

HELPING OUR CUSTOMERS, COLLEAGUES AND COMMUNITIES THRIVE



LETTER FROM SID



This is SiriusPoint's first environmental, social and governance report. On February 26, 2021, we completed a nearly year-long journey to merge two companies, Sirius International Insurance Group, Ltd. ("Sirius Group") and Third Point Reinsurance Ltd. ("TPRE"). I'm proud that both companies shared a history of helping customers, communities and economies get back on their feet after disastrous events.

At SiriusPoint, our fundamental purpose as a (re)insurer is to help our customers and communities thrive by providing essential support when they need it most. We are committed to operating a sustainable business, where we actively encourage our stakeholders to do the right thing. Our vision is to grow our business, create value, and positively impact a changing world by being the most adaptive (re)insurer in the market. By design, our purpose, vision and values reflect a strong focus on ESG.

Our core values are to *Be Yourself*, *Be Open*, *Be Entrepreneurial* and *Be Pioneering*. Our values encourage us to celebrate diversity, apply our skills and passion to make a positive impact and develop innovative solutions for our customers, partners, and communities in an ever-changing global environment. I am proud that our executive leadership team – one-third of whom are women and almost half of which are racially or ethnically diverse – reflects our commitment to diversity and inclusivity.

Our initial ESG report is intended to provide a snapshot of where we are on our ESG journey following the merger of Sirius Group and TPRE and to provide an initial roadmap of our plans to create a more sustainable and socially-minded business.

We intend to do things differently and challenge ourselves to lead by example. Our ESG journey starts at the top of our organization by setting the right tone for our colleagues globally. We take that responsibility seriously and intend to hold ourselves accountable.

There is more to come! We are in the early stages of our ESG journey and look forward to updating you on our progress.

Sid Sankaran,
Chairman and Chief Executive Officer



Our culture drives us to apply our skills and passion to make a positive impact



OUR APPROACH TO ESG

As a global provider of risk protection to communities, businesses and governments around the world, ESG considerations are at the heart of our operations. The values of sound risk management, good governance, sustainability and social responsibility are reflected in how we operate our business, and treat our colleagues, our clients and communities. The Governance and Nominating Committee of our Board of Directors has ultimate oversight over ESG strategy and practices at SiriusPoint and is responsible for reporting to the Board periodically on these issues. As we work to transform SiriusPoint post-merger, we are looking for new opportunities to embed ESG values in our everyday business. Going forward, a newly reconstituted ESG Committee comprised of cross-functional leaders from across our business will drive our ESG strategy.



HOW WE THINK ABOUT ESG AT SIRIUSPOINT:

- GOVERNANCE AND ETHICS
- OUR PEOPLE AND COMMUNITIES
- SUSTAINABLE (RE)INSURANCE, INSURANCE AND INVESTMENTS
- OUR ENVIRONMENT



WHO WE ARE

We seek out innovative ways to manage risk and find solutions for the people and businesses we serve. Here are some principles that define us.

WE ARE entrepreneurs, innovators and problem solvers.

WE ARE a multi-line (re)insurer headquartered in Bermuda with a unique global branch network that includes offices in Bermuda, Europe, the United States and Asia.

WE ARE publicly listed on the New York Stock Exchange (SPNT) and have over \$3 billion of pro forma GAAP capital as of December 31, 2020.

WE ARE an innovative partner that combines data and creativity to underwrite risks with skill and discipline.

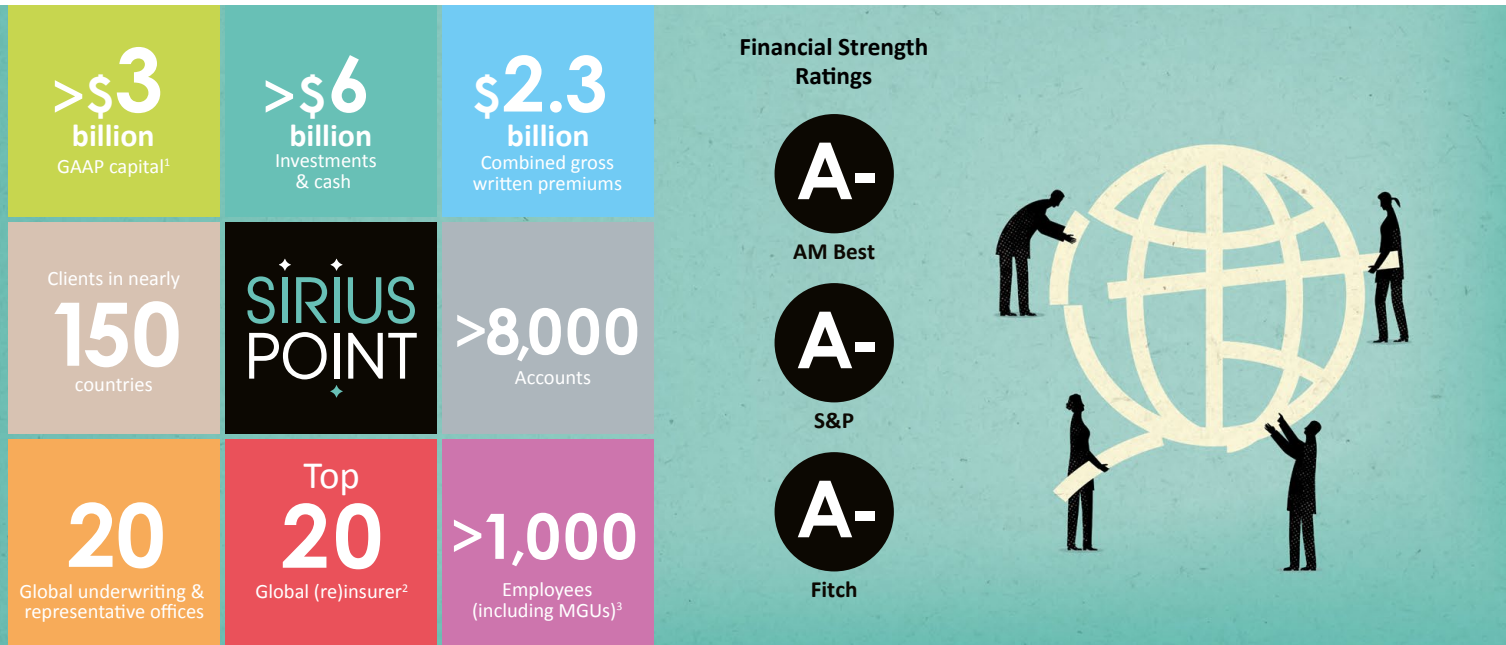
WE ARE committed to building a sustainable business for our colleagues, clients, shareholders and communities.

