 0.29***	***$ 0.54***	***$ 0.32***	***$ 0.59***	***$ 0.22***	***$ 0.43***	***$ 0.48***	***$ 0.41***	***$ 0.56***

Notes: Metric referenced on slides 6, 7 and 18. Prior period results have been recast to reflect current period presentation. [1] This development, primarily related to business written by legacy Third Point Reinsurance Ltd., is the result of the COVID-19 reserve study performed concurrently with the settlement of the Series A Preference shares in the third quarter of 2024. [2] An effective tax rate of 15% for 2022 to 2024 and 19% for 2025 and onwards is applied to the adjustments to calculate the income tax (expense) benefit, where applicable. Periods may have a different effective tax rate based on the jurisdiction of specific transactions.

APPENDIX B2

RECONCILIATION OF QUARTERLY CORE OPERATING NET INCOME

	Q3'26	Q2'26	Q1'26	Q4'25	Q3'25	Q2'25	Q1'25	Q4'24	Q3'24	Q2'24	Q1'24
Operating net income available to SiriusPoint common shareholders	$ 103.2	$ 81.5	$ 87.8	$ 87.7	$ 87.4	$ 80.3	$ 63.4	$ 46.0	$ 96.9	$ 60.4	$ 110.4
Run-off (non-core) underwriting results	$ 3.2	$ 4.0	$ 18.8	$ 10.3	$ 6.6	$ 7.1	$ 4.4	$ 52.6	$ (1.0)	$ 9.6	$ (10.7)
Adjustment for previously excluded amounts relating to run-off	—	—	—	—	0.6	(1.3)	(1.3)	(25.3)	(1.6)	(0.8)	0.7
Run-off tax impact[1]	(0.6)	(0.8)	(3.6)	(2.0)	(1.4)	(1.1)	(0.6)	(4.1)	0.4	(1.3)	1.5
Core Operating net income available to SiriusPoint common shareholders	**$ 105.8**	**$ 84.7**	**$ 103.1**	**$ 96.1**	**$ 93.3**	**$ 85.0**	**$ 65.9**	**$ 69.2**	**$ 94.7**	**$ 67.9**	**$ 101.9**
Core Operating net income per diluted common share	***$ 0.90***	***$ 0.71***	***$ 0.85***	***$ 0.79***	***$ 0.79***	***$ 0.72***	***$ 0.56***	***$ 0.43***	***$ 0.53***	***$ 0.36***	***$ 0.54***

Notes: Prior period results have been recast to reflect current period presentation. [1] An effective tax rate of 15% for 2022 to 2024 and 19% for 2025 and onwards is applied to the adjustments to calculate the income tax (expense) benefit, where applicable. Periods may have a different effective tax rate based on the jurisdiction of specific transactions.

APPENDIX B3

RECONCILIATION OF QUARTERLY OPERATING RETURN ON EQUITY AND CORE OPERATING RETURN ON EQUITY

	Q3'26	Q2'26	Q1'26	Q4'25	Q3'25	Q2'25	Q1'25	Q4'24	Q3'24	Q2'24	Q1'24
Operating net income	$103.2	$ 81.5	$ 87.8	$ 87.7	$ 87.4	$ 80.3	$ 63.4	$ 46.0	$ 96.9	$ 60.4	$110.4
Common shareholders' equity attributable to SiriusPoint common shareholders - beginning of period	2,275.9	2,302.4	2,269.8	2,009.9	1,905.7	1,825.2	1,737.4	2,494.9	2,504.1	2,402.6	2,313.9
Less: Accumulated other comprehensive income (loss), net of tax - beginning of period	(21.3)	6.3	61.9	52.3	46.5	26.4	(4.1)	81.5	(28.0)	(17.4)	3.1
Common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI - beginning of period	2,297.2	2,296.1	2,207.9	1,957.6	1,859.2	1,798.8	1,741.5	2,413.4	2,532.1	2,420.0	2,310.8
Common shareholders' equity attributable to SiriusPoint common shareholders - end of period	2,228.3	2,275.9	2,302.4	2,269.8	2,009.9	1,905.7	1,825.2	1,737.4	2,494.9	2,504.1	2,402.6
Adjustments to net income to arrive at Operating net income	16.4	12.9	(11.8)	(152.3)	0.6	21.1	5.8	67.3	92.4	(49.5)	19.6
Less: Accumulated other comprehensive income (loss), net of tax - end of period	(135.9)	(21.3)	6.3	61.9	52.3	46.5	26.4	(4.1)	81.5	(28.0)	(17.4)
Common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI - end of period	2,380.6	2,310.1	2,284.3	2,055.6	1,958.2	1,880.3	1,804.6	1,808.8	2,505.8	2,482.6	2,439.6
Average common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI	2,338.9	2,303.1	2,246.1	2,006.6	1,908.7	1,839.6	1,773.0	2,111.1	2,518.9	2,451.3	2,375.2
Annualized Operating ROE	17.6 %	14.2 %	15.6 %	17.5 %	18.3 %	17.5 %	14.3 %	8.7 %	15.4 %	9.9 %	18.6 %

	Q3'26	Q2'26	Q1'26	Q4'25	Q3'25	Q2'25	Q1'25	Q4'24	Q3'24	Q2'24	Q1'24
Core Operating net income	$105.8	$ 84.7	$103.1	$ 96.1	$ 93.3	$ 85.0	$ 65.9	$ 69.2	$ 94.7	$ 67.9	$101.9
Common shareholders' equity attributable to SiriusPoint common shareholders - beginning of period	2,275.9	2,302.4	2,269.8	2,009.9	1,905.7	1,825.2	1,737.4	2,494.9	2,504.1	2,402.6	2,313.9
Less: Accumulated other comprehensive income (loss), net of tax - beginning of period	(21.3)	6.3	61.9	52.3	46.5	26.4	(4.1)	81.5	(28.0)	(17.4)	3.1
Common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI - beginning of period	2,297.2	2,296.1	2,207.9	1,957.6	1,859.2	1,798.8	1,741.5	2,413.4	2,532.1	2,420.0	2,310.8
Common shareholders' equity attributable to SiriusPoint common shareholders - end of period	2,228.3	2,275.9	2,302.4	2,269.8	2,009.9	1,905.7	1,825.2	1,737.4	2,494.9	2,504.1	2,402.6
Adjustments to net income to arrive at Core Operating net income	19.0	16.1	3.5	(143.9)	6.5	25.8	8.3	90.5	90.2	(42.0)	11.1
Less: Accumulated other comprehensive income (loss), net of tax - end of period	(135.9)	(21.3)	6.3	61.9	52.3	46.5	26.4	(4.1)	81.5	(28.0)	(17.4)
Common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI - end of period	2,383.2	2,313.3	2,299.6	2,064.0	1,964.1	1,885.0	1,807.1	1,832.0	2,503.6	2,490.1	2,431.1
Average common shareholders' equity attributable to SiriusPoint common shareholders ex. AOCI	2,340.2	2,304.7	2,253.8	2,010.8	1,911.7	1,841.9	1,774.3	2,122.7	2,517.9	2,455.1	2,371.0
Annualized Core Operating ROE	18.1 %	14.7 %	18.3 %	19.1 %	19.5 %	18.5 %	14.9 %	13.0 %	15.0 %	11.1 %	17.2 %

Notes: Metric(s) referenced on slides 6 and 11. Prior period results have been recast to reflect current period presentation.

APPENDIX B4

RECONCILIATION OF OPERATING RETURN ON EQUITY

		9M'26		9M'25
Net income available to SiriusPoint common shareholders		$ 255.0		$ 203.6
Non-recurring adjustments:				
Gains on sale or deconsolidation of consolidated MGAs	(25.2)		—	
(Gains) losses on other investments	14.8		(0.6)	
MGA & other investment rationalization		(10.4)		(0.6)
(Income) expense related to loss portfolio transfers		16.0		20.2
Amortization of acquisition-related intangible assets		7.5		8.5
Foreign exchange (gains) losses		2.7		16.9
Other non-recurring items		11.8		(11.0)
Income tax expense on adjustments[1]		(10.0)		(6.5)
Operating net income available to SiriusPoint common shareholders		**$ 272.6**		**$ 231.1**
Operating net income per diluted common share		***$ 2.29***		***$ 1.95***
Common shareholders' equity attributable to SiriusPoint common shareholders - beginning of period		$ 2,269.8		$ 1,737.4
Less: Accumulated other comprehensive (income) loss, net of tax		(61.9)		4.1
Common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI - beginning of period		2,207.9		1,741.5
Common shareholders' equity attributable to SiriusPoint common shareholders - end of period		2,228.3		2,009.9
Impact of adjustments from above		17.6		27.5
Less: Accumulated other comprehensive (income) loss, net of tax		135.9		(52.3)
Common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI - end of period		2,381.8		1,985.1
Average common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI		**$ 2,294.9**		**$ 1,863.3**
Annualized return on average common shareholders' equity attributable to SiriusPoint common shareholders		15.1 %		14.5 %
Annualized Operating return on average common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI		**15.8 %**		**16.5 %**

Notes: Metric referenced on slides 6, 7 and 19. Prior period results have been recast to reflect current period presentation. [1] For the nine months ended September 30, 2026 and 2025, an effective tax rate of 19% is applied to the adjustments to calculate the income tax expense. Adjustments may have a different effective tax rate based on the jurisdiction of specific transactions.

APPENDIX B5

RECONCILIATION OF CORE OPERATING RETURN ON EQUITY

	9M'26	9M'25	FY 25	FY 24
Operating net income available to SiriusPoint common shareholders	$ 272.6	$ 231.1	$ 318.9	$ 313.7
Run-off (non-core) underwriting results	26.0	18.1	28.4	50.5
Adjustment for previously excluded amounts relating to run-off	—	—	(2.0)	(27.0)
Run-off tax impact	(5.0)	(3.4)	(5.0)	(3.5)
Core Operating net income available to SiriusPoint common shareholders	**$ 293.6**	**$ 245.8**	**$ 340.3**	**$ 333.7**
Core Operating net income per diluted common share	***$ 2.46***	***$ 2.07***	***$ 2.86***	***$ 1.86***
Common shareholders' equity attributable to SiriusPoint common shareholders - beginning of period	$ 2,269.8	$ 1,737.4	$ 1,737.4	$ 2,313.9
Less: Accumulated other comprehensive (income) loss, net of tax	(61.9)	4.1	4.1	(3.1)
Common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI - beginning of period	2,207.9	1,741.5	1,741.5	2,310.8
Common shareholders' equity attributable to SiriusPoint common shareholders - end of period	2,228.3	2,009.9	2,269.8	1,737.4
Adjustments to Net income to arrive at Core Operating net income	38.6	42.2	(103.3)	149.8
Less: Accumulated other comprehensive (income) loss, net of tax	135.9	(52.3)	(61.9)	4.1
Common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI - end of period	2,402.8	1,999.8	2,104.6	1,891.3
Average common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI	**$ 2,305.4**	**$ 1,870.7**	**$ 1,923.1**	**$ 2,101.1**
Annualized Operating return on average common shareholders' equity attributable to SiriusPoint common shareholders	15.8 %	16.5 %	16.7 %	15.1 %
Annualized Core Operating return on average common shareholders' equity attributable to SiriusPoint common shareholders ex AOCI	**17.0 %**	**17.5 %**	**17.7 %**	**15.9 %**

Notes: Metric referenced on slide 11. Prior period results have been recast to reflect current period presentation.

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