



# Compre Group

## *Principles for Sustainable Insurance*

In March 2025, Compre Group became a signatory to the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Sustainable Insurance (PSI). Compre is committed to operating as a responsible reinsurance group and through our participation in UNEP FI, we seek to share our learnings and embed sustainability considerations more deeply across our business over time.

**UNEP FI**  
PSI Signatory ·  
2026

As a signatory to the PSI, Compre will provide annual public disclosures on its progress against the Principles. This report sets out Compre's approach to ESG integration and outlines the actions taken and planned in relation to each of the four principles.



PRINCIPLE 1

## ESG Integration into Business

Compre integrates ESG considerations into its core business activities, including underwriting, reserving, investments and operations. A key part of this approach is the adoