

Introduction

RenaissanceRe is committed to being a trusted partner to our stakeholders and is proud of the long-term relationships we have fostered with our customers, investors, communities and employees. RenaissanceRe maintains and builds this trust by striving to operate to the highest standards of honesty and business conduct, grounded in our core values that include Integrity and Respect.

Focus:

Filtering inputs to avoid distraction, in order to concentrate on tasks that lead to the accomplishment of an overall goal.

Respect:

Treating all of our stakeholders with a genuine sense of worth for their person.

Integrity:

Maintaining an approach to all dealings that is upright, honest and morally sound.

Precision:

Having the ability and spending the time to produce results that are accurate and thorough, tempered with practicality.

Passion:

Undertaking action fueled by conviction, excitement and enthusiasm.



This Code of Vendor Conduct (the “Vendor Code”) reinforces RenaissanceRe’s core values and shares our expectations of any individual or entity providing a service to, for, or on behalf of, RenaissanceRe (“Vendors”). We expect our Vendors to demonstrate their commitment to ethical, human, socially responsible and legally compliant business practices by:

- Acting with integrity and conducting ethical business practices;
- Complying with all applicable laws and regulations; and
- Informing RenaissanceRe of any issues as they occur.

Additionally, we expect our Vendors to support the ethics and values set out in this Vendor Code.

Our Expectations

Compliance	RenaissanceRe is a high integrity organization and is committed to complying with the spirit, as well as with the letter, of all applicable laws, rules and regulations. Vendors are expected to comply with all laws and regulations applicable to their business when providing services to RenaissanceRe.
Discrimination, Bullying and Harassment	RenaissanceRe expects our Vendors to be equal opportunity employers and to provide work environments that are free from bullying and harassment, and to uphold these same principles by complying with all applicable laws, rules and regulations. To the extent that an individual raises a concern of misconduct, RenaissanceRe expects cooperation from our Vendors to appropriately investigate and remediate the matter.
Diversity, Equity & Inclusion (DEI)	RenaissanceRe seeks to embed DEI principles into its daily practices; by Seeking Diversity, Creating Equity and Practicing Inclusion. We consider our people to be our most valuable resource and believes in maintaining a culture that supports every person in doing their best work, and expect our Vendors to support similar business practices.
Health & Safety	RenaissanceRe strives to provide a safe, healthy and supportive work environment that promotes the well-being of our employees and the value that they contribute to the global organization. RenaissanceRe expects our Vendors to act in accordance with the relevant health and safety standards and requirements in the jurisdictions in which they operate.

<p>Human & Labor Rights including Modern Slavery</p>	<p>Forced Labor, Modern Slavery, Human Trafficking, Human Rights and International Labor Organization Standards RenaissanceRe objects to any form of forced and compulsory labor, child labor, human trafficking, slavery, or those practices identified by the International Labor Organization such as withholding of wages, restriction of movement etc.</p> <p>RenaissanceRe will not knowingly work with any Vendor engaging in any of these practices.</p> <p>RenaissanceRe expects that Vendors have appropriate measures in place that ensure workers are not exploited by third parties such as recruiters or agencies.</p> <p>RenaissanceRe expects our Vendors to share our commitment to the protection, promotion, preservation, and sanctity of human and labor rights across the organization.</p> <p>Freedom of Association, Collective Bargaining and Grievance Procedures RenaissanceRe expects Vendors to respect the rights of employees, in accordance with local laws, to associate freely, join labor unions and work councils (as they desire) and to seek representation.</p> <p>RenaissanceRe expects that Vendors will not prevent their workers from developing alternative mechanisms to express grievances or to protect their rights, and Vendors should not discourage, discriminate or retaliate against employees exercising their legal rights.</p> <p>Working Hours RenaissanceRe expects Vendors to ensure that working hours comply with national legislation and applicable international guidelines.</p>
<p>Conflicts of Interest</p>	<p>RenaissanceRe expects our Vendors to act with integrity and in the interests of RenaissanceRe and our customers. We expect Vendors to disclose any relevant potential conflicts of interest to RenaissanceRe throughout the time of their engagement with RenaissanceRe.</p>
<p>Financial Crime</p>	<p>RenaissanceRe does not tolerate any form of financial crime (money laundering, bribery and corruption, fraud, sanctions violation or tax evasion) and expects our Vendors to comply with the requirements of all applicable laws and regulations regarding the above while engaging with RenaissanceRe.</p>
<p>Fair Dealing</p>	<p>RenaissanceRe serves a wide variety of clients and customers and deals with a broad range of other stakeholders and counter parties on a world-wide basis.</p> <p>RenaissanceRe expects our Vendors to be mindful of applicable conduct requirements and appropriate business practices in applicable territories while engaging with RenaissanceRe.</p>

Confidential Information (including Personally Identifiable Information)	Where confidential information about RenaissanceRe, our clients, our partners, our colleagues and other stakeholders is shared with Vendors, we expect our Vendors to comply with the terms of their contract with RenaissanceRe and with the relevant laws and regulations.
Insider Trading / Market Abuse	Where Vendors may receive non-public information through their relationship with RenaissanceRe, we expect our Vendors to have controls in place to comply with relevant insider trading laws and regulations.
Antitrust / Fair Competition	RenaissanceRe expects all Vendors to deal fairly when interacting with competitors, to avoid anti-competitive practices and to comply with worldwide antitrust and competition laws.
Environmental Stewardship	RenaissanceRe believes in following environmentally responsible business practices and we analyze our operational sustainability to identify opportunities to reduce our impact. RenaissanceRe expects our Vendors to conduct their operations in a similar manner and to comply with local, national and international environmental regulations where they operate.
Media	RenaissanceRe expects our Vendors to forward all media request/inquiries across all channels (print, broadcast, online, radio, social media, etc.) regarding RenaissanceRe, or work done by the Vendor for RenaissanceRe, for review and approval. Vendors should not speak about RenaissanceRe to media or in any public forum or use or allow the use of any name, branding or log of RenaissanceRe or our affiliates without prior written consent from RenaissanceRe's Global Marketing & Client Communications department.
Contact Us	<p>For any questions regarding this Vendor Code or to report any actual or potential violation of any applicable laws and regulation by any Vendor please contact: VendorManagementGroup@renre.com.</p> <p>Any person reporting in good faith on concerns regarding potential violations of the law will not be subject to any form of reprisal.</p>

Monitoring of Vendors

For certain Vendor relationships, RenaissanceRe may request confirmation from the Vendor that they comply with this Vendor Code. As part of our Vendor contracts, we typically retain the right to audit Vendors or to use other external sources to independently assess the performance of the Vendor throughout the course of the Vendor's relationship with RenaissanceRe.

In the event of any non-compliance with applicable laws and regulations, the terms of any contract or RenaissanceRe's expectations as set out in this Vendor Code, we reserve the right to exercise our rights under the contract, including termination.