



SIRIUSPOINT SUSTAINABILITY REPORT 2025



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ABOUT THIS REPORT

This Report covers the sustainability and corporate responsibility activities and performance of SiriusPoint Ltd. (SiriusPoint or the Company) during the 2025 calendar year. It has been prepared in alignment with the Global Reporting Initiative (GRI) Sustainability Reporting Standard, the Sustainability Accounting Standards Board's (SASB)

Professional & Commercial Services Standard, and the Task Force on Climate-Related Financial Disclosures (TCFD).¹ Corresponding indices for each framework are included in the Appendices. Our greenhouse gas emissions inventory follows the methodologies outlined in the World Resources Institute (WRI) Greenhouse Gas Protocol.

CAUTIONARY STATEMENTS

Consolidating the information captured in this Report involves applying judgments to determine what information is relevant, reliable, and useful to disclose. This includes interpreting reporting requirements and making informed decisions in areas where standards allow flexibility. Estimates and boundaries may be updated in future reporting cycles as methodologies and data improve. This Report 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 Report.

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 U.S. 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.

In this Report, the term "sustainability" refers to selected environmental, social, and governance topics relevant to SiriusPoint's business activities and risk profile. These topics include considerations related to environmental and climate-related factors (including climate risks and opportunities), workforce and stakeholder interests, governance practices, enterprise risk management processes, and regulatory expectations. The terms "sustainability" and "corporate responsibility" are used throughout this Report to capture these topics.

Calculations, metrics, and statistics included in this Report rely on estimates, assumptions, and methodologies informed by historical data, industry benchmarks, and available information. These inputs are subject to inherent uncertainties, and reported figures may change as methodologies evolve, additional data becomes available, or refinements are made. SiriusPoint continues to enhance its data collection processes, internal controls, and quality assurance procedures as part of ongoing efforts to improve accuracy and readiness for future verification.

This Report has not been externally assured or independently verified by a third party. Accordingly, the inclusion or omission of information in this Report should not be interpreted as a conclusion regarding its materiality or financial significance. This Report may reference external sources or contain links to third-party websites. Such references are provided for informational purposes only. SiriusPoint makes no representations regarding the accuracy, completeness, or reliability of third-party information and does not endorse any products, services, or organizations mentioned.

1
FOREWORD



MESSAGE FROM THE CEO

Dear Stakeholders,

In a world shaped by rapid geopolitical, environmental, societal, and technological change, the importance of sustainable, long-term decision-making has never been clearer. The challenges around us are complex and interconnected, and they demand clarity, discipline, and responsible stewardship.

At SiriusPoint, we are well-positioned to help businesses, communities, and partners navigate this evolving landscape. Our people and expertise enable us to understand emerging risks, support resilience, and contribute to solutions that create lasting value. Sustainability is a central part of this process. It is embedded into how we govern, how we assess risk, and how we plan for the future. Our 2025 Sustainability Report is an assessment of the progress we have made in embedding sustainability principles more deeply across our business and strengthening the foundations that support long-term resilience.

2025 was a landmark year for SiriusPoint. We sharpened our business profile through strategic portfolio actions and continued to refine our underwriting mix toward resilient and specialty classes. These actions have positioned us to operate with greater focus, discipline, and clarity.

This year's report outlines some steps we have taken to further integrate sustainability into our operations and decision-making. It details our governance approach, improvements to risk management, the evolution of our underwriting and investment strategies, and our management of climate-related issues, including our carbon footprint. Our approach to sustainability is rooted in the same principles that guide our business every day: disciplined, data-driven risk awareness, responsible governance, and long-term resilience.

Governance was a major focus in 2025. Alongside meaningful transformation in our underwriting business and strong financial performance, we made deliberate efforts to strengthen cohesion across the organization. In a landscape defined by volatility and shifting expectations, robust governance remains essential, both for the effective rollout of sustainability-related initiatives and for maintaining strategic clarity and stable growth.

Our progress this year also reflects the strength of SiriusPoint's people and culture. Sustainability and corporate responsibility are not standalone concepts; they are integral to effective business strategy. We continue to build our capability to navigate emerging risks, align with regulatory expectations, and integrate climate and sustainability considerations across our functions. We are a global company with shared values, and we remain committed to fostering a culture of high performance, inclusion, and accountability. The dedication of our global team was the backbone of our achievements in 2025, and I am immensely proud of their contributions.

Looking ahead, we will build on this momentum. In the coming year, we will continue identifying and assessing emerging sustainability risks, impacts, and opportunities; maturing our sustainability reporting; and finding new ways to strengthen resilience across our underwriting, operations, and culture.

Thank you for your interest in our progress.

Scott Egan, CEO, SiriusPoint Ltd.

"The dedication of our global team was the backbone of our achievements in 2025, and I am immensely proud of their contributions."

Scott Egan, CEO



EXECUTIVE SUMMARY



SUSTAINABILITY

In 2025, SiriusPoint Ltd. (SiriusPoint) continued its commitment to sustainability and social wellbeing through governance, risk management practices, and integration of corporate responsibility considerations across the organization. Our work focused on preparing for evolving regulatory expectations, increasing transparency, and laying the foundation for future alignment with applicable legal requirements. These efforts align with our mission to provide security and resilience and our core values as a responsible global specialty underwriter.



GOVERNANCE

We enhanced our sustainability and corporate responsibility governance structure by strengthening internal reporting lines between underwriting, investments, and sustainability oversight bodies. The Sustainability Steering Committee continued to guide strategic decision-making related to sustainability, supported by the Sustainability Council, which serves as SiriusPoint's operational body for climate, sustainability, and corporate responsibility matters. We strive to strengthen accountability, improve coordination across business lines, and provide the SiriusPoint Board of Directors with clear visibility into climate-related risks and opportunities. During the year, the Governance & Nominating Committee of the Board completed a series of trainings on compliance updates and top risk considerations. Development of employee trainings on climate-related impacts, risks, and opportunities is in progress to support deeper integration of sustainability considerations into strategic planning, as well as our day-to-day operations.



PEOPLE AND COMMUNITY

Our SiriusPoint community continued to drive positive cultural and social impact across our global offices. Employee engagement reached new highs in 2025, supported by expanded leadership development, enhanced recognition programs, improvements to onboarding, and partnering with external organizations to modernize hiring systems and processes. Employee Resource Groups played an important role in strengthening inclusion, allyship, and company-wide belonging. Across our offices in Bermuda, New York, London, Zurich, Stockholm, and other locations, colleagues made meaningful contributions by participating in fundraisers, charitable events, and volunteer initiatives that supported community wellbeing, health, and education.

SiriusPoint continues to work toward greater transparency and accountability across our value chain, and, in 2025, enhanced oversight mechanisms for suppliers, focusing on compliance, ethical behavior, and sustainable operational practices. These efforts support our broader goals related to responsible procurement and supply-chain management.



EXECUTIVE SUMMARY (CONT)



UNDERWRITING

In 2025, SiriusPoint continued to strengthen its underwriting strategy by deepening integration of climate-related considerations across product lines and risk selection. Our underwriting portfolio remains well-diversified across geographies and specialty classes, with a focus on disciplined risk management and alignment within our tolerance thresholds. Environmental considerations are embedded into catastrophe and exposure modeling, which is periodically updated to reflect the latest climate-related risk factors. Corporate responsibility considerations are also incorporated across relevant lines, including general and professional liability, where company practices and governance behaviors directly influence risk profiles.

Our Energy underwriting portfolio continued to evolve in light of global energy demand shifts and expansion of low-emissions alternatives to traditional energy sources. We expanded our participation in renewable energy risks, including offshore and onshore wind, solar, hydroelectric, and emerging technologies such as battery storage systems. We expect demonstrable transition strategies from clients we currently support with conventional energy risks. Our catastrophe modeling and scenario analysis capabilities continued to advance, including the use of adjusted scenarios to assess potential climate-related impacts on our largest exposures. These practices support long-term portfolio resilience and help define underwriting decisions that reflect both current risk conditions and emerging climate-related trends.



INVESTMENTS

In 2025, SiriusPoint's investment strategy continued to focus on capital preservation, liquidity, and achieving appropriate risk-adjusted returns. The majority of our diversified multi-asset, multi-currency portfolio, which is managed internally and in collaboration with leading external asset managers, includes ESG-related data and scoring from third-party providers, including Morgan Stanley Capital International (MSCI), which supports ongoing portfolio analysis and transparency.

SiriusPoint also maintained exposure to selected low-carbon and environmentally focused investments through direct holdings and in partnerships with asset managers. These exposures strengthened our alignment with evolving regulatory expectations and helped position the portfolio for resilience amid global energy transition and market changes.



EXECUTIVE SUMMARY (CONT)



ENVIRONMENTAL STEWARDSHIP

SiriusPoint's approach to environmental stewardship is guided by our company values, with an emphasis on responsible partnerships and data-informed decision-making. We monitor and address climate and sustainability-related risks through our risk management and strategic planning practices. At the core of our environmental planning, we seek to manage our business to increase resiliency against adverse environmental impacts within our operational control and to create long-term value for customers, employees, and other stakeholders. Our approach is guided by our Environmental Policy Statement and supporting governance documents.² Further information about environmental oversight is available in [Section 3 \(Governance\)](#).

SiriusPoint is a member of the group ClimateWise, a global network of insurance industry organizations committed to supporting sustainability efforts and defining industry best practices for environmental stewardship as we respond to the risks and opportunities of climate change.

We track and disclose our direct (Scope 1 and 2) and indirect (Scope 3) greenhouse gas (GHG) emissions in tons of CO₂ equivalents (CO₂e) on an annual basis in order to identify high contribution areas and opportunities for emissions reduction initiatives. For more information about our 2025 GHG inventory, see [Section 10 \(Metrics and Targets\)](#).



COMPLIANCE AND ETHICS

In 2025 SiriusPoint expanded its enterprise risk management practices to more systematically address climate- and sustainability-related risks. We integrated acute physical, long-term climate, and transition risks into our risk assessment processes. Our regulatory change management workflow, led by the Legal, Regulatory, and Compliance team, enhanced our ability to track, interpret, and prepare for upcoming climate- and sustainability-related regulatory requirements. We also strengthened monitoring and assurance processes within underwriting and insurance operations and completed a comprehensive review of cybersecurity risks, updating controls to better align with international risk framework expectations.

To remain in compliance with global regulations and standards, we report our greenhouse gas emissions in alignment with the Greenhouse Gas Protocol and align our annual sustainability reports to the Task Force on Climate-Related Financial Disclosures (TCFD) standards and ClimateWise principles. The Company maps the information in this report to the SASB Standards, a set of industry-specific sustainability disclosure standards designed to help companies report on the environmental, social, and governance (ESG) topics that are most financially material to their industry. There are 77 industry-specific standards, including one for the insurance industry. See [Appendix A \(SASB Index\)](#) for more information.

2
ABOUT
SIRIUSPOINT



WHO WE ARE

SiriusPoint is a global specialty underwriter providing solutions to clients and brokers around the world. Bermuda-headquartered with offices in New York, London, Stockholm and other locations, we are listed on the New York Stock Exchange (SPNT).

We have licenses to write property, casualty, and accident & health insurance and reinsurance globally, including admitted and non-admitted 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.

As of the publication of this Report, SiriusPoint’s operating companies have a financial strength rating of A from Fitch, A- from AM Best and S&P, and A3 from Moody’s Ratings. In 2025, AM Best, Fitch, and S&P revised their outlooks from Stable to Positive, reflecting growing confidence in the company’s financial strength and strategic execution. The ratings agencies also highlighted SiriusPoint’s reduced risk profile, robust underwriting results, and strong balance sheet.

Our business model is diversified, as we have three primary sources of earnings: (i) underwriting results where we are the risk taker; (ii) service fee income from program administrators and Managing General Agents (MGAs);³ and (iii) investment results. Our offering and distribution capabilities are strengthened by a portfolio of strategic partnerships with program administrators and MGAs.

Distribution relationships are important to us, and we leverage these partnerships to grow our business. We seek to apply our underwriting talent, capabilities, and proven management expertise to underwrite a profitable book of business, strengthen existing relationships, and identify new opportunities to create value.

On October 31, 2025, SiriusPoint completed the sale of its wholly owned MGA, ArmadaCare. In addition, in 2025 SiriusPoint announced an agreement to sell its 49% equity stake in Arcadian, another MGA; that transaction closed at the end of January 2026. These structural factors affect the Company’s operational footprint and, in turn, influence the prioritization of our business activities. These changes are reflected in our GHG emissions footprint, with Scope 1 and 2 emissions within SiriusPoint’s full operational control included until the close of sale. While such changes are an integral part of our evolution as a company, they do not alter the sustainability-related priorities and drivers that direct how we handle our current MGAs and expand our business in the future.