WE ENJOY what we do, believe that it matters and take pride in our Company and its role in our communities.

WE PROVIDE our customers and communities with essential support when they need it most.

WE PLAN to grow our business, create value and positively impact a changing world by being the most adaptive and responsive (re)insurer.

SIRIUSPOINT BY NUMBERS



Note: Proforma data as of December 31, 2020 unless noted otherwise

1 Total GAAP capital includes common and preferred equity, and debt

2 Top 20 Global (re)insurer per S&P Global's 2020 Global Reinsurance Highlights

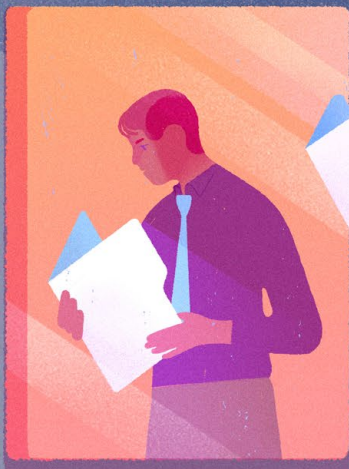
3 International Medical Group and ArmadaCorp Capital

GOVERNANCE AND ETHICS

We know that the decisions we make every day can impact our colleagues, clients and communities. That's why our corporate values encourage our colleagues to speak their minds and do the right thing. Bravery, collaboration and honesty are at the core of everything we do. These values ensure we build open, trusted and valuable relationships with our stakeholders. We expect our colleagues to lead by example in promoting a culture of integrity, responsible business practices and sound governance across every office and level of our business.

We speak our mind and do the right thing

- **Code of Business Conduct and Ethics.** The foundation of SiriusPoint's governance and ethics practices are based on several guidelines and policies that are integrated into our everyday business. Our [Code of Business Conduct and Ethics](#) ("Code") both defines and reinforces our commitment to doing the right thing. The Code is posted on our website and includes important guidelines, expectations and information that our employees, officers and directors commit to, to guide their day-to-day business behavior.
- **'Speak up culture'.** Our Code prohibits retaliation against any employee who in good faith reports an activity believed to be a violation of applicable laws, rules and regulations or the Code. Our website provides channels for reporting ethics and/or compliance concerns. The SiriusPoint ethics line is available 24/7, and allows anyone, including employees, directors, agents, consultants and vendors, to report issues, ask questions, and submit complaints, even anonymously if they wish.
- **Global compliance and ethics program.** We strive for excellence and act with integrity. Our global compliance team partners with business leaders to develop ethics and compliance policies and implement a global compliance framework. We conduct periodic risk assessments to ensure that our compliance policies appropriately address key risk areas and regular compliance training. The Group Chief Compliance Officer reports to the Audit Committee of our Board of Directors on a quarterly basis.



Some of our core compliance policies include:

- Insider Trading Policy
- Sanctions, Anti-Corruption and AML Policy
- Whistleblower Policy
- Respectful Workplace Policy

GOVERNANCE AND ETHICS CONTINUED

We strive for excellence in everything we do and push ourselves to do better

- **Our Board of Directors.** We believe that sound corporate governance is critical to maximizing the long-term success of our business and value for all of our stakeholders. Our Board is composed of individuals that are business and thought leaders in their respective fields. Our directors possess a diversity of backgrounds, skills and experience. We truly believe that having diverse views in the Board room yields better results and solutions. For more information about our Board see our [website](#).
- **We pay for performance.** Our executive pay practices are aligned with our shareholder interests, as a significant portion of executive pay is at risk. Specifically, 73% of the former CEO's 2020 compensation, and on average, 68% of the other NEO's compensation in 2020 was at-risk. The Compensation Committee oversees executive pay and regularly reviews our compensation practices to ensure we hire and retain the best talent.
- **We are committed to protecting the data and privacy of our stakeholders.** Our Risk & Capital Committee oversees our management of data privacy and information security risk. Our Chief Information Officer oversees a cross-functional, global team that manages information security risks for our business on a global basis. In addition, our Chief Compliance Officer oversees a global team of compliance professionals that develops policies and processes that are designed to ensure compliance with applicable data protection regulations. Our over-arching goal is to ensure sound stewardship and security of sensitive data. We have taken a centralized approach for managing the way our business uses and protects the data entrusted to us by our clients and employees.



Board Highlights:

- 50% of Directors are women or racially or ethnically diverse
- Compensation Committee, Governance & Nominating Committee, and Audit Committee are composed entirely of and are chaired by independent directors
- Directors have a diversity of backgrounds across finance, insurance and tech
- Average age of board members is 58
- Strong Lead Independent Director



Privacy and Security

- We conduct bi-annual independent third-party assessments of our cybersecurity practices
- We leverage standard NIST and ISO security guidelines
- We conduct periodic external penetration testing
- Data privacy is overseen centrally by our global compliance team
- We train all employees on privacy (including GDPR) and data security

GOVERNANCE AND ETHICS CONTINUED

Looking ahead we plan to:

- Refresh our Code of Business Conduct and Ethics post-merger to drive compliance awareness across the group
- Enhance board oversight over ESG-related matters with regular reporting on those issues
- Continue to develop centralized governance processes for cybersecurity and data protection



“

At SiriusPoint, the tone for compliance is set at the top, where doing the right thing and acting with honesty and integrity is embedded in our corporate values.

”

Lisa M. Tanzi,
Group Chief Compliance Officer



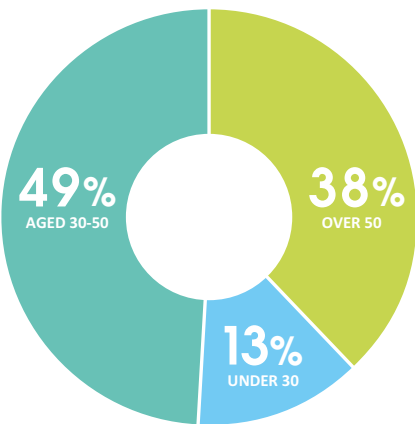
PEOPLE AND COMMUNITIES

Be yourself

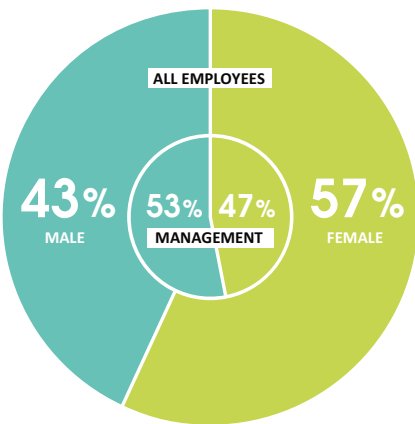
We celebrate the diversity of our people and work to foster an environment that is supportive and fun, encouraging everyone to bring their whole selves to work every day. We enjoy what we do, believe that it matters, and take pride in our Company and its role in our communities.

Who we are

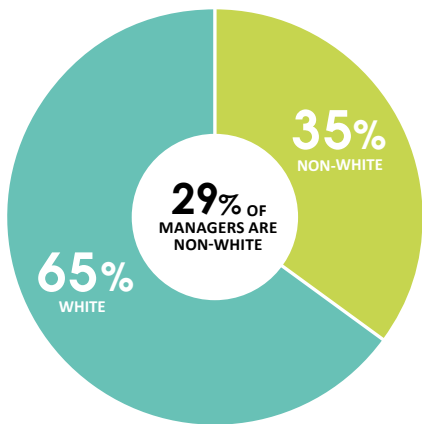
Demographics by Age



Demographics by Gender



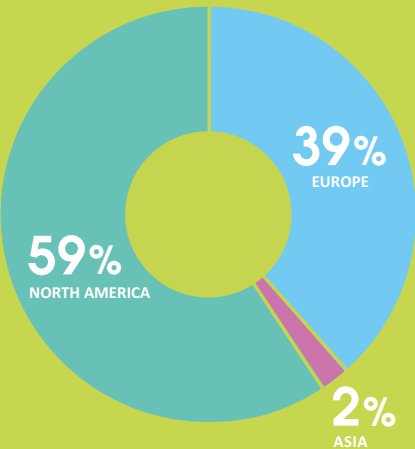
Demographics by Ethnicity (US Only)



Where we are

We are a Bermuda company with offices in the United States, Europe and Asia.

Demographics by Region



PEOPLE AND COMMUNITIES CONTINUED

We believe in diversity and inclusion

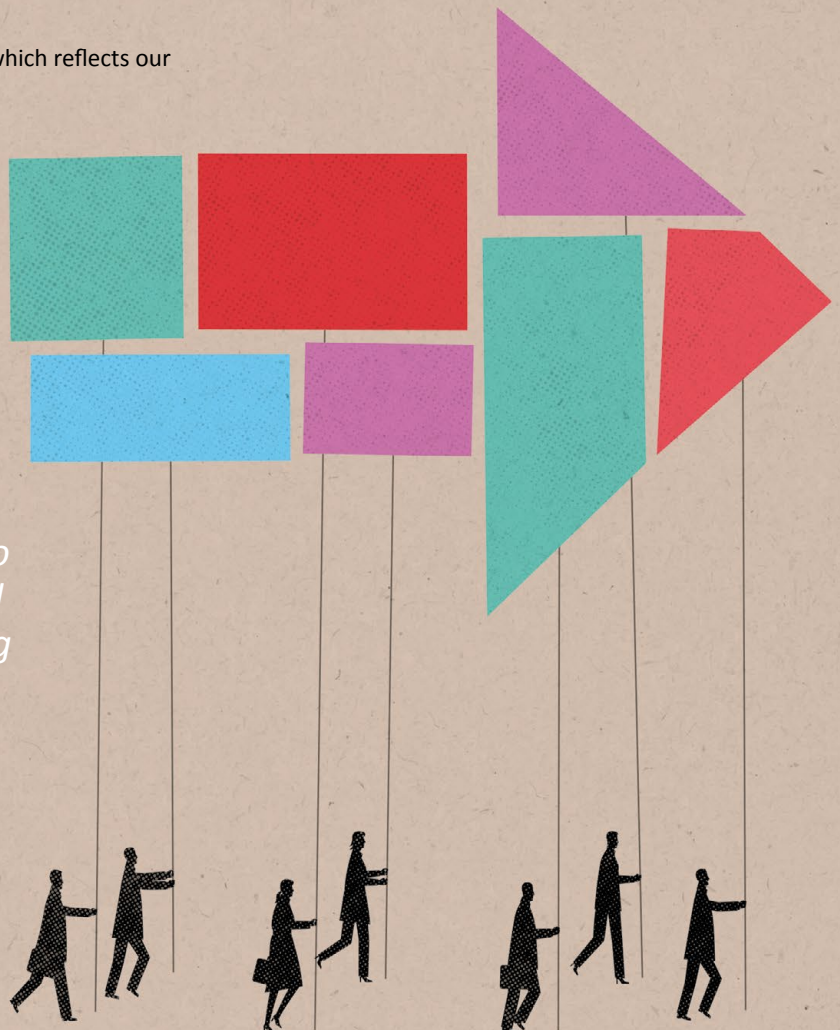
Diversity creates opportunities, but inclusion is about who is at the table, not just in the room. Our colleagues come from diverse backgrounds and possess a range of skills and experiences needed to creatively underwrite risks with discipline, build a sustainable business and solve problems.

- We believe in the importance of diversity and inclusion so our table is truly diverse. Our newly formed Executive Leadership Team consists of four members that are racially or ethnically diverse and three women.
- We engaged experts to increase awareness among our employees of issues of racial inequality and ways for us to contribute to positive change, including education with Citizens Uprooting Racism in Bermuda (CURB).
- We matched any employee contribution to organizations supporting racial equality 4:1 to a maximum of \$2000 per employee in 2020.
- We are a corporate partner to the Association of International Black Actuaries and Organization of Latino Actuaries.
- We support the Bermuda Pride Parade and have endorsed the Business Coalition for the Equality Act, which is U.S. federal legislation to provide the same basic protections to LGBTQ people as are provided to other protected groups under federal law.
- We support the Stand with Asian Americans movement, which reflects our commitment to fight anti-Asian-American sentiment.



“ At SiriusPoint, we are working to ensure that diversity, equity and inclusion are at the heart of everything we do. This poignant moment in time calls for bold action to create a more equitable world and help guarantee enduring change. ”

Vievette Henry,
Chief People Officer



PEOPLE AND COMMUNITIES CONTINUED



What we offer employees

Our colleagues are our most valuable resource. We strive to create a company where it is fun to work and a culture based on trust and collaboration. As we grow our business, we aim to have a positive impact on the world through the (re)insurance services we provide, and by being a responsive and supportive partner to our clients. In order to maintain and strengthen our service offering and position in the market, it is vital to attract and retain talented employees. To do this, we aim to provide attractive benefits packages to support employees' health and well-being and provide career development opportunities. Examples of the support we provide to employees include:

- Employer-paid healthcare and other competitive benefits
- Paid time off
- An Employee Assistance Program (EAP) in the US to offer staff emotional support and a helpline to provide practical help at anytime, anywhere
- Stipends for all staff to create home offices, including purchasing desks, additional monitors and technology and/or laptops
- Whistleblower hotline to raise concerns about the workplace
- Periodic engagement of staff during lockdown to assess employee needs
- A remote working policy and social distancing guidance
- Increased communication to address remote working isolation, resources for parents, mental health and exercise
- Training on labor and human rights and UN Guiding Principles on Business and Human Rights

Community Engagement

SiriusPoint operates across three continents. Our global reach gives us a unique opportunity to impact the fabric of communities across the world. As a global (re)insurer, our business works to improve the health and prosperity of our communities. Our global offices work directly with their communities to support local causes. Highlights of our community efforts during 2020 include:

- Made an aggregate donation of \$325,000 by matching employees' contributions to charities involved in racial justice
- Increased the charity budget by \$100,000 during the pandemic
- Made a corporate contribution to Doctors without Borders on behalf of our colleagues

Looking ahead we plan to:

- Enhance our people policies and procedures with the aim of advancing human capital
- Establish a Diversity, Equity, and Inclusion ("DE&I") Council to develop and drive DE&I strategy internally and with external vendors
- Develop policies reflecting the 'future of work,' focusing on collaboration, the employee experience, flexible arrangements and return to work



SUSTAINABLE (RE)INSURANCE, INSURANCE AND INVESTMENTS



Our mission is to be an innovative partner to our clients, combining data and creative thinking to underwrite risks with skill and discipline.

Our culture of responsible risk management

Our risk management processes and systems are robust and aligned to global best practices. Assessing and managing risk is an ongoing process that is fundamental to our business. Our Board of Directors is responsible for overseeing enterprise-wide risk and has delegated authority for oversight of the Company's enterprise risk management ("ERM") to committees of the Board as follows:

- The Risk and Capital Committee regularly receive reports from management on the significant policies, procedures and practices employed to manage underwriting risk, liquidity risk, credit risk, market risk, operational risk and cybersecurity risk.
- The Risk and Capital Committee advises the Board of Directors and the Audit Committee regarding risk and other disclosures in financial statements and other public filings.
- The Audit Committee oversees our internal audit, internal controls and risk management functions and regularly reports to the Board on these matters.
- The Compensation, Governance and Nominating and Investment Committees have oversight of other risks, including compensation risk taking, corporate governance risk, and investment risk, respectively.

Our Chief Risk Officer reports to the Risk and Capital Committee quarterly on the Company's underwriting risk, liquidity risk and other key risk areas, changes to the Company's key risks and other relevant information to facilitate the Committee's oversight over significant risks facing the Company. In addition, the Chief Risk Officer also reports to the Risk and Capital and Audit Committees at least annually on the Company's enterprise wide risk assessment and risk register. This assessment incorporates our key risk management processes regarding risk appetite, governance, risk and control assessments; stress and scenario testing; reporting risk modeling and capital management; and monitoring of our risk culture. This assessment also incorporates input from other areas of the business to address legal reputational and other non-financial risks.

SUSTAINABLE (RE)INSURANCE, INSURANCE AND INVESTMENTS CONTINUED

ESG in ERM

SiriusPoint continues to work on embedding sustainability and the consideration of current and emerging ESG risks and opportunities in our decision-making processes. To facilitate this, the Enterprise Risk and Capital (“ERC”) Committee, which is comprised of senior leaders across the organization, raises awareness of ESG risks that impact the business globally. The ERC Committee is charged with evaluating ESG risks across the globe in our major operational areas, including underwriting and investments.

Emerging risks

We recognize that the risk landscape changes and evolves over time. Identifying and evaluating emerging risks are considered as part of our ERM process. We define emerging risks as new or future risks which are difficult to assess, but may have a significant impact on our business, colleagues, operations or the markets in which we operate. The ERC Committee continues to monitor a range of emerging risks, including cybersecurity and digital disruption.

Management and mitigation of climate risk

SiriusPoint has significant exposure to environmental risk, including windstorm, earthquake, wildfire, and flood events across the globe, primarily in North America, Europe, Asia (including Japan), Oceania, Latin America.

We manage climate risks on both assets (including investments in renewable energy projects) and underwriting liabilities (including assumed and emerging risks). While underwriting risk, particularly catastrophic risk, is inherent in our business model, SiriusPoint seeks to protect its business from losses stemming from concentration of risk and excessive loss from catastrophic events by reinsuring with third party reinsurers and diversifying geographically and with different business lines.

SiriusPoint uses third-party property catastrophe models along with our proprietary catastrophe models and underwriting and pricing tools to price, aggregate, monitor and report property catastrophe exposures. Our climate risk mitigation efforts also include developing our own catastrophe modeling tools, combined with in-house research and modeling of climate events. In-house experts also educate our employees about the direct impact of climate-related events in our lines of business and on the Company’s operations.

Our commitment to responsible underwriting

Our group underwriting guidelines support our commitment to, and reflect our definition of, responsible and disciplined underwriting. These guidelines include:

- Strict adherence to compliance and regulatory obligations, including global efforts to reduce funding of terrorism, corruption and human rights violations;
- Requiring underwriting decisions to be taken with the purpose of improving the overall profit, while using the latest underwriting techniques and tools and balancing with experience and “common sense”;
- Structuring compensation of underwriting operations to promote prudent risk taking and long-term profitability; and
- Diversification, strong accumulation controls and actively using reinsurance to adjust risks to acceptable tolerance levels.



SUSTAINABLE (RE)INSURANCE, INSURANCE AND INVESTMENTS CONTINUED

Approach to responsible investments

Maintaining a high quality and conservative investment portfolio is paramount to ensuring policyholder protection. Our investment portfolio is comprised primarily of highly liquid investment grade fixed income securities and cash, with an average duration commensurate with our liabilities, balanced with an allocation to higher return Third Point LLC funds and other alternative investments. SiriusPoint maintains a multi-asset, multi-currency portfolio managed in partnership with external investment advisor, Third Point LLC, a signatory to the UN Principles for Responsible Investment. Third Point LLC considers sustainability risks in some of its investment decision-making processes with a view to effectively analyzing potential ESG impact on a selected security. Third Point LLC approaches sustainability risk from the perspective of the risk that governance events might cause a material negative impact on the value of its clients' investments.

Third Point LLC invests principally in investments or asset classes that it considers are not ordinarily subject to sustainability risk relating to environmental or social events or other conditions that could have a material negative impact on the value of those investments. Third Point LLC has implemented procedures to identify, manage and monitor certain sustainability risks related to governance events. Those include: lack of diversity on boards; inadequate external or internal audit; bribery and corruption; lack of scrutiny of executive pay; and poor safeguards on personal data and information technology security.

Our Chief Investment Officer oversees SiriusPoint's overall investment strategy, including third party asset managers and our in-house portfolio managers and analysts, and reports to the Investment Committee and the Chief Executive Officer on these matters on a quarterly basis.

Looking ahead we plan to:

- Review Group underwriting standards by reference to underwriting guidance on ESG matters issued by Principles for Sustainable Insurance
- Continue to develop practices and processes for improving the identification, assessment and management of risks from climate change in the ERM and Own Risk and Solvency Assessment (ORSA) process and business strategies
- Develop climate scenario testing exercises on underwriting activities
- Develop an approach to climate-related financial disclosure by engaging with the Task Force for Climate-related Financial Disclosures (TCFD) framework
- Incorporate consideration of ESG principles, among other factors, into the investment review process



Proforma SiriusPoint 2020

78%

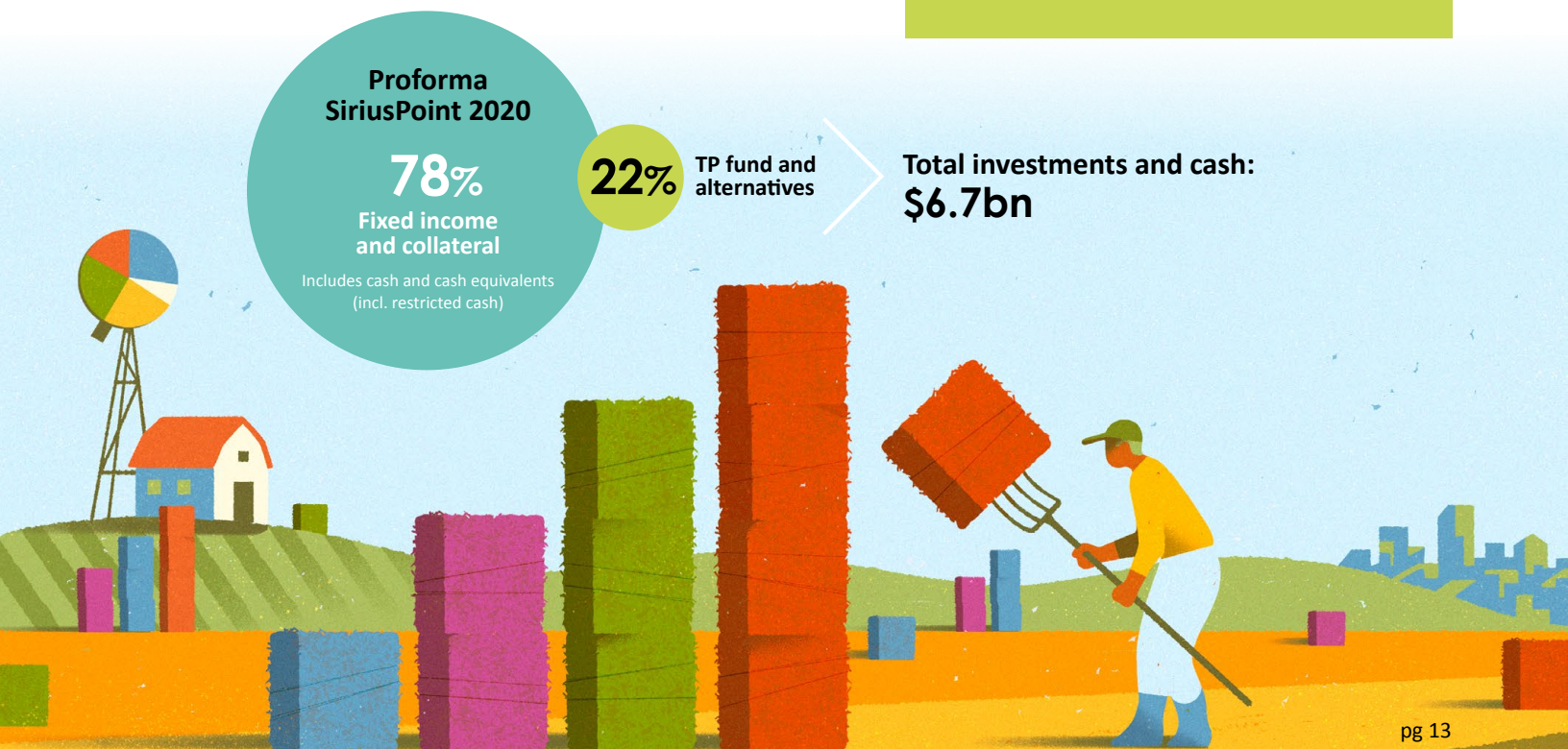
Fixed income
and collateral

Includes cash and cash equivalents
(incl. restricted cash)

22%

TP fund and
alternatives

Total investments and cash:
\$6.7bn



OUR ENVIRONMENT

Our vision is to grow our business, create value and positively impact a changing world by being the most adaptive and responsive (re)insurer

As underwriters of risk, we recognize the impact that climate change is having on the global environment and on our own business. We are also mindful of the impact of our operations on the environment. As a financial services business, our greatest energy consumption comes from our global offices, our business travel and our employees commuting to work. We actively work to find ways to reduce our energy consumption and carbon footprint to limit the impacts of our operations on the environment around us.

The future of work

With the outbreak of the COVID-19 pandemic, our employees quickly transitioned to 'working from home' on a global basis. A year later, substantially all of our employees are still working remotely.

This massive shift in behavior across the globe has significantly reduced carbon emissions and the use of fossil fuels as there have been fewer cars on the road, reduced usage of office buildings and far less air travel. According to the US EPA, transportation, which includes vehicles used commuting to and from work, is the largest source of greenhouse gas emissions in the United States.

As we begin to transition back to our offices, we intend to support flexible work arrangements in an effort to reduce carbon emissions from travel, energy usage in our offices and shrink our real estate footprint.

Smart offices

Buildings and their construction together accounted for 36% of global energy use and 39% of energy-related carbon dioxide emissions annually in 2016, according to the UN Environment Program. More than 30% of our employees work in "green" buildings that use significant energy-saving practices, including LED and motion sensing lights, green cleaning products that minimize harm to the environment, and recycling. These buildings are located in New York, San Francisco, Maryland and Hamburg.

Following the combination of Third Point Re and Sirius Group, we are planning to rationalize our offices and further reduce our real estate footprint with the use of smart offices. We believe the shift to smart offices will foster a more open, collaborative and flexible environment for our colleagues. These initiatives will help to further reduce our carbon footprint.

Finding alternatives to travel

As a result of the COVID-19 pandemic, we have connected with our clients and business partners virtually rather than through air travel. Even when global travel resumes, we expect to continue using video conferences frequently in lieu of traveling to meetings in person in an effort to reduce costs and carbon emissions.



OUR ENVIRONMENT CONTINUED

Switching from desktop to laptop computers

Laptops use significantly less energy than desktop computers. We have transitioned all of our employees to using laptops in an effort to shrink our carbon footprint and facilitate employees in working remotely.

Putting servers in the cloud

Replacing physical servers with a private cloud reduces energy usage. We have begun a transition to the cloud and currently 90% of our servers are hosted in the cloud.

Going paperless

Reducing use of paper has numerous benefits for the environment – saving trees, reducing pollution and reducing travel.

During 2020, we encouraged a ‘go paperless’ initiative in our business to dramatically reduce our usage of paper. As part of this initiative, we adopted the use of electronic signatures. Reducing paper usage also cuts costs to store paper files and enhances data security.

Reducing use of plastics

Plastic pollution has become one of the most pressing environmental issues. Plastics also contribute to climate change because nearly all plastics are made from fossil fuels, both natural gas and crude oil. Plastics also result in greenhouse gas emissions.

We are committed to removing single-use plastics from our offices, including plastic straws, stirrers, cutlery and water bottles, and encouraging use of reusable water bottles and cutlery.

Recycling

We encourage recycling of paper, plastics and metals in each of our offices. While we believe in going ‘paperless,’ we are committed to using recycled paper when paper is used in our business.

Choosing earth-friendly tech gear

99% of all personal computing equipment used at SiriusPoint meets the Green Electronics Council’s most stringent criteria for sustainability: EPEAT Gold.

Products are rated on how many optional criteria they meet, including material selection, energy conservation, packaging, product longevity and more.

Looking ahead we plan to:

- Determine carbon footprint and take measurable steps to continue reducing carbon footprint
- Commit to using renewable energy sources for office buildings, where available
- Make efforts to engage suppliers that use sustainable practices
- Form a group-wide Environmental Sustainability Committee
- Evaluate the purchase of carbon offsets for business travel



OUR PRIORITY SUSTAINABILITY DEVELOPMENT GOALS SDGs

UN GLOBAL COMPACT SDG	TARGET	SIRIUSPOINT'S SUPPORT
END POVERTY Reduce Exposure to Shocks and Disasters	By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.	We offer financial relief from the impact of loss stemming from climate-related events and other shocks and disasters.
END HUNGER Promote Sustainable Agriculture	By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality.	We provide (re)insurance solutions to the agriculture industry that protect them against natural perils. These solutions facilitate farmers in sustaining their businesses and producing food following natural disasters.
GOOD HEALTH AND WELL-BEING	Substantially increase health financing and the recruitment, development, training and retention of the health workforce. Strengthen capacity for early warning, risk reduction and management of national and global health risks.	We provide employees with comprehensive health and life insurance packages, offer vaccination, and encourage physical activities. We also use our capacity and technical expertise to offer our clients risk-transfer solutions for their longevity risk.
GENDER EQUALITY	End all forms of discrimination against all women. Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making.	We promote, enforce and monitor equality and non-discrimination. More than half of our workforce and nearly half of our managers are women.

OUR PRIORITY SDGs

UN GLOBAL COMPACT SDG	TARGET	SIRIUSPOINT'S SUPPORT
DECENT WORK AND ECONOMIC GROWTH	<p>Achieve higher levels of economic productivity through diversification, technological upgrading and innovation.</p> <p>Protect labor rights and promote safe and secure working environments for all workers.</p> <p>Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance, and financial services for all.</p>	<p>Our Chief Information Officer is responsible for creating a cohesive technology strategy and a more innovative company culture. We also have an active Strategic Investments group tasked with finding and fostering disruptive opportunities.</p> <p>We have adopted a Workplace Respect Policy.</p> <p>As a P&C commercial (re)insurer, we help strengthen our clients, including financial institutions, via risk-sharing and economic relief. This allows clients the flexibility to more meaningfully deploy excess capital, including favorable access to banking and other financial services.</p>
RESPONSIBLE CONSUMPTION AND PRODUCTION	<p>By 2030, achieve the sustainable management and efficient use of natural resources.</p> <p>By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.</p> <p>Adopt sustainable practices and integrate sustainability information into the reporting cycle.</p>	<p>Utilizing technology to minimize our carbon footprint (video-calls versus airplanes), and encouraging public transportation versus personal cars. We also permit remote work arrangements.</p> <p>Recycling, using renewable and biodegradable materials, and reducing paper consumption.</p> <p>Publishing the ESG Report and implementing group-wide sustainability initiatives.</p>
CLIMATE ACTION	<p>Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.</p>	<p>Climate change appears to be contributing to increased frequency and severity of natural catastrophes, which has a direct impact to our business. While we exist to protect our clients in such events, combating the attributed effects of climate change should be a key focus of the industry. At SiriusPoint, we are working on informing our underwriters and decision-makers on the inter-dependence of climate change and insurance. While the science is evolving, our underwriters consider the Company's exposure to climate risk during our underwriting process in lines of business impacted by climate change and make underwriting decisions based on the Company's aggregate exposures and risk tolerances in certain geographic regions.</p>

WE'D LIKE TO HEAR FROM YOU

Thank you for taking the time to read our inaugural ESG report. We welcome feedback as we continue to refine our ESG strategy into the future. For any questions or additional information, please email ESG@siriuspt.com

Forward-Looking Statements

We make statements in this report that are forward-looking statements within the meaning of the federal securities laws, including the Private Securities Litigation Reform Act of 1995. Such statements include, but are not limited to, statements about SiriusPoint Ltd.'s ("SiriusPoint") intent to develop an ESG and sustainability program, meet the commitments described in the report and manage its climate risk. The forward-looking statements are based on the current expectations of the management of SiriusPoint and speak only as of the date of this document and are subject to significant risks and uncertainties outside of our control. You can identify forward-looking statements by the use of forward-looking terminology such as "plan," "believe," "expect," "anticipate," "intend," "outlook," "estimate," "forecast," "project," "target," "continue," "could," "may," "might," "will," "possible," "potential," "predict," "should," "would," "seeks," "likely," and other similar words and expressions, but the absence of these words does not mean that a statement is not forward-looking. Among the risks and uncertainties that could cause actual results to differ from those described in the forward-looking statements are the following: fluctuation in the results of operations; pandemic or other catastrophic event, such as the ongoing COVID-19 outbreak; the costs, expense and difficulties of the integration of the operations of Third Point Reinsurance Ltd. and Sirius International Insurance Group, Ltd.; loss and loss adjustment expense reserves may be inadequate to cover SiriusPoint's ultimate liability for losses and as a result its financial results could be adversely affected; SiriusPoint's investment portfolio may suffer reduced returns or losses; adverse changes in interest rates, foreign currency exchange rates, equity markets, debt markets or market volatility

could result in significant losses to SiriusPoint's investment portfolio; legal restrictions on certain of SiriusPoint's insurance and reinsurance subsidiaries' ability to pay dividends and other distributions to SiriusPoint; SiriusPoint has significant deferred tax assets, which may become devalued if either SiriusPoint does not generate sufficient future taxable income or applicable corporate tax rates are reduced; lack of availability of capital; future strategic transactions such as acquisitions, dispositions, mergers or joint venture; technology breaches; SiriusPoint's lack of control over the TP Fund and the allocation and performance of TP Fund's investment portfolio; SiriusPoint's dependence on Third Point LLC to implement TP Fund's investment strategy; and Arcadian Risk Capital Ltd.'s ability to, and success at, writing the business indicated, its expansion plans and the Company's ability to place quota share reinsurance on the portfolio. Discussions of additional risks and uncertainties are contained in SiriusPoint's filings with the Securities and Exchange Commission (the "SEC"), including risks identified in SiriusPoint's (f/k/a Third Point Reinsurance Ltd.) Annual Report on Form 10-K for the year ended December 31, 2020, and other filings with the SEC. Should one or more of these risks or uncertainties materialize, or should any of the assumptions made by the management of SiriusPoint prove incorrect, actual results may vary in material respects from those projected in these forward-looking statements. Except as required by applicable law or regulation, we disclaim any obligation to publicly update or revise any forward-looking statement to reflect changes in underlying assumptions or factors, or new information, data or methods, future events or other circumstances after the date of this report.



siriuspt.com