

RenaissanceRe provides this ESG Content Index to accompany the Company’s other ESG disclosures, including those contained on the Company’s website and in certain documents filed with the U.S. Securities and Exchange Commission, such as the Annual Report and Proxy Statement. This index assists readers in locating RenaissanceRe’s public disclosures relevant to the Sustainability Accounting Standards Board (“SASB”) and the Task Force for Climate Related Financial Disclosures (“TCFD”) frameworks. The “Information Location” references contained herein are not intended to be exhaustive, but to direct readers to the most relevant information responsive to the referenced standard. RenaissanceRe is continuing to review the various sustainability frameworks and is collaborating internally to expand upon these disclosures in the future.

TCFD* Standard	Information Location
<b>Governance</b> <i>Disclose the organization’s governance around climate-related risks and opportunities.</i>	
Describe the board’s oversight of climate-related risks and opportunities	<a href="#">Annual Report</a> : Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters  <a href="#">Proxy Statement</a> : Board structure and Processes; Environmental and Corporate Social Responsibility
Describe management’s role in assessing and managing climate-related risks and opportunities	<a href="#">Annual Report</a> : Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters  <a href="#">Proxy Statement</a> : Risk Oversight - Risk Management Process; Environmental and Corporate Social Responsibility
<b>Strategy</b> <i>Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy and financial planning where such information is material.</i>	
Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	<a href="#">Annual Report</a> : Risk Factors  <a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook  <a href="#">Proxy Statement</a> : Environmental and Corporate Social Responsibility
Describe the impact of climate-related risks and opportunities on the organization’s business, strategy, and financial planning	<a href="#">Annual Report</a> : Risk Factors; Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters  <a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook
Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	-
<b>Risk Management</b> <i>Disclose how the organization identifies, assesses, and manages climate-related risks.</i>	
Describe the organization’s processes for identifying and assessing climate-related risks	<a href="#">Annual Report</a> : Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters  <a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook
Describe the organization’s processes for managing climate-related risks	<a href="#">Annual Report</a> : Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters  <a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook
Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management	<a href="#">Annual Report</a> : Underwriting and Enterprise Risk Management; Environmental and Climate Change Matters

<b>Metrics and Targets</b>	
<i>Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.</i>	
Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process	<a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook
Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks	<a href="#">Website</a> : ESG / Sustainability
Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	-

\* RenaissanceRe is a member of ClimateWise, an initiative convened by the Cambridge Institute for Sustainability Leadership, which requires members to report annually against the TCFD Framework to aid the insurance industry in communicating and disclosing climate risks. RenaissanceRe's latest ClimateWise reporting through Lloyd's of London can be accessed here: <https://www.lloyds.com/about-lloyds/responsible-business/environment/climatewise>



SASB Accounting Metric	Disclosure Code	Information Location
<b>Transparent Information &amp; Fair Advice for Customers</b>		
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	<a href="#">Annual Report</a> : Legal Proceedings  The amount of monetary legal losses incurred by the Company as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers, if any, is minimal and immaterial.
Complaints-to-claims ratio	FN-IN-270a.2	Not applicable - Complaints-to-claims ratio is not relevant to the Company's business model, and as such the Company does not disclose this metric
Customer Retention Rate	FN-IN-270a.3	Not applicable - Customer Retention Rate is not relevant to the Company's business model, and as such the Company does not disclose this metric
Description of approach to informing customers about products	FN-IN-270a.4	<a href="#">Annual Report</a> : Marketing
<b>Incorporation of Environmental, Social, and Governance Factors in Investment Management</b>		
Total invested assets, by industry and asset class	FN-IN-410a.1	<a href="#">Annual Report</a> : Financial Condition, Liquidity and Capital Resources – Investments
Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	<a href="#">Website</a> : ESG / Sustainability
<b>Policies Designed to Incentivize Responsible Behavior</b>		
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	-
Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	<a href="#">Proxy Statement</a> : Environmental and Corporate Social Responsibility

		<a href="#">Annual Report</a> : Environmental and Climate Change Matters
<b>Environmental Risk Exposure</b>		
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophe	FN-IN-450a.1	-
Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2	<a href="#">Annual Report</a> : Summary of Critical Accounting Estimates
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	<a href="#">Annual Report</a> : Environmental and Climate Change Matters; Risk Factors; Underwriting and Enterprise Risk Management  <a href="#">Proxy Statement</a> : Environmental and Corporate Social Responsibility  <a href="#">Form 10-Q (Q3 2020)</a> : Current Outlook
<b>Systemic Risk Management</b>		
Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	-
Total fair value of securities lending collateral assets	FN-IN-550a.2	-
Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	<a href="#">Annual Report</a> : Corporate Strategy; Ventures; Risk Factors; Financial Condition, Liquidity and Capital Resources
<b>Activity Metrics</b>		
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	-



Accounting for a Sustainable Future