Our approach is to be proactive to market opportunities within our focus areas of insurance and reinsurance, allocating capital where we see profitable opportunity, while remaining disciplined and consistent within our specified risk tolerances and areas of expertise.



Common Shareholders' Equity of Approximately

\$2.3bn

Total Capital of

\$3.2bn

Total Assets of Approximately

\$12.6bn

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 global specialty underwriter, utilizing deep risk expertise for our customers and blending our talent, knowledge, and data to provide creative risk solutions.

Our approach to sustainability is rooted in our commitment to risk-aware decision-making, responsible governance, and long-term resilience. We aim to integrate climate considerations and corporate responsibility into our governance framework across the business in a way that enhances our ability to manage emerging risks and supports alignment with evolving regulatory expectations. This approach reflects our belief that sustainability is not a standalone exercise, but an integral part of our strategy, culture, and operations.

In 2025, we refined this approach through a set of multidisciplinary sustainability goals that guide how sustainability and climate resilience are embedded across functions, including governance, strategy, finance, procurement, risk management, and people and community.

For more information about these goals, see [Section 4 \(Strategy\)](#).



Our approach to sustainability is rooted in our commitment to risk-aware decision-making, responsible governance, and long-term resilience.



3
GOVERNANCE



SUSTAINABILITY OVERSIGHT: ROLES AND RESPONSIBILITIES

BOARD OF DIRECTORS

While the Board of Directors retains ultimate oversight of SiriusPoint's strategic direction for matters related to climate, sustainability, and social governance as part of its broader responsibilities, it has delegated executive decision-making for these matters to the Governance & Nominating Committee (GNC) of the Board. This decision, along with the roles and responsibilities of the bodies that report to the GNC, are formalized in its charter. The GNC provides oversight of sustainability- and climate-related matters, including policies, disclosures, and long-term strategy. The GNC receives quarterly updates on sustainability from the Sustainability Steering Committee.

The Chair of the GNC reports to the Board from time to time regarding its assessment of sustainability-related matters, including management's oversight and handling of current and emerging risks that may be material to SiriusPoint's business.

SUSTAINABILITY GOVERNANCE STRUCTURE

SiriusPoint's governance framework is designed to incorporate sustainability considerations across the organization. This structure helps enable leadership to assess strategic decisions, track progress, and oversee the communication of sustainability-related information to stakeholders. The visuals that follow summarize the key components of this framework and how they guide the management of sustainability matters.

SIRIUSPOINT GOVERNANCE STRUCTURE: SUSTAINABILITY & CORPORATE RESPONSIBILITY OVERSIGHT

GOVERNANCE & NOMINATING COMMITTEE (GNC)

Oversees SiriusPoint's position, strategy and policies relating to current and emerging sustainability and climate-related matters, including reviewing periodic reports from the Sustainability Steering Committee and providing quarterly updates to the Board of Directors.

SUSTAINABILITY STEERING COMMITTEE (STEERCO)

Comprised of senior executives from across SiriusPoint, the SteerCo's membership is appointed by the Chief Executive Officer through a process formalized in the Committee's charter and reviewed at least annually to help ensure appropriate leadership representation. The SteerCo is responsible for setting SiriusPoint's corporate responsibility strategy, defining enterprise-wide sustainability priorities, and promoting alignment with regulatory requirements. The SteerCo meets at least quarterly and reviews reports from both the Sustainability Council and the Sustainability Team.

SUSTAINABILITY COUNCIL (COUNCIL)

As the operational arm of SiriusPoint's corporate responsibility oversight, the Council implements and monitors sustainability initiatives and policy compliance, integrates risk insights into business planning, and supports timely, accurate sustainability disclosures under the direction of the SteerCo. The Council also works to embed sustainability considerations and material risk identification into SiriusPoint's broader business strategy. The Council is comprised of senior leaders appointed by the SteerCo and represents key functional areas across SiriusPoint, including Underwriting, Investments, Risk Management, Legal, Regulatory & Compliance, Finance, Human Resources, Operations, and Communications.

SUSTAINABILITY TEAM

SiriusPoint maintains a dedicated Sustainability Team that supports and coordinates the SteerCo and the Council meetings, monitors emerging sustainability-related regulations and standards, elevates key topics for evaluation and strategic planning, and collaborates with external partners to address evolving governance requirements.

SUSTAINABILITY OVERSIGHT: ROLES AND RESPONSIBILITIES (CONT)

CROSS-FUNCTIONAL BOARD OVERSIGHT: SUSTAINABILITY AND CLIMATE-RELATED MATTERS (all Committees report to the Board at least quarterly)

AUDIT COMMITTEE

The Audit Committee oversees SiriusPoint's financial statements and SEC disclosures, including climate-related financial impacts. The Committee reviews quarterly reports from the Chief Financial Officer, Chief Actuary, Head of Internal Audit, and independent auditors on financial results, internal controls over financial reporting, and SEC filings.

The Committee also helps ensure that climate-related risks and their financial implications are accurately reflected in SiriusPoint's regulatory disclosures and that reporting processes meet evolving sustainability and climate-related disclosure requirements.

INVESTMENT COMMITTEE

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

The Chief Investment Officer provides quarterly reports to the Committee on portfolio allocation, performance, and adherence to the investment guidelines, supporting oversight of investment-related risks, including those associated with climate and broader sustainability considerations.

GOVERNANCE & NOMINATING COMMITTEE

The Governance & Nominating Committee oversees SiriusPoint's position, strategy and policies relating to current and emerging sustainability and climate-related matters, including reviewing periodic reports from the Sustainability Steering Committee and providing quarterly updates to the Board of Directors.

In addition, the Committee helps ensure that sustainability and climate-related considerations are appropriately integrated into the Company's broader governance framework. This includes overseeing the development and periodic review of related policies, monitoring regulatory developments, and considering evolving practices and stakeholder expectations.

RISK & CAPITAL MANAGEMENT COMMITTEE

The Risk & Capital Management Committee oversees the effectiveness of SiriusPoint's enterprise risk management (ERM) framework, including the assessment and management of climate- and nature-related risks. The Committee monitors compliance with risk policies, processes, and limits to assess alignment with Board-approved risk appetite and regulatory expectations.

The Committee reviews quarterly reports from the Chief Risk Officer and Chief Underwriting Officer on material risks across the business, including underwriting, reinsurance, claims, catastrophe exposure, and the impacts of climate change. These updates include portfolio composition, loss experience, catastrophe model results, and the influence of recent catastrophe events on market conditions and underwriting practices. This information directly informs SiriusPoint's budget and capital planning, risk appetite, and underwriting approach.

SUSTAINABILITY OVERSIGHT: ROLES AND RESPONSIBILITIES (CONT)

SIRIUSPOINT EXECUTIVE LEADERSHIP TEAM (ELT) OVERSIGHT OF SUSTAINABILITY AND CLIMATE-RELATED MATTERS



The **Chief Executive Officer and the ELT Team** help ensure that SiriusPoint’s approach to sustainability and climate risk management align with SiriusPoint’s Vision, Purpose, and Values.



The **Chief Financial Officer** oversees financial reporting, including sustainability disclosures, and manages investor relations.



The **Chief Legal Officer** serves as the Chair of the Sustainability Steering Committee, reviews new climate-related regulations with senior management and the Board, and leads the Sustainability Council and Sustainability Team.



The **Chief Human Resources Officer** oversees communications regarding SiriusPoint’s position and approach to sustainability-related matters, with a particular focus on employee engagement.



The **Chief Risk Officer** manages SiriusPoint’s enterprise risk management framework, including the assessment and management of climate-related risks.



The **Chief Investment Officer** maintains SiriusPoint’s investment policy and guidelines, monitors compliance with those guidelines, and oversees SiriusPoint’s investment risks, including climate-related risks.



The **Chief Underwriting Officer** develops SiriusPoint’s underwriting guidelines, monitors compliance with those guidelines, and oversees underwriting risks, including those related to climate change.



The **Chief Actuary** oversees SiriusPoint’s actuarial function and evaluates SiriusPoint’s financial risks, including those associated with climate change.



POLICIES AND PROCEDURES

The Sustainability Steering Committee defines the Company's approach to sustainability and broader environmental, social, and governance concerns, based on the GNC's strategy. SiriusPoint's policies and procedures are designed to comply with applicable laws and to align with certain more aspirational global standards, including those relating to human rights and sustainability. In 2025, SiriusPoint reviewed our policies to reaffirm our expectations for all employees of SiriusPoint and its subsidiaries. Other relevant policies are identified below:



CODE OF BUSINESS
CONDUCT
AND ETHICS



CORPORATE
GOVERNANCE
GUIDELINES



WHISTLEBLOWER
POLICY



BOARD OF DIRECTORS
COMMUNICATIONS
POLICY



VENDOR CODE OF
CONDUCT



ENVIRONMENTAL
POLICY STATEMENT



4
STRATEGY




CORPORATE RESPONSIBILITY CONSIDERATIONS


SiriusPoint's climate and sustainability strategy reflects our commitment to managing material environmental risks and opportunities across our business operations. We are working to align with evolving global frameworks to strengthen our climate strategy, including the International Sustainability Standards Board (ISSB) International Financial Reporting Standards (IFRS), Prudential Regulation Authority (PRA) 2025 Supervisory Statement (PRA SS 5/25), and local disclosure requirements.

Underwriting risk, particularly catastrophe events, is inherent to SiriusPoint's business. The Board of Directors and SiriusPoint's Executive Leadership Team monitor, assess, and respond to the risks and opportunities posed by climate change to allow for ongoing development of our strategy. In 2025, the team expanded climate risk exposure modeling as part of its quarterly risk scenario analysis framework. For further details, see [Section 5 \(Underwriting\)](#).

This Report addresses climate- and sustainability-related risks and social considerations that are important to our stakeholders. We have also aligned this Report with the United Nations Sustainable Development Goals (SDGs) to help align our business with these indicators. See [Appendix D: United Nations Sustainable Development Goal Matrix](#) for more information about how our efforts and operations align with the goals.



In 2025, the team expanded climate risk exposure modeling as part of its quarterly risk scenario analysis framework.



SUSTAINABILITY AND CLIMATE RESILIENCY GOALS

In 2025, the Sustainability Council and Sustainability Steering Committee developed multidisciplinary goals to support the integration of sustainability and climate resilience across key business functions, including Finance, Legal, Regulatory and Compliance, Human Resources, Procurement, and Risk. The goals are enterprise-wide and are designed to guide the integration of SiriusPoint's sustainability and climate-related practices across our business. The goals identified in 2025 and carried forward into 2026 are summarized below.

1 GOVERNANCE & COMPLIANCE

Strengthen our governance structures to promote timely, accurate, and transparent climate-related disclosures that meet applicable evolving regulatory expectations, consider leading industry frameworks, and address developing regulatory and market standards.

2 STRATEGY INTEGRATION

Embed sustainability, resilience, and climate-related risk identification into our broader business strategy. This includes enhancing our ability to recognize and address material climate- and nature-related risks across the enterprise and continuing to align our sustainability and underwriting approaches with relevant emerging expectations.

3 LEADERSHIP, CULTURE & EDUCATION

Provide leaders, managers, and other employees with the information and resources needed to understand physical and transition climate risks, nature-related impacts, and broader corporate responsibility considerations. We plan to continue strengthening internal capabilities, including through training and communication, as well as engaging across business functions.

4 FINANCE, PROCUREMENT & SUPPLY CHAIN

Advance the integration of climate and corporate responsibility considerations into financial decision-making and procurement processes to promote alignment with our values and encourage responsible practices across our upstream and downstream value chains.

5 RISK MANAGEMENT & RESILIENCE

Enhance our approach to identifying, assessing, and managing sustainability-related risks by maturing resiliency planning, strengthening climate and nature-risk assessment capabilities, and refining processes in line with evolving guidance. This includes ongoing work related to scenario analysis, transition planning, and greenhouse gas accounting.

6 PEOPLE & COMMUNITY

Promote a responsible, inclusive, and engaged workplace by supporting initiatives that reinforce applicable requirements relating to human rights, community involvement, and employee participation in sustainability-related efforts. This includes continued enhancement of key policies and opportunities for employee engagement.



5
UNDERWRITING



OVERALL 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 several key specialties including Casualty, Credit & Bond, Energy, Life, Accident & Health, Marine, and Property.

