

California AB 1305 Disclosure for RenaissanceRe Holdings Ltd.

Last Updated November 2025

RenaissanceRe Holdings Ltd. (“RenaissanceRe,” “we,” or “our”) provides this disclosure statement in compliance with the California Health and Safety Code (AB 1305), which requires businesses making claims of significant reductions in their carbon dioxide or greenhouse gas emissions to disclose information substantiating those claims.

Carbon Reduction Claim

RenaissanceRe measured a 23% reduction in location-based emissions from 2019 through 2024, as detailed in our [ClimateWise Report](#).

RenaissanceRe calculates its greenhouse gas (GHG) emissions in accordance with The GHG Protocol, Revised Edition using a structured, activity-based approach.

For calculation of our 2024 emissions, we relied on the following data sources and methodologies:

- Scope 1 emissions are derived from direct sources based on internal records of fixed asset usage and gas service provider invoices across all company offices. These emissions include direct outputs from corporate vessels, backup generators, and on-site gas consumption.
- Scope 2 emissions are calculated from electricity provider invoices for all offices and data centers to capture indirect emissions.
- Scope 3 emissions, including business travel, employee commuting and waste, are calculated using actual travel data, standardized benchmarks, and third-party tools.

RenaissanceRe engages independent assurance providers to validate our emissions inventory annually, to verify accuracy and alignment with international standards. The 2024 carbon footprint inventory was validated by an independent third party, Turley, in accordance with the GHG Protocol, ISO 14064 series, and the CarbonNeutral Protocol.