Given that environmental considerations are particularly central to Property and Energy underwriting, we utilize certain third-party and internal tools to help assess acute climate-related risks and potential impacts of climate change. These models are periodically reviewed and updated, recognizing that catastrophe models involve inherent uncertainties and may evolve as new data and methodologies become available. We conduct a structured review of natural-catastrophe accumulations on a quarterly basis and supplement this with additional analyses where appropriate to better understand exposures across certain peril-region combinations.⁴

Social considerations are also actively considered, particularly in General and Employer's Liability. Client's corporate policies, practices, and citizenship can drive risk and claims in these products.

Governance considerations shape General, Management and Professional Liability underwriting, given that an insured's corporate governance policies and practices can drive risk and claims in these products.

We also evaluate the impact of climate and sustainability-related factors and emerging risks on industry sectors. One sector that is particularly impacted by climate change and global transition is Energy. We insure and reinsure a broad range of energy assets worldwide and support energy companies as they navigate the transition from current to future energy sources.

SPOTLIGHT: ENERGY INDUSTRY UNDERWRITING

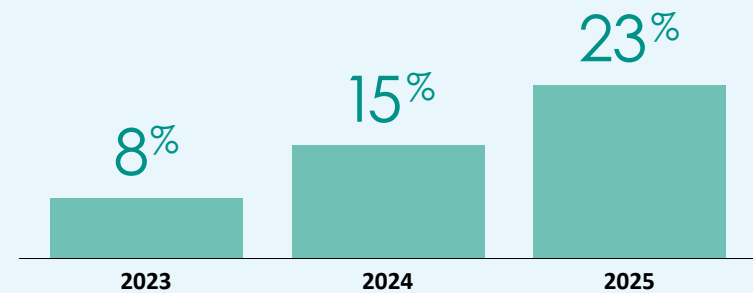
SiriusPoint provides a broad Energy insurance offering that aligns with global energy needs. Our Energy portfolio is comprised of a combination of upstream fossil fuel exploration and production, onshore renewable energy (including solar, wind power, and battery storage), and offshore renewable energy (windfarms and floating solar assets).

RENEWABLE ENERGY

We have a clear appetite to underwrite renewable energy today, as well as other transformative technologies in the future. Since 2023, our premium income from Renewable Energy has grown by 15%, representing 23% of our total Energy income. Based on our current underwriting strategy, we expect this proportion to increase over time in line with the energy transition.⁵

Due to the complexity of this class of business, we engage specialist teams in the renewable energy and power sectors, as well as write our own open market energy portfolio.

Proportion of Revenue from Renewable Energy



OVERALL STRATEGY AND APPROACH TO UNDERWRITING (CONT)

To illustrate the range of energy assets we insure and reinsure, from conventional to renewable sources, we provide the following overview.

Upstream Energy Consortium

The Upstream Energy Consortium is a dedicated market consortium in which we participate by providing capacity support. Through this Consortium, we benefit from collective efforts to support clients in the energy transition. The Consortium licenses the Solomon's Carbon Emissions Tool to proactively underwrite and track clients' progress in reducing energy-associated emissions.

The Consortium's core focus is on insuring clients who either have a documented plan to achieve Scope 1 and 2 carbon neutrality by 2050 or can demonstrate low current carbon intensity within their portfolios. Where clients do not show progress toward greater sustainability or cannot evidence a credible plan to meet their emissions-reduction targets, the Consortium will reduce its business. The Consortium's aim is to target and support clients who can demonstrate a credible pathway to low-carbon energy production.

Offshore Renewables

We support an established Nordic-based MGA that underwrites a growing portfolio of offshore wind farms, including both construction and operational risks. Current geographic exposure is concentrated in the United Kingdom, Europe, and Scandinavia, with plans to expand in the Far East and Australasia.

Onshore Renewables

We maintain an active partnership with a Lloyd's syndicate that underwrites windfarms, photovoltaic solar, hydroelectric, and geothermal risks. The portfolio consists of approximately 37% onshore wind, 27% solar, 24% renewable construction projects, 9% hydroelectric, and 3% geothermal.

Battery Energy Storage Systems (BESS)

We actively support a leading MGA with 26 years of experience in the renewables sector and market-leading position in battery storage systems. BESS is projected to comprise approximately 30% of the portfolio by 2030, with current geographic exposure across the United States, Australia, the United Kingdom, Canada. In 2025, expansion of our U.S.-based underwriting for BESS projects was moderated by tariff-related cost pressures and broader supply-chain challenges affecting the sector.

ONSHORE RENEWABLES UNDERWRITING PORTFOLIO

37%
Onshore Wind

27%
Solar

24%
Renewable Construction

9%
Hydroelectric

3%
Geothermal



OVERALL STRATEGY AND APPROACH TO UNDERWRITING (CONT)

Nuclear Energy

We are advancing the transition of its energy underwriting portfolio from conventional sources toward a more diversified mix that includes renewable and lower-carbon alternatives. We maintain a small portfolio of nuclear energy property and damage risks; however, we do not underwrite nuclear liability or spent-fuel pool exposures. Our nuclear portfolio includes coverage for selected risks associated with large base load nuclear generation facilities and emerging Advanced Nuclear Technology (ANT) reactors. Nuclear power is increasingly recognized as one component of global decarbonization efforts. As of December 2025, 33 nations have endorsed the COP28⁶ pledge to work toward tripling nuclear energy capacity by 2050, underscoring the sector's growing role in long-term clean-energy strategies.

Conventional Energy and Energy Transition

Our portfolio also includes conventional power production, including gas, biomass, and thermal-fueled systems. We support thermal risks where clients can demonstrate a clear transition strategy and where thermal generation is required as backup and/or emergency supply. This is particularly relevant in certain geographic regions that rely heavily on hydro-electric power and are therefore vulnerable to reduced reservoir levels.

Our London-based Energy team is the center of excellence for this class and facilitates consistency in our approach to risk selection, pricing and rate adequacy, risk management, and assessment of environmental transition progress. Energy-transition progress is a regular topic of discussion with existing and prospective clients, as well as our MGA and consortium partners. We also meet regularly with our consortium partners to review their progress.



Nuclear power is increasingly recognized as one component of global decarbonization efforts.

SCENARIO ANALYSIS

CATASTROPHE MODELING AND SCENARIO ANALYSIS

Scenario analysis and stress testing are important components of assessing the potential impact of climate and sustainability-related matters on our business. We conduct catastrophe modeling, realistic disaster scenario exercises, and portfolio stress testing to better understand the potential effects on our underwriting results should adverse climate-related events occur in the short to medium term.

The Chief Underwriting Officer oversees the drafting, ongoing refinement, and issuance of underwriting guidelines. These guidelines are written at both the group and product level, with group-level guidelines providing overarching risk-taking parameters, while product-level guidelines outline more detailed product-specific criteria. Underwriters rely on these guidelines routinely in their day-to-day account management. Our group guidelines include a dedicated sustainability section that outlines the Company's approach to incorporating sustainability factors into underwriting. Product-level guidelines include a section on climate and sustainability-related risk factor criteria.

Portfolio and scenario analyses are led by SiriusPoint's exposure management team, who are responsible for identifying and modeling sources of volatility, potential loss, and catastrophe risks. Modeled volatility sources include acute climate and natural risks, such as hurricanes, earthquakes, tornadoes, hailstorms, wildfires, floods, pandemics, and other perils relating to climate and nature. Also included are transition and non-natural risks such as cyberattacks, credit crises, industrial accidents, collisions and crashes, and product liability, as well as mass and toxic torts.

Modeled scenarios are regularly reported to the Executive Leadership Team, the Risk and Capital Management Committee, and the Board for visibility and transparency. Natural catastrophe model output is regularly run and updated on at least a quarterly basis and reported internally. Some of these probable maximum loss (PML) metrics are disclosed in SiriusPoint's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the U.S. Securities and Exchange Commission. We actively manage our PMLs with an aim to manage the portfolio with a defined corridor of volatility. PMLs are reported on at least a quarterly basis to management and the Board's Risk and Capital Management Committee, with major region-perils assessed against preset risk tolerances levels, expressed as a percentage of shareholder equity. If these tolerances are exceeded, management, underwriting, and risk teams meet to determine appropriate remediation steps.

We actively collaborate with specialist catastrophe modeling firms with mapping capabilities to remain aligned with the latest science on climate change. We incorporate these scientific viewpoints into our model assumptions and calibration, which in turn informs our risk selection and pricing. We also actively avoid exposure to climate-related risks where modeling uncertainty is high and premiums do not adequately reflect the underlying risk.

Our underwriting and risk management teams work closely to verify that our framework remains comprehensive and up to date, including with respect to climate- and sustainability-related underwriting risks. For additional details, please see [Section 6 \(Risk Management\)](#).



Hurricanes



Earthquakes



Tornadoes



Hailstorms



Wildfires



Floods



Pandemics



Other perils relating to climate and nature.



SCENARIO ANALYSIS (CONT)

MODELING METHODOLOGY

SiriusPoint considers climate change in natural catastrophe models. Natural catastrophe-exposed risk (including non-property exposures) is captured within a third-party software with enhanced mapping capabilities.

For fixed-location risks (such as property, marine ports and terminals, and energy) and for auto exposures, we apply conservative modeling assumptions, including evaluations of factors such as demand surge and storm-surge leakage. Recognizing the inherent uncertainties in catastrophe models, we regularly review model assumptions, apply adjustments (including those for climate-related model limitations), and communicate these uncertainties to senior management.

We periodically conduct historical tests to assess the reliability of our modeling assumptions and apply adjustments for factors such as inflation and exposure growth to maintain a forward-looking view of risk.

CONSERVATIVE SCENARIO ANALYSIS: AN EXAMPLE

To strengthen the robustness of our catastrophe modeling and better capture the potential impacts of climate change, the Company evaluates North Atlantic hurricane risk using the Warm Sea Surface Temperature Scenario⁷ catalogue rather than the standard catalogue. This adjusted modeling assumption helps account for the increased storm frequency and severity associated with higher-than-historical ocean temperatures. Incorporating these enhanced scenarios into our quarterly stress-testing and capital-planning processes supports forward-looking, science-based risk assessments.

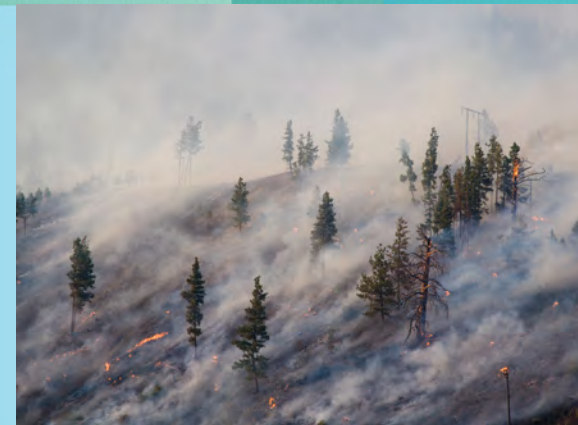
CLIMATE CHANGE

The Company manages nature and 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 the impact of global trends such as climate change.

In our pricing, climate change is implicitly reflected through frequent vendor-model updates and our use of the Warm Sea Surface Temperature catalogue. Additionally, for perils heavily influenced by climate change, such as floods and wildfires, we rely on current experience views to help ensure pricing remains responsive to emerging trends.

As part of our quarterly capital reporting, we run adjusted catastrophe models that approximate climate scenarios such as Representative Concentration Pathway (RCP) 4.5, which reflects a 2°C global temperature rise by 2100. Modeling vendors have specific event sets that replicate different climate scenarios, including RCP 4.5, 6.0, and 8.5. While full application across all exposures is not practical, we test these scenarios on our largest risk concentrations.

We also apply stress-related assumptions recommended by the Bermuda Monetary Authority's Climate Change Exposure Assessment, including increased severity for hurricanes, storm surges, floods, and wildfires. The analyses help ensure our capital planning remains resilient under a range of possible future climate scenarios.



In our pricing, climate change is implicitly reflected through frequent vendor-model updates and our use of the Warm Sea Surface Temperature catalogue.



6
RISK MANAGEMENT



OVERALL STRATEGY AND ENTERPRISE RISK MANAGEMENT

Climate and nature-related risks arising from climate change are identified, assessed, and monitored through SiriusPoint's Enterprise-wide Risk Management (ERM) framework and are captured within the Group Risk Register as transversal risks. These risks are considered across multiple risk categories, including underwriting, investment, operational, strategic, regulatory, and legal risks.

SiriusPoint's Group Chief Risk Officer is responsible for the design, implementation, execution, and ongoing oversight of the Company's ERM framework. The ERM framework is designed to identify, assess, aggregate, monitor, and manage risks that are material, or are reasonably likely to become material, to the Company's business model, financial position, solvency, and reputation.

The ERM framework defines the Company's risk appetite, governance structure, risk culture, and risk management capabilities and is supported by a formal risk taxonomy, materiality assessment methodology, and risk escalation process.

Through the ERM framework, SiriusPoint seeks to:

- Protect its financial position, solvency, and reputation by helping to ensure that risks remain within the Board-approved risk appetite and tolerance levels;
- Support strategic and operational decision-making through the provision of timely, reliable, and decision-useful risk information;
- Monitor capital adequacy and solvency through regulatory capital models, rating agency capital models, and the Internal Capital Model (ICM), including stress testing; and
- Promote a strong risk management culture that supports controlled and informed risk-taking.



Climate and nature-related risks arising from climate change are identified, assessed, and monitored through SiriusPoint's Enterprise-wide Risk Management (ERM) framework.



RISK AND CAPITAL MANAGEMENT COMMITTEE

The Enterprise Risk & Capital Committee (ERCC), chaired by the Group Chief Risk Officer, is a management committee established by the SiriusPoint Board of Directors Risk and Capital Management Committee (RCMC). The ERCC supports the RCC by overseeing the Company's enterprise-wide risk profile, capital adequacy, and adherence to the Board-approved risk appetite framework.

The ERCC provides oversight of the ERM framework and is responsible for reviewing the identification, assessment, monitoring, and mitigation of material risks across the Company, including climate- and nature-related risks. Climate-related risks are considered within relevant risk categories rather than as a standalone risk class, reflecting their enterprise-wide influence.

At its quarterly meetings, the ERCC considers updates from functional and business leaders covering, among other matters: risk appetite monitoring; capital adequacy and stress testing; underwriting and reserving risks; investment risks; operational and technology risks; emerging risks; regulatory and rating agency developments; and climate-related risks and opportunities.

The ERCC reviews the Group Risk Register, challenges risk assessments and mitigation plans, and escalates risks exceeding appetite or exhibiting adverse trends. Where required, the ERCC recommends updates to the enterprise risk appetite framework and escalates material matters to the RCMC.

Sustainability-related risks, including climate-related legal, regulatory, and reputational risks, are incorporated into ERM processes and are informed by updates from the Chief Legal Officer and relevant governance forums, including the Sustainability Steering Committee, which monitors current internal and external trends and developments.



The ERCC provides oversight of the ERM framework and is responsible for reviewing the identification, assessment, monitoring, and mitigation of material risks across the Company.



RISK MANAGEMENT PROCESSES

RISK IDENTIFICATION AND MANAGEMENT FOR UNDERWRITING

The risk management and underwriting functions are responsible for identifying and anticipating climate-related risks and opportunities. These teams remain informed of climate- and environment-related developments through industry publications, external conferences, and ongoing monitoring of relevant risk factors. This includes monitoring legal and regulatory developments related to climate, energy, and environmental matters, as well as evolving best-practice guidance on risk management, disclosure, and scenario analysis.

Catastrophe risk trends and their potential impact on the portfolio are reviewed on an ongoing basis. The underwriting function regularly evaluates catastrophe risk by monitoring changes in third-party models and, where appropriate, calibrating catastrophe risk estimates to reflect updated assumptions and insights.

Climate-related risks within the underwriting portfolio are actively managed through pricing discipline, underwriting guidelines, and diversification strategies. Total exposed limits are managed using outward retrocession reinsurance, including both proportional (quota share) and aggregate coverage. Probable maximum losses (PMLs) from property insurance exposures are maintained within defined limits relative to SiriusPoint's total capital base to promote sufficient capitalization against major catastrophe events. As underwriting limits, pricing, and terms are reviewed annually, the Company retains flexibility to adjust its risk appetite and maintain appropriate buffers against downside risk. In regions or perils subject to heightened climate-related uncertainty, additional uncertainty loadings may be applied to pricing models, or business may be selectively limited or not renewed where risks fall outside established risk tolerance levels.

RISK MANAGEMENT FOR INVESTMENTS

The Risk Management function works with the Investment teams to integrate climate-related risks into the ERM framework. Oversight of SiriusPoint's investment strategy rests with the Chief Investment Officer, who is responsible for the performance and engagement of both third-party asset managers and the in-house investment team, and reports on these matters to the Investment Committee of the Board of Directors of SiriusPoint.

GROUP SOLVENCY SELF-ASSESSMENT (GSSA)

SiriusPoint Group has formalized its risk and capital assessment and reporting through an ongoing GSSA process. The GSSA process is conducted in accordance with applicable regulatory requirements. It is forward-looking in nature and forms an integral part of the Group's strategic risk management, capital planning and allocation, risk appetite setting, risk mitigation discussions, and business and financial planning processes.

DISCLOSURE FRAMEWORKS

In response to evolving supervisory expectations, mandatory disclosure regimes, and information requests from international regulators and supervisory authorities including, but not limited to, the European insurance supervisors and the European Insurance and Occupational Pensions Authority (EIOPA), U.S. Securities and Exchange Commission (SEC), the Bermuda Monetary Authority (BMA), the California Air Resources Board (CARB), New York State Department of Financial Services (NYDFS), and the Prudential Regulation Authority (PRA), we continue to strengthen the integration of climate-related risks within our ERM framework, governance processes, and risk oversight practices.



Catastrophe risk trends and their potential impact on the portfolio are reviewed on an ongoing basis.



RISK MANAGEMENT PROCESSES (CONT)

TRANSITION RISK

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

As jurisdictions adopt climate-related regulations and clients adjust their business models, transition dynamics may influence risk selection, pricing, asset values, and claims trends. While many economies continue to rely on conventional energy sources, we recognize that transition pathways may differ across regions and sectors. SiriusPoint may support underwriting transactions for companies involved in higher-emitting activities when there is evidence of transition planning, including actions aligned with local regulatory expectations and industry best practices. Annual policy terms in much of our business provide flexibility to re-price, restructure, or withdraw as risk profiles evolve, which helps mitigate exposure to long-term transition uncertainty. Only select lines, such as U.S. mortgage, include multiyear policies, and these are managed within defined risk tolerances.

Underwriting guidelines and referral processes require consideration of activities and sectors that may present elevated environmental or transition-related risk. These considerations are evaluated through established governance processes rather than as standalone exclusions. In parallel, we monitor developments in climate-related litigation, including claims related to adaptation, mitigation, and disclosure. Given SiriusPoint's product mix, limit structures, and portfolio diversification, exposure to such risks is currently assessed to be limited.

Transition-related considerations are incorporated into our broader risk management processes, including risk identification, assessment, and governance activities conducted as part of the GSSA. These considerations inform enterprise-wide risk oversight, portfolio management discussions, and capital planning decisions alongside other material risk drivers.

Scenario analysis for GSSA and risk assessments across business functions incorporate transition-risk pathways, including variations in policy tightening, technology deployment, growing cybersecurity risks, client expectations for emission- and sustainability-related risk evaluation, market shifts, and carbon-pricing impacts. Insights from these analyses inform risk appetites, pricing assumptions, retrocession strategy, and exposure management. As supervisory expectations expand, SiriusPoint continues to refine the design, calibration, and governance guiding transition risk analysis.

The primary processes that enable SiriusPoint to reduce the risk from, and remain resilient against, long-term climate-related impacts 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.



7
RESPONSIBLE
INVESTMENT



OVERALL STRATEGY AND APPROACH

PORTFOLIO SUMMARY

SiriusPoint maintains a multi-asset, multi-currency portfolio managed in partnership with external asset managers. 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. Our primary asset managers are actively engaged in sustainability initiatives and offer a range of sustainability solutions, including advising on portfolio diversity strategies, deploying capital for green solutions, and incorporating climate and sustainability-related metrics into investment processes. This group provides quarterly climate and social responsibility summaries of our holdings, including a weighted average of our carbon intensity (Scopes 1 and 2) per million in sales and financed carbon emissions data for investments, as well as transparency on the proportion of investments that do not supply reliable financed emissions estimations. As SiriusPoint engages with new asset managers, we consider how sustainability matters are handled as part of our selection and oversight processes.

DATA COLLECTION AND SCORING METHODOLOGY

The majority of our portfolio is managed by large asset managers that track environmental, social, and governance (ESG) performance based on Morgan Stanley Capital International (MSCI) and other ratings data. We review quarterly reports that summarize the performance of our investment portfolio, including metrics such as weighted average carbon intensity and percent of holdings with Science Based Targets initiative (SBTi) targets.⁸ The main fixed income portfolio demonstrates a strong ESG performance with an overall ESG score of 6.36, an A rating as per MSCI. This places SiriusPoint above average in the scoring range, indicating solid overall ESG performance. Our portfolio also achieved a balanced performance across ESG dimensions. An average of 80% of our holdings managed by large asset managers provide more accessible ESG metrics, as compared to the industry benchmark of 74%. In terms of financed carbon emissions from our large asset managers, we have 59.05 tons of CO₂e per \$1M invested, with a carbon intensity of 230 tons of CO₂e per USD million sales.

We manage our portfolio utilizing certain data collection and scoring methodologies provided by MSCI, including measurement and monitoring, with tracking of asset-level ESG scores. This approach helps promote both transparency and accountability.

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

- Canadian Imperial Bank of Commerce (AAA)
- Pricoa Global Funding I (AAA)
- Federation des Caisses Desjardins du Quebec (AAA)
- Honeywell International Incorporation (AAA)
- Cummins Inc (AAA)

In terms of rating distribution, approximately 60% of our portfolio consists of securities rated A or above (AA or AAA). Approximately 68% of our holdings demonstrate stable ESG scores, with 7.2% showing increased scores, indicating incremental improvements in ESG performance.



8
PEOPLE AND
COMMUNITY



OVERALL COMPANY PROFILE

In 2025, we continued to invest in a culture of high performance and inclusion. We believe that consistently aligning our actions with our core values – integrity, collaboration, customer focus, and solution-oriented thinking – positions SiriusPoint for long-term success as we grow and adapt to evolving market expectations. Our strengths include the diversity of backgrounds, perspectives, and skillsets that drive agility and resilience across the organization. These commitments are reinforced through our Code of Business Conduct and Ethics, our People & Culture policies, and the robust speak-up channels that provide employees with an avenue to be heard and supported.

To thrive in a competitive market, we aim to attract and retain top talent with the skills, values, and behaviors that align with our core values. We believe our people strategy is vital for our continued business growth and profitability. The Chief Human Resources Officer is our executive accountable for overseeing the implementation of our human capital management strategy, which includes inclusion and belonging initiatives. Our Chief Human Resources Officer is responsible for reporting progress against established human capital goals and objectives to the Board Compensation Committee, and for evaluating and refining our strategy over time.

To thrive in a competitive market, we aim to attract and retain top talent with the skills, values, and behaviors that align with our core values.

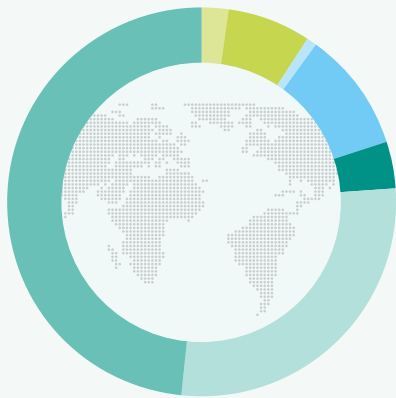


WORKFORCE COMPOSITION

OUR PEOPLE

As of December 31, 2025, SiriusPoint's workforce (including our wholly-owned subsidiary, IMG) stood at 526 employees across seven countries. Our workforce remains globally distributed, with 50% located outside North America.

SiriusPoint Global Employee Distribution



United States	49%
United Kingdom	27%
Sweden	10%
Bermuda	7%
Switzerland	4%
Belgium	2%
Canada	1%

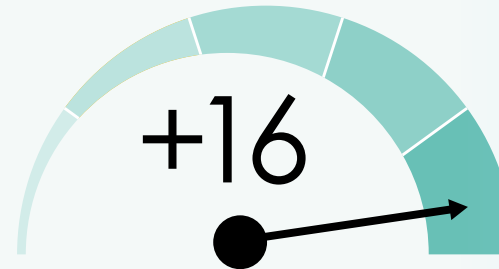
In Office Status



Remote	24%
Office-Based	76%

EMPLOYEE ENGAGEMENT

In 2025, we distributed employee engagement surveys at the group level and to certain subsidiaries and achieved a response rate of 91%, maintaining strong participation across the organization. Our overall engagement score rose by 2 points from 80 to 82, continuing a positive upward trend that began in 2023. Our Net Promoter Score (NPS) rose by 16 points, moving from 13 to 29. This score illustrates the increasing proportion of employees who would recommend SiriusPoint as a good place to work. We saw increases in company pride, collaboration, and recognition. Scores for alignment, development, and SiriusPoint-specific questions also reached new highs.



Our Net Promoter Score (NPS) rose by 16 points, moving from 13 to 29.



50%
of our workforce is located
outside North America



WORKFORCE COMPOSITION (CONT)

TALENT, LEARNING & LEADERSHIP

Effective leadership throughout our Company remains central to cultivating a high-performing culture and reinforcing our core values. In 2025, we continued to strengthen our leadership pipeline through structured succession planning and development programs aligned with our governance processes. Building on the foundations laid in 2024, we provided leadership trainings to support leaders in modeling our core values and to uphold the Company's Leadership Principles.

In February 2025, SiriusPoint became a sponsor of the Insurance Cultural Awareness Network (iCAN), the first industry-wide, independent network that supports multicultural inclusion across the insurance sector. In 2025, our Global Head of Talent Acquisition and Senior Talent Acquisition Partner were ranked among iCAN Role Models, recognizing their commitment to inclusion in the insurance industry. This honor is awarded to individuals who inspire others through leadership, advocacy, and action.

REFINING OUR ORGANIZATION

We have concentrated on structuring our organization to promote high performance, enhance global collaboration, address cross-team barriers, and optimize organizational design strategies. This has involved conducting organizational design exercises and engaging with external contractors to improve business structure, processes, and teams. We have delivered a globally focused organizational design with a "One SiriusPoint" and "Underwriting Excellence" culture, maintaining an enterprise-wide emphasis across underwriting and support teams.

FEEDBACK FROM THE GROUND UP

We remain committed not only to strengthening our leadership structures, but also to providing employees at every level with meaningful channels to provide input on our culture and ways of working. We have embedded a strong "speak-up" culture that encourages open dialogue and empowers colleagues to share ideas, raise concerns, and influence decision-making through forums, cross-team discussions, and feedback mechanisms. Employees contribute valuable insights that help us refine processes, enhance collaboration, and promote a respectful workplace.



COMPANY'S LEADERSHIP PRINCIPLES



CITIZENSHIP
We take responsibility for the greater good of the firm



DELIBERATE
We are thoughtful in establishing our focus



OWNERSHIP
We factor in the bigger picture when making decisions



RELATED
We foster partnerships with each other to deliver for clients



DRIVING
We catalyze momentum to achieve results



INVESTING IN GROWTH AND PERFORMANCE MANAGEMENT

In 2025, we expanded our workforce with more new roles to support growth across the organization. We continued our structured approach to individual goal setting, performance reviews, and providing training and coaching support to employees.

We believe that peer feedback and recognition play a critical role in fostering a motivated, connected, and high-performing workforce. To reinforce this, we are building a culture designed to weave regular recognition into team routines, meetings, and development discussions. One example is the social employee rewards and recognition program named "SiriusPoint Stars." Through the platform's peer-to-peer recognition features, colleagues can publicly celebrate one another's achievements and award points in acknowledgment of meaningful contributions that reflect SiriusPoint's core values.

WHAT WE OFFER

Our rewards approach is designed to attract and retain talented professionals, recognize meaningful contributions, and support every colleague in reaching their full potential. We align compensation with individual performance, team impact, and the long-term success of SiriusPoint. In addition to competitive base pay, our total rewards include annual performance bonuses based on contributions to the company, team achievements, and each employee's own personal achievements.

Benefit and compensation structures vary by location and subsidiary, in line with local regulations. Management collaborates with the Compensation Committee of the Board of Directors and independent compensation advisors to benchmark and shape our programs. Our performance-driven framework encompasses base salary, variable incentives, and global benefits that support a resilient and engaged workforce.

EMPLOYEE HEALTH AND WELLBEING

We are committed to supporting the wellbeing of our employees and their dependents through comprehensive benefits, wellness initiatives, and robust workplace safety practices. Each year, SiriusPoint benchmarks its benefits across geographies and subsidiaries. We have made meaningful progress in harmonizing benefit offerings across the organization to promote greater alignment and consistency, in compliance with applicable laws. Our benefits portfolio includes flexible spending accounts, wellness programs, parental leave, medical and disability coverage, and provisions that support remote and hybrid work arrangements. In addition, we actively sponsor social clubs and internal wellness initiatives that promote connection, health, and a strong sense of community.

Our Employee Assistance Program (EAP) provides counselling and mental health resources for employees and their families, addressing both financial and psychological wellbeing. We actively monitor health and safety issues and consider adjustments to support our employees and improve the operation of our business.

EMPLOYEE WELLBEING DAY

In 2025, SiriusPoint introduced its first company-wide Employee Wellbeing Day. This holiday is a dedicated day for all colleagues, across every region and role, to disconnect from work and focus on rest, family, and personal wellbeing. This initiative reflects our commitment to fostering a supportive and sustainable workplace culture. SiriusPoint intends to re-approve this day in 2026 as part of our broader efforts to promote employee health, balance, and long-term engagement.



Our benefits portfolio includes flexible spending accounts, wellness programs, parental leave, medical and disability coverage, and provisions that support remote and hybrid work arrangements. In addition, we actively sponsor social clubs and internal wellness initiatives that promote connection, health, and a strong sense of community.



INVESTING IN GROWTH AND PERFORMANCE MANAGEMENT (CONT)

CAREER DEVELOPMENT

At SiriusPoint, career development is rooted in continuous learning, strong leadership, and opportunities for meaningful professional growth. Our global footprint enables employees to gain exposure to diverse experiences, including mentorship and on-the-job learning. We support ongoing skill development through tuition and certification reimbursement programs, helping employees strengthen capabilities aligned with evolving business needs.

Our Executive Leadership Team remains committed to cultivating internal talent through structured assessments, succession planning, and performance management. We continue to enhance our leadership workshops and training programs, anchored in our Leadership Principles, to provide employees with support and tools to grow and succeed. Investing in our workforce enables us to meet new challenges effectively and deliver innovative solutions that address our customers' changing needs.

TOOLS FOR CONTINUAL GROWTH

To further enable professional development, SiriusPoint provides employees with access to the LinkedIn Learning® platform, offering a wide range of courses and resources relating to individual career aspirations. Tuition and certification reimbursement programs complement these resources by supporting advanced education and skill-building. For the third consecutive year, SiriusPoint also facilitated a Senior Leadership Collaboration Day to strengthen leadership dialogue and alignment across the organization.

Certain MGA partners introduced a global Manager Development Series focused on strengthening core people-management capabilities, including performance feedback and employment law fundamentals. They have also implemented job-shadowing initiatives to encourage practical learning and support future growth opportunities.



SiriusPoint provides employees with access to the LinkedIn Learning® platform, offering a wide range of courses and resources relating to individual career aspirations.



CULTURAL STEWARDSHIP

At SiriusPoint, we believe that the diversity of backgrounds, perspectives, and experiences within our workforce strengthens decision-making, enhances client understanding, and supports long-term business performance. In 2025, we advanced a more intentional, people-centered strategy focused on fostering inclusive behaviors, embedding fairness throughout the employee lifecycle, and cultivating a sense of belonging across our global teams. We continued to improve our inclusive hiring practices, strengthened policies that promote a supportive workplace, and empowered local teams through charity and social committees to drive community engagement and cultural connections. SiriusPoint supports neurodiversity by fostering an inclusive workplace. We offer guidance on interviewing neurodivergent candidates and conduct bias training. Our commitment to employee inclusion and belonging remains central to how we attract, develop, and retain talent from a wide range of backgrounds, ensuring that SiriusPoint continues to be an innovative, collaborative, and inclusive place to work.

"These networks have become pillars of our inclusive culture. Inclusion is not just a trend, but a vital part of SiriusPoint's DNA."

Scott Egan, CEO

EMPLOYEE RESOURCE GROUPS (ERGS)

Our ERGs, including Women in SiriusPoint (WISP), SiriusPride, the Multicultural Network, and the Health & Wellbeing Network, played a central role in cultivating community. In 2025, ERGs organized global learning events, cultural celebrations, and community initiatives designed to help colleagues feel seen, valued, and empowered, and to strengthen connections across our global community.

ERGs, which are open to all employees, play an important role in welcoming new colleagues and helping them feel connected from their first days at SiriusPoint. Their support complements our broader efforts to strengthen an inclusive and engaging onboarding experience across regions and subsidiaries. In 2025, we introduced a buddy system to provide new employees with direct contacts to help them settle into the Company. We continue to review and enhance our recruitment and integration practices to promote alignment with our values and reinforce our commitment to fostering an innovative, collaborative, and inclusive workplace.



Health & Wellbeing Network

The Health & Wellbeing ERG champions physical, mental, and emotional wellbeing across SiriusPoint's global workforce. In 2025, colleagues across our offices participated in walking and running events to raise awareness and funding for community health initiatives, including the Bermuda-based Relay for Life and the St. Jude's Children's Research Hospital Walk at Rockefeller Park.

Globalpoint (Multicultural Network)

GlobalPoint, SiriusPoint's multicultural ERG, strives to build an inclusive, equitable, and culturally aware workplace. As part of our "One SiriusPoint" culture, the group promotes cross-cultural understanding, psychological safety, and a sense of belonging to colleagues across global offices. In partnership with Human Resources, GlobalPoint supports inclusive recruitment and equitable retention practices. The ERG also extends its impact externally by engaging with multicultural affinity groups and community organizations to broaden opportunities and support underrepresented communities through intentional outreach.

Women In Siriuspoint (WISP)

WISP fosters an inclusive workplace that strives to educate members on issues impacting women and supporting an inclusive work environment where all employees, regardless of gender, can grow, lead, and thrive. The group provides access to professional development opportunities, creating spaces for open dialogue and allyship, and advocating policies and practices that support development across the organization. In 2025, SiriusPoint had active WISP members at all physical SiriusPoint offices.

PARTNERSHIPS AND ACTIVITIES

SiriusPoint is dedicated to positively influencing the communities where we operate, and we encourage colleagues across our global offices to actively participate in local causes and philanthropic initiatives. In 2025, this commitment strengthened as employees engaged in a wide range of charitable activities that reflected our culture of service and our core values.

Throughout the year, teams across Bermuda, New York, London, Zurich, Stockholm, and other locations supported local nonprofits, participated in community events, and organized donation drives and fundraising initiatives that advanced health, education, and social wellbeing. From school supply and food-bank initiatives to charity runs, cancer research fundraisers, and volunteer programs supporting children, families, and underserved populations, our global workforce demonstrated its dedication to making a meaningful impact.

In 2025, this commitment strengthened as employees engaged in a wide range of charitable activities that reflected our culture of service and our core values.



PARTNERSHIPS AND ACTIVITIES (CONT)

A YEAR OF GLOBAL GIVING AND FUNDRAISING

In 2025, colleagues across our global offices organized fundraisers and participated in community events to raise awareness and funding for causes meaningful to them and the communities where we operate. While not an exhaustive list, the activities below highlight SiriusPoint's culture of community engagement, social impact, and employee-led philanthropy.

BERMUDA

Our Bermuda team engaged in several charitable outdoor activities, including winning the Xtreme Sports Games for the second consecutive year. The team also raised funds for cancer prevention and treatment services provided by the Bermuda Cancer and Health Centre through participation in the Relay for Life event.



LONDON

The London office held a charity bake sale to support brain tumor research and participated in a Volunteering Day at Moreland Primary School hosted by The Country Trust. London colleagues also joined the Standard Chartered Great City Race, contributing to Futuremakers, a global initiative that promotes economic inclusion and tackles inequality.



PARTNERSHIPS AND ACTIVITIES (CONT)

A YEAR OF GLOBAL GIVING AND FUNDRAISING (CONT)

These initiatives reflect the dedication of SiriusPoint colleagues worldwide to support local communities, advancing health and education, and strengthening social wellbeing.

ZURICH

SiriusPoint's Zurich office raised funds for Velafrica, an organization that collects unused bicycles across Switzerland, refurbishes them, and ships them to partner organizations in Africa that supply them to underserved communities. Velafrica also provides bicycle mechanic training and runs a "Bike to School" program that helps young people commute safely to and from school.

The Zurich team also took part in the SOLA-Stafette 2025, a long-distance relay race in Zurich that brings together thousands of participants each year. The event fosters community engagement and promotes employee wellbeing.

STOCKHOLM

The Stockholm team continued its partnership with Nolla Utanförskapet (Zero Exclusion), a non-profit organization that supports students from underprivileged areas at risk of social exclusion. As part of this collaboration, students are regularly welcomed to the Stockholm office to receive homework support, encouragement, and opportunities to build meaningful networks that can strengthen their future prospects.

In addition, the Stockholm office supported Stadsmission, a local non-profit assisting individuals experiencing homelessness and social vulnerability. During the holiday season, employees also contributed presents, helping to bring comfort and joy to people in need.

NEW YORK

Our New York office completed its third annual Project First Day to provide school supplies to children in New York City's shelter system. Colleagues also hosted a St. Baldrick's head-shaving event to support childhood cancer research and participated in the St. Jude Children's Research Hospital Walk at Rockefeller Park.

In alignment with our goal to promote sustainable practices and support local communities, the New York office introduced permanent donation boxes for non-perishable goods and toiletries to benefit local shelters.



9
COMPLIANCE

GOVERNANCE AND OVERSIGHT

In 2025, SiriusPoint continued to strengthen governance supporting sustainability-related compliance and risk management across the organization. We are in the process of updating our Charter outlining sustainability governance to clarify roles, reporting lines, and participation expectations for the Sustainability Council, including representation from key business segments and regional entities.

We assessed existing processes for identifying and escalating sustainability-related risks to support consistent oversight and integration into decision-making through established management and governance forums.

In 2026, SiriusPoint plans to continue formalizing processes for the identification and escalation of climate and other sustainability-related risks.

OVERVIEW OF STRATEGY

SiriusPoint remains committed to a global compliance strategy that complies with applicable regulatory standards and strives to support responsible business practices across all jurisdictions in which we operate. In 2025, we continued aligning our frameworks with evolving applicable requirements around climate risk, sustainability governance, operational resilience, and responsible conduct. We continued integrating acute physical risk, chronic climate impacts, and transition risk considerations into our

enterprise risk assessment frameworks. In 2025, the Sustainability Council and the Sustainability Steering Committee worked to update management practices to facilitate future alignment with frameworks. Frameworks guiding future updates to our internal processes include the Prudential Regulation Authority (PRA) SS 5/25, the European Supervisory Authority (ESA) guidance on sustainability-related risk management, and the International Sustainability Standards Board (ISSB) Sustainability Disclosure Standards

MONITORING CHANGES TO COMPLIANCE OBLIGATIONS

SiriusPoint expanded its risk register in 2025 to include sustainability-specific risks and strengthened its monitoring of new applicable laws and regulations. The review of sustainability-specific regulatory developments has since been incorporated into the Company's regulatory change management workflow, a structured mechanism jointly run by the Sustainability and the Regulatory teams within the Legal, Regulatory and Compliance Department, to identify, assess, and prepare for emerging regulatory obligations.



We continued aligning our frameworks with evolving applicable requirements around climate risk, sustainability governance, operational resilience, and responsible conduct.



ENHANCING CONTROLS, RISK MONITORING, AND ASSURANCE

In 2025, SiriusPoint strengthened its monitoring and assurance environment, particularly in areas that regulators increasingly view as operationally and strategically material. Monitoring expectations within underwriting and insurance operations were incorporated into the updated risk taxonomy, helping to consistently identify and escalate risks across business units.

TRANSPARENCY

SiriusPoint's governance structure fosters transparency through robust internal reporting mechanisms. Clear communication is maintained around key priorities, assurance metrics, and candid discussions. Our Compliance function leverages this structure to provide visibility at the appropriate levels and to encourage the same from stakeholders. By promoting the raising of concerns, seeking assistance, and effective incident management, the organization reinforces a culture of openness and constructive accountability.

CLIENT AND VENDOR MANAGEMENT EXPECTATIONS

SiriusPoint is committed to maintaining responsible, ethical, and transparent relationships with our clients, vendors, and other stakeholders. Guided by our Code of Conduct, employees are encouraged to raise questions or concerns without fear of retaliation. The Company's reporting system, which is publicly available on its website, operates 24/7 and is maintained by an independent third-party provider. The Company also provides guidance in its Whistleblower Policy. SiriusPoint offers toll-free phone numbers, supports multiple languages, and provides both web- and phone-based reporting options. Reports can be submitted openly or anonymously, and the system is designed to promote secure handling of information, and consistent case management.

We continue to strengthen our oversight of suppliers and third-party partners through our Vendor Code of Conduct, which is posted on our website and sets expectations for environmental responsibility, legal compliance, ethical behavior, and sustainable operational practices. As part of our evolving compliance monitoring program, we are enhancing visibility into supplier practices and assessing alignment with our sustainability objectives and regulatory expectations. These efforts reflect our ongoing commitment to responsible value-chain management and continuous improvement.



SiriusPoint's governance structure fosters transparency through robust internal reporting mechanisms.



CYBERSECURITY AND DATA PROTECTION CONTROLS

Given the rapid evolution of global cyber regulations, SiriusPoint continues to take a comprehensive approach to assessing cybersecurity risk across strategic, operational, financial, and reputational dimensions. This work supports the enhancement of programs aligned with relevant regulatory frameworks, including, but not limited to, Sarbanes-Oxley (SOX) controls, UK Operational Resilience requirements, the EU Digital Operational Resilience Act (DORA), the New York Department of Financial Services (NYDFS) Cybersecurity Regulation, Cyber Essentials required by Lloyd's, and the Bermuda Monetary Authority (BMA) Cyber Code of Conduct. In 2025, SiriusPoint strengthened its risk function by adding professionals with experience in sustainability-related risk, which helped further support the Company's ability to identify and address merging regulatory risks, including those driven by climate change and sustainability expectations.

ETHICS AND HUMAN RIGHTS

SiriusPoint maintains an ethical foundation through our Code of Conduct, which sets clear expectations for integrity, inclusion, and responsible behavior across the organization. The Code is available on our website and provides guidance on key areas such as respectful workplace practices, fair dealing, appropriate use of company resources, and adherence to laws and regulations. It also outlines the responsibility of employees to speak up when they have questions or concerns, reinforces the Company's commitment to non-retaliation, and supports a culture where ethical decision-making is an essential part of daily operations. Together, these principles help ensure that employees understand not only what is required of them, but also how their actions contribute to maintaining trust with colleagues, clients, and other stakeholders.



SiriusPoint maintains an ethical foundation through our Code of Conduct, which sets clear expectations for integrity, inclusion, and responsible behavior across the organization.



10
METRICS
AND TARGETS



GLOBAL FOOTPRINT

SiriusPoint occupies offices across North America and Europe. Because our operational emissions come primarily from energy use in these buildings, we track sustainability considerations through our landlords and building managers. We periodically assess our leased footprint in response to workforce needs, including hybrid work patterns, to promote efficient use of office space and support the experience of our employees. We access relevant building performance data through landlords and building managers to support Scope 1 and 2 emissions reporting. See [Appendix C \(Greenhouse Gas Emission Index\)](#) for full greenhouse gas emissions disclosures.

OPERATIONAL EMISSIONS REDUCTION

Several of our key locations are certified under globally recognized frameworks such as Leadership in Energy and Environmental Design (LEED) and Building Research Establishment Environmental Assessment Method (BREEAM), which evaluate buildings against criteria including energy efficiency, materials, health and wellbeing, waste, water, pollution, land use, transportation, and innovation. These certifications help ensure that core building systems, including heating and cooling, lighting, and water management, operate efficiently and responsibly. The following locations include building-specific reduction measures.

NEW YORK CITY, NEW YORK

The New York office is in One World Trade Center, a LEED Gold-certified building designed to reduce environmental impacts through a wide range of high-performance systems. The tower incorporates numerous energy-efficient features, including regenerative-braking elevators, daylight-responsive lighting controls, and high-efficiency plumbing fixtures that reduce water use by approximately 30% compared to a typical building of similar size. The building also captures and reuses 100% of its stormwater on-site for cooling, fire protection, and irrigation needs, and more than 90% of office areas benefit from natural daylight, limiting reliance on electric lighting. SiriusPoint uses the building's utility-monitoring platform to track electricity and other consumption data. This information supports emissions reporting and helps the Company better understand operational energy use within its tenant space, informing opportunities for efficient resource management over time.

LONDON, ENGLAND

For the first half of 2025, SiriusPoint leased office space at 20 Fenchurch Street, a building that holds an "Excellent" BREEAM rating and incorporates several sustainability-focused features. In addition to the certified environmental design, the building includes rooftop solar panels, a hydrogen fuel-cell system that contributes to the base-building energy supply, and an intelligent building-management platform designed to monitor and optimize energy use. Employees also benefited from the building's broader sustainability initiatives, which include comprehensive recycling programs and other resource-efficiency measures.

In the third quarter of 2025, SiriusPoint relocated its London office to 33 Gracechurch Street, a newly renovated space that operates on 100% renewable electricity, as reflected in utility arrangements communicated by the building's management.



GLOBAL FOOTPRINT (CONT)

OPERATIONAL EMISSIONS REDUCTION

STOCKHOLM, SWEDEN

The Stockholm office earned an "Excellent" BREEAM certification, reflecting the building's high standards for energy efficiency, environmental performance, and occupant wellbeing. The property is connected to Stockholm Exergi's district heating network, of which approximately 97% is generated from renewable or recovered energy sources, reducing the carbon intensity of space heating. Electricity for the office is supplied by Boo Energi, which provides 100% renewable power sourced from hydroelectric, solar, and/or wind generation. Together, these features support lower-emission operations and contribute to the site's overall sustainability profile.



LIÈGE, BELGIUM

Our Liège office maintains a "Very Good" BREEAM certification, reflecting the building's design focus on energy efficiency and reduced environmental impact. The site benefits from a high-performance HVAC system engineered to minimize energy loss and improve overall operational efficiency. In addition, the building is supplied with electricity purchased under 100% green-tariff arrangements, as reported by the utility provider, helping to further limit the office's carbon footprint. The location also features on-site electric vehicle charging stations, supporting lower-emission commuting options for employees.



ZURICH, SWITZERLAND

The Zurich office's electricity is sourced from ewz.pronatur, a certified 100% renewable electricity product supplied by EWZ, the City of Zurich's electric utility. This product guarantees electricity generated exclusively from Swiss renewable sources, supporting low-carbon operations and contributing to the canton's broader sustainability objectives. Sourcing ewz.pronatur helps the office better understand its electricity use and identify potential opportunities to manage consumption more effectively.



SUBSIDIARY OFFICES

IMG, a wholly owned subsidiary, operates multiple offices that contribute to the Company's operational footprint. Its primary U.S. location is in Indianapolis, Indiana, where International Medical Group, IMG Administrators, and iTravelInsured are all based. In the United Kingdom, IMG maintains additional offices in Cardiff and Redhill. These locations support administrative, operational, and client-service functions, and are included in SiriusPoint's ongoing utility-data collection efforts for emissions reporting.

Armada, which was a wholly owned SiriusPoint business until its sale on October 31, 2025, operated from a single office located in Hunt Valley, Maryland. Emissions associated with Armada's leased facilities were included in SiriusPoint's Scope 1 and Scope 2 greenhouse gas inventory through the effective date of the divestiture, consistent with the Company's established boundary-setting approach for operational control.

METHODOLOGY

SiriusPoint continues to enhance the rigor and completeness of its greenhouse gas (GHG) accounting processes, informed by evolving standards and regulatory expectations. Recent improvements reflect updated guidance under the GHG Protocol guidance, along with emerging disclosure requirements in California, specifically Senate Bills 253. In 2025, SiriusPoint refined its governance and internal controls for carbon accounting to help ensure consistency and support the reliability of future climate-related disclosures.

We recognize the importance of climate-related metrics and have strengthened our measurement capabilities through enhancements to our operational systems, enabling more consistent monitoring, management, and disclosure of climate-related data.

SiriusPoint utilizes a tool to support automated emissions tracking that consolidates data and reduces manual data management, improving both efficiency and reliability. We measure emissions based on operational control of owned and leased assets. SiriusPoint calculated its first global Scope 1 and Scope 2 inventory in 2021, followed by a partial Scope 3 inventory in 2022. Further initiatives implemented to help manage and reduce GHG emissions include maintaining a hybrid work model, transitioning servers to cloud-based infrastructure, and reducing the size of our real estate footprint.

Our GHG-measurement methodology aligns with the Greenhouse Gas Protocol guidelines and the ISO 14064-1 Standard. This methodology covers the full suite of relevant greenhouse gases, all converted into CO₂e equivalents: carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), sulfur hexafluoride (SF₆), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs) and nitrogen trifluoride (NF₃). Primary data sources for emissions calculations include utility invoices and other consumption records from our offices.

- Scope 1 emissions include all direct emissions from company-controlled operations, including stationary combustion and any fuel burned in company-owned assets. An assumption-based approach was used to calculate fugitive emissions for inclusion in Scope 1.
- Scope 2 emissions include those generated from purchased electricity and district heat. Scope 2 emissions are calculated using both location-based and market-based methods in accordance with the GHG Protocol. Where direct meter data is unavailable, SiriusPoint applies refined allocation methodologies based on updated occupancy and square-footage ratios to improve estimation accuracy.
- Beginning in 2025, SiriusPoint expanded its Scope 3 assessment to include additional GHG Protocol categories, prioritizing those most material to the insurance and financial services sector. The Sustainability Team⁹ conducted an internal mapping exercise to identify categories for inclusion in future reporting cycles, supported by external review and benchmarking insights. SiriusPoint is actively strengthening its data collection practices for this purpose.



We recognize the importance of climate-related metrics and have strengthened our measurement capabilities through enhancements to our operational systems.



2025 GREENHOUSE GAS EMISSIONS INVENTORY

Scope 1 and 2 emissions are calculated at the end of the calendar year using quarterly energy utilization summaries. Spend-based calculations were completed for locations that were unable, as of the publication of this Report, to obtain from their landlord metered energy utilization data in kilowatt hours or therms. Two of the 15 offices included in our 2025 footprint heat their facilities using natural gas. The remainder use electricity-based energy for heating and cooling.

DIRECT EMISSIONS INVENTORY – METRIC TONS CO₂ EQUIVALENT¹⁰

Scope 1 + 2 GHG Emissions	Unit	2025
Scope 1	ton CO ₂ e	158.4
Scope 2 (market-based)	ton CO ₂ e	602.0
Scope 2 (location-based)	ton CO ₂ e	539.5
Total Direct Emissions (Scope 1 & 2) (market-based)	ton CO ₂ e	760.4

RENEWABLE ENERGY IN OPERATIONS

Scope 1 + 2 GHG Emissions	mWh
Purchased Fuel	764.4
Purchased Electricity	2071.9
Scope 2 Renewable Energy (Market-Based)	240.8
Scope 2 Renewable Energy (Location-Based)	275.9
% Renewable Energy (Market-Based)	8.5%

INDIRECT EMISSIONS INVENTORY - METRIC TONS CO₂ EQUIVALENT

Scope 3 GHG Emissions ^{11,12}	Unit	2025
Category 1: Purchased goods and services	tons CO ₂ e	6794.0
Category 2: Capital goods	tons CO ₂ e	1809.5
Category 3: Fuel- and energy-related activities	tons CO ₂ e	190.2
Category 6: Business travel ¹³	tons CO ₂ e	1501.3
Category 7: Employee commuting ^{14,15}	tons CO ₂ e	191.0
Total Scope 3 Emissions ¹⁶	tons CO ₂ e	10,486



GREENHOUSE GAS EMISSION REDUCTION EFFORTS

CLOUD MIGRATION

Energy consumption from computer servers has historically been one of our notable sources of carbon emissions. To address this, we pursued a multi-phased cloud migration strategy designed to meaningfully reduce the carbon footprint of our data centers.

Our first phase, largely completed in 2021, transitioned our data and application services to an NTT-operated hyperscale data center. Building on that momentum, we began migrating workloads to a leading cloud-based web services provider in 2022. This shift away from physical servers not only improves carbon efficiency but also enhances our overall energy performance.

In early 2024, we reached a major milestone by completing our full cloud migration. This cloud-first infrastructure positions us to continue driving meaningful reductions in energy use and emissions across our operations.

REDUCTION IN PAPER AND PLASTIC USE

SiriusPoint promotes a company-wide “go paperless” initiative to reduce paper consumption by working electronically wherever possible, using electronic signatures when permitted, and minimizing reliance on physical business cards. We also maintain office-based recycling programs and encourage the use of recycled paper whenever feasible.

In addition, SiriusPoint is committed to reducing plastic use and increasing recycling efforts, as outlined in our Environmental Policy ², which encourages employees to limit single-use plastics and opt for recycled or biodegradable alternatives whenever possible. Several of our offices have also participated in initiatives such as the “Plasticless Pledge”, encouraging employees to make small, everyday commitments to reduce plastic waste.

E-WASTE RECYCLING

To reduce the generation of electronic waste (e-waste), SiriusPoint prioritizes extending the useful life of our technology equipment wherever possible. When devices can no longer be repurposed or reassigned, we ensure they are responsibly processed through certified recycling programs. At our One World Trade Center location, laptops are recycled annually through our in-house process, which utilizes ProTek Technology Recycling, a vetted recycling vendor that helps us manage end-of-life devices safely and sustainably. We continue to explore new ways to minimize e-waste across our offices by refurbishing equipment when feasible and reinforcing responsible disposal practices for all electronic devices.



PARTNERSHIPS

SiriusPoint continued its partnership with ClimateWise, the global insurance industry initiative focused on advancing climate resilience and sustainable governance. In 2025, we completed our first formal review of our sustainability report against the ClimateWise Principles, a process that provided feedback that highlighted strengths in our developing governance structures and identified opportunities to further integrate climate-related risk considerations into our strategy, risk management, and decision-making frameworks. This review aligned with our ongoing effort to benchmark our practices against industry expectations and strengthen our governance, reporting, and risk processes.

We also maintained an active membership in the Association of Bermuda Insurers and Reinsurers (ABIR) and participated in industry evaluations related to emerging regulatory developments, sustainability practices and climate-related supervision. Through ABIR and other industry forums, SiriusPoint engaged with peers on evolving environmental and sustainability priorities across the Bermuda market and the broader global insurance sector. These engagements provide valuable visibility into supervisory trends and help ensure our governance, disclosure practices, and climate-related processes remain aligned with regulatory expectations. Together, our involvement in ClimateWise and ABIR reinforces our commitment to strengthening climate-related governance, improving transparency, and steadily enhancing our sustainability strategy in a measured and industry-aligned manner.



Together, our involvement in ClimateWise and ABIR reinforces our commitment to strengthening climate-related governance.



11
APPENDICES



APPENDIX A:
SASB INDEX



SASB INDEX

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	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.
	Complaints-to-claims ratio	FN-IN-270a.2	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.
	Customer retention rate	FN-IN-270a.3	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.
	Description of approach to informing customers about products	FN-IN-270a.4	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.
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	SiriusPoint uses the scoring methodologies provided by our lead asset managers. These scores are calculated using the weighted average ESG ratings of the holdings in SiriusPoint's portfolio, which are then further adjusted based on MSCI's assessment of broader trends. The resulting composite score is expressed on a 1-10 scale, which is subsequently mapped to an MSCI-style letter rating, ranging from AAA (leader) and CCC (laggard).
Policies designed to incentivize responsible behavior	Net premiums written related to energy efficiency and low carbon technology (Focus on energy business)	FN-IN-410b.1	SiriusPoint offers a range of reinsurance solutions that help clients identify and manage the risks associated with various types of transition technology-related projects, including wind, solar, and geothermal. For more information about these efforts, see Section 5 (Underwriting) of this Report.
	Discussion of products or product features that incentivize health, safety or environmentally responsible actions or behaviors	FN-IN-410b.2	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.

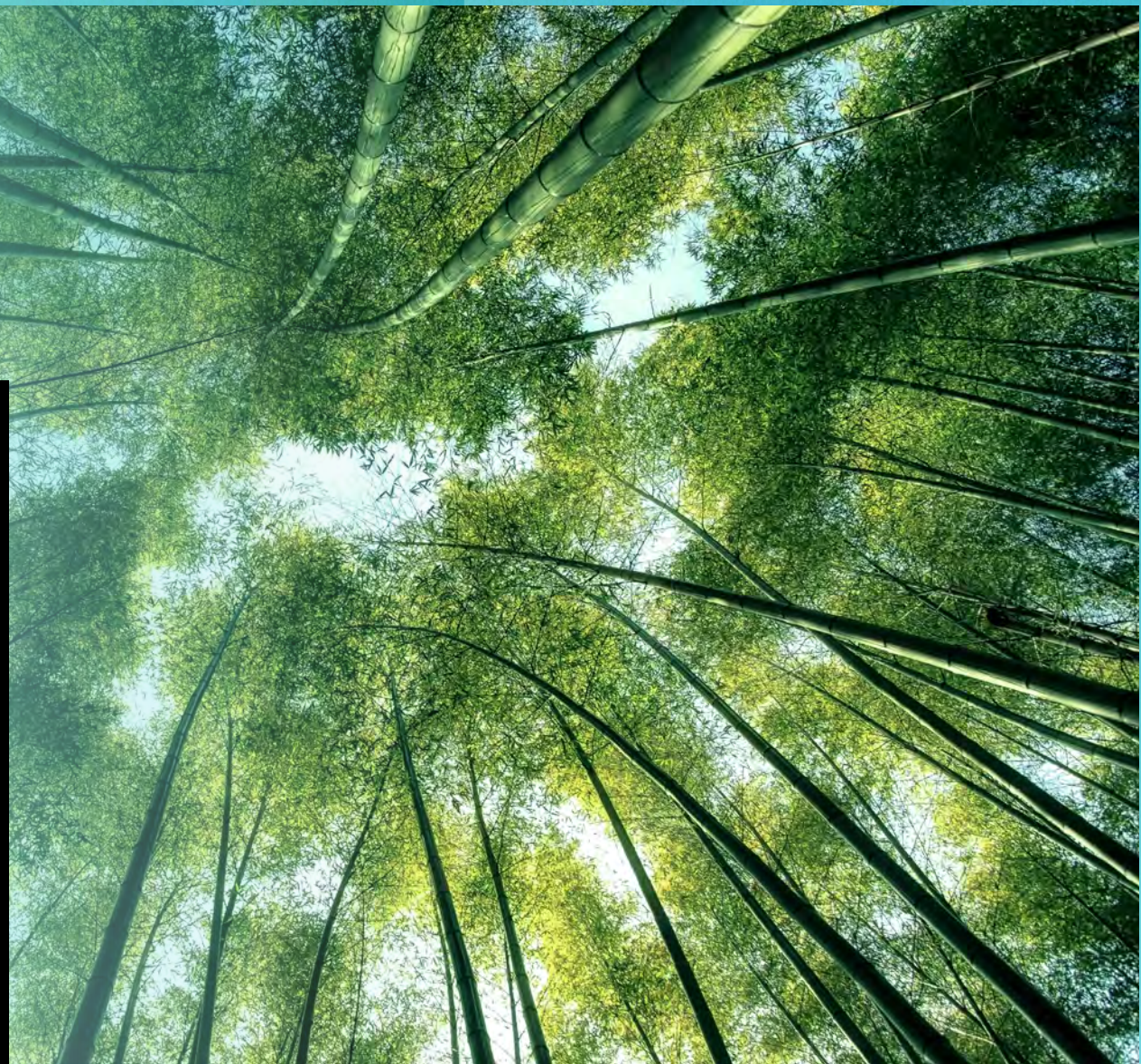
SASB INDEX (CONT)

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 Section 10 (Metrics and Targets) of this Report regarding greenhouse gas emissions for year 2025.																										
	Gross exposure for each industry by asset class	FN-IN-410c.2	Corporates Exposure by Industry <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">USD</th> </tr> </thead> <tbody> <tr><td>Financial ex Banks</td><td style="text-align: right;">426,147,474</td></tr> <tr><td>Banks</td><td style="text-align: right;">283,090,451</td></tr> <tr><td>Consumer, Non-cyclical</td><td style="text-align: right;">319,089,438</td></tr> <tr><td>Industrial</td><td style="text-align: right;">206,004,717</td></tr> <tr><td>Utilities</td><td style="text-align: right;">199,777,565</td></tr> <tr><td>Energy</td><td style="text-align: right;">189,051,964</td></tr> <tr><td>Communications</td><td style="text-align: right;">187,462,952</td></tr> <tr><td>Consumer, Cyclical</td><td style="text-align: right;">165,590,417</td></tr> <tr><td>Technology</td><td style="text-align: right;">107,290,995</td></tr> <tr><td>Basic Materials</td><td style="text-align: right;">71,748,858</td></tr> <tr><td>Other</td><td style="text-align: right;">32,081,110</td></tr> <tr><td>Grand Total</td><td style="text-align: right;">2,187,335,942</td></tr> </tbody> </table>		USD	Financial ex Banks	426,147,474	Banks	283,090,451	Consumer, Non-cyclical	319,089,438	Industrial	206,004,717	Utilities	199,777,565	Energy	189,051,964	Communications	187,462,952	Consumer, Cyclical	165,590,417	Technology	107,290,995	Basic Materials	71,748,858	Other	32,081,110	Grand Total	2,187,335,942
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Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	The Company has insufficient data accurately to disclose its financed emissions. Please refer to Section 10 (Metrics and Targets) for more information.																											
Description of the methodology used to calculate financed emissions	FN-IN-410c.4	The Company has insufficient data accurately to disclose its financed emissions. Please refer to Section 10 (Metrics and Targets) for more information.																											

SASB INDEX (CONT)

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	For information about this category, please see the Company's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the U.S. Securities and Exchange Commission.
	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	For information about this category, please see the Company's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the U.S. Securities and Exchange Commission.
	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	Please see Section 5 (Underwriting) for information about incorporation of environmental risks into underwriting processes, and Section 6 (Risk Management) for further information about the Company's management of climate risks.
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	For information about this category, please see the Company's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the U.S. Securities and Exchange Commission.
	Total fair value of securities lending collateral assets	FN-IN-550a.2	For information about this category, please see the Company's most recent Annual Report on Form 10-K and other subsequent periodic reports filed with the U.S. Securities and Exchange Commission.
	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 sufficient capitalization. Capital is managed continuously, and the Company's 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 helps ensure the Company can withstand large risks associated with systemic non-insurance activities (as well as other risks). In addition, on a quarterly basis the company performs quarterly stress testing for systematic non-insurance risk such as interest rates movements and stresses on the valuation of the Company's equity positions and other long-term assets.</p> <p>SiriusPoint must maintain adequate liquidity to meet policyholder and other obligations. In addition, SiriusPoint 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>SiriusPoint's ongoing 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, SiriusPoint seeks to:</p> <ul style="list-style-type: none"> • Protect the Company's financial position and reputation by validating that risks do not exceed the agreed risk appetites and tolerances; • Support the Company'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	Not disclosed. This metric is not considered relevant since insurance and reinsurance are primarily business-to-business.

APPENDIX B: CLIMATEWISE INDEX



CLIMATEWISE INDEX

SiriusPoint is continuing to align its Sustainability Report with ClimateWise’s principles. SiriusPoint has updated its reporting to specifically address the updated 2025 principles to help validate its processes against leading insurance industry guidelines.

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.	Please refer to Section 3 (Governance) of this Report.
Sub-Principle 1.2: Ensure that our senior management has responsibility for climate- and nature-related risk and opportunity management, including any transition plans.	Please refer to Section 3 (Governance) of this Report.
Sub-Principle 1.3: Create a clear link between governance and oversight, establishing a robust governance framework and underlying policies and procedures.	Please refer to Section 3 (Governance) of this Report.
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.	Please refer to Section 3 (Governance) of this Report.
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.	Please refer to Section 4 (Strategy) and Section 6 (Risk Management) of this Report.
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.	Please refer to Section 4 (Strategy) and Section 6 (Risk Management) of this Report.
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.	Please refer to Section 4 (Strategy) and Section 6 (Risk Management) of this Report.
Sub-Principle 1.8: Establish appropriate processes to identify, assess and prioritise climate- and nature-related impacts, risks and opportunities.	Please refer to Section 4 (Strategy) and Section 6 (Risk Management) of this Report.
Sub-Principle 1.9: Put in place mechanisms to monitor and manage climate- and nature-related risks and opportunities.	Please refer to Section 4 (Strategy) and Section 6 (Risk Management) of this Report.
Sub-Principle 1.10: Describe how scenario analysis has been used to inform the identification, assessment and management of climate- and nature-related risks.	Please refer to Section 5 (Underwriting) and Section 6 (Risk Management) of this Report.

CLIMATEWISE INDEX (CONT)

PRINCIPLE 2: ENGAGING STAKEHOLDERS

Sub-Principle 2.1: Manage and seek to reduce the environmental impacts of internal operations and physical assets under our control.	Please refer to Section 10 (Metrics and Targets) of this Report.
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.	Please refer to Section 8 (People and Community) of this Report.
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.	Please refer to Section 6 (Risk Management) and Section 9 (Compliance) of this Report.
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.	Please refer to Section 9 (Compliance) of this Report.
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.	Please refer to Section 6 (Risk Management) of this Report.
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.	Please refer to Section 8 (People and Community) of this Report.
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.	Please refer to Section 6 (Risk Management) and Section 9 (Compliance) of this Report.

PRINCIPLE 3: ENABLING TRANSITION

Sub-Principle 3.1: Integrate consideration of climate- and nature-related risks and opportunities into investment strategies and decision-making.	Please refer to Section 7 (Investment) of this Report.
Sub-Principle 3.2: Take action to manage the implications of climate- and nature-related risks and opportunities on, and of, our investments.	Please refer to Section 7 (Investment) of this Report.
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.	Please refer to Section 5 (Underwriting) of this Report.
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.	Please refer to Section 5 (Underwriting) of this Report.
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.	Please refer to Section 4 (Strategy) of this Report.
Sub-Principle 3.6: Describe how the transition plan is overseen, resourced and implemented.	Please refer to Section 4 (Strategy) of this Report.

CLIMATEWISE INDEX (CONT)

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.

Please refer to [Section 4 \(Strategy\)](#) and [Section 6 \(Risk Management\)](#) of this Report.

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.

Please refer to [Section 4 \(Strategy\)](#) and [Section 6 \(Risk Management\)](#) of this Report.

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.

Please refer to [Section 4 \(Strategy\)](#) and [Section 10 \(Metrics and Targets\)](#) of this Report.

Sub-Principle 4.4: Annual submission against the ClimateWise Principles.

Please refer to this [Appendix B](#) which applies the ClimateWise Principles to SiriusPoint.

Sub-Principle 4.5: Annual public disclosure of the climate-related disclosures including ClimateWise Principles as part of annual reporting.

Please refer to this [Appendix B](#), which applies the ClimateWise Principles to SiriusPoint and is included in this Report, which is publicly available.

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.

Please refer to this [Appendix B](#) and this overall Report. To help ensure this Report is transparent and easy to understand, SiriusPoint has outlined each element of our business and how it relates to sustainability. In addition, SiriusPoint has chosen to align our reporting to Task Force on Climate-Related Financial Disclosures (TCFD) standards and to include a Sustainability Accounting Standards Board (SASB) insurance-specific supplement in our appendices.



APPENDIX C:
GREENHOUSE GAS
EMISSION INDEX

GREENHOUSE GAS EMISSION INDEX

KEY FIGURES GHG EMISSIONS

SUMMARY		LOCATION-BASED EMISSIONS (TCO ₂ E)	MARKET-BASED EMISSIONS (TCO ₂ E)
Total Scope 1		158.4	158.4
Total Scope 2		539.5	602.0
Total Scope 3		10,485.9	10,485.9
Total		11,183.7	11,246.3

SCOPE 1	CATEGORY	TOTAL (TCO ₂ E)	
	Transportation		13.0
	Stationary Combustion		145.4
	Scope 1 total	158.4	158.4

SCOPE 2	ELECTRICITY	LOCATION-BASED EMISSIONS (TCO ₂ E)	MARKET-BASED EMISSIONS (TCO ₂ E)
	Electricity US/NYCW	35.7	36.6
	Electricity Switzerland	0.2	-
	Electricity Non-OECD Americas (incl. Bermuda)	32.3	32.3
	Electricity US/RFCE	260.3	287.0
	Electricity US/RFCW	175.6	193.3
	Electricity USA	3.6	4.8
	Electricity Sweden	1.7	0.3
	Electricity UK	26.1	47.8
	Electricity Belgium	3.9	-
	Electricity Total	539.5	602.0
	Scope 2 total	539.5	602.0

SCOPE 3		TOTAL (TCO ₂ E)	
Category 1	Purchased goods and services		6,794.0
Category 2	Capital goods		1,809.5
Category 3	Fuel-and-energy-related activities		190.2
Category 6	Business travel		1,501.3
Category 7	Employee commuting Total		190.9
	Scope 3 total	10,485.9	10,485.9

	TOTAL (SCOPE 1 + 2)	697.9	760.4
	TOTAL EMISSIONS (SCOPE 1 + 2 + 3)	11,183.7	11,246.3






APPENDIX D:
UNITED NATIONS
SUSTAINABLE
DEVELOPMENT
GOALS (SDG'S)



UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGs)

SiriusPoint recognizes that insurance and reinsurance as a risk protection mechanism play a key role in SDGs.

As such, it has aligned its governance foundations with the goals listed below:

SUSTAINABLE DEVELOPMENT GOALS (SDGS)	OUR CONTRIBUTION
 3 Good Health and Wellbeing	Please refer to Section 8 (People and Community) – Cultural Stewardship and Employee Resource Groups of this Report for information about SiriusPoint’s support of employee good health and wellbeing.
 5 Gender Equality	Please refer to Section 3 (Governance) and Section 8 (People and Community) of this Report for information about SiriusPoint's commitment to inclusion.
 8 Decent Work and Economic Growth	Please refer to Section 3 (Governance) and Section 8 (People and Community) of this Report for information about SiriusPoint’s support of employee working conditions.
 10 Reduced Inequalities	Please refer to Section 3 (Governance) and Section 8 (People and Community) of this Report for information about SiriusPoint’s commitment to a fair and respectful workplace and external initiatives
 12 Responsible Consumption and Production	Please refer to Section 4 (Strategy) and Section 10 (Metrics and Targets) of this Report for information about SiriusPoint’s responsible sourcing practices.
 13 Climate Action	Please refer to Section 4 (Strategy) , Section 5 (Underwriting) and Section 10 (Metrics and Targets) of this Report for information about SiriusPoint’s climate actions.
 17 Partnerships for the Goals	Please refer to Section 2 (About SiriusPoint) and Section 4 (Strategy) of this Report for information about SiriusPoint’s partnerships to achieve its sustainability goals.

NOTES

- 1 In 2024, the Task Force on Climate-related Financial Disclosures (TCFD) transitioned to the International Sustainability Standards Board (ISSB), which now oversees climate-related financial disclosures.
- 2 [Environmental Policy Statement](#) available here. For additional relevant governance documents, please see [Section 3 \(Governance\)](#) of this Report.
- 3 The term “MGAs” is used herein as a descriptive business term only and is not intended to reference, interpret, or apply the definition of “managing general agent” set forth in the Managing General Agents Act or related regulations
- 4 Assessments of natural catastrophe accumulations related to climate risks inform SiriusPoint's underwriting judgment, but they are not predictive guarantees. These assessments are evaluated alongside other considerations, including model limitations and broader risk-management factors.
- 5 Data concerning the proportion of Energy income from renewables is as of December 31 of each year indicated.
- 6 COP 28 refers to 28th UN Climate Change Conference, held in Dubai from November 30 - December 12, 2023.
- 7 This catalogue includes datasets that include warming trends in sea surface temperatures (SST) under a selection of climate scenarios. This catalogue captures expected sea surface changes related to climate impacts beneath different climate change scenarios in greater detail compared to the standard catalogue.
- 8 Available metrics are provided for transparency and informational purposes only. Sustainability metrics reflect specific non-financial datapoints for SiriusPoint's portfolio.
- 9 For a detailed description of the Sustainability Team's roles and responsibilities, see [Section 3 \(Governance\)](#).
- 10 Five of the SiriusPoint leased offices use 100% renewable energy for heating and cooling.
- 11 SiriusPoint acknowledges uncertainty in Scope 3 emissions inherent with the assumptions needed to capture the footprint of the company. SiriusPoint follows GHG Protocol recommendations for assumptions for any gaps in data across categories.
- 12 Scope 3 emissions for the disclosed categories from Armada and IMG are not within SiriusPoint's operational control and are therefore not included in the Company's Scope 3 emissions inventory.
- 13 Travel emissions were calculated using a spend-based methodology.
- 14 Employee commuting and work-from-home data were derived from an internal employee survey. Commuting-related emissions were then estimated by prorating the distance traveled, measured in kilometers or miles), based on each office's survey participation rate.
- 15 Emissions associated with employees working from home or following a hybrid schedule (one to four days per week in office) were estimated using data collective through an internal employee survey. For fully remote employees, we assumed a standard five-day, 40-hour workweek at home. Emissions associated with remote work were calculated following GHG Protocol guidance.
- 16 Scope 3, Category 15 (Financed Emissions) was not reported in 2025 due to insufficient representative data. We are enhancing data collection processes and aim to disclose these emissions in future reports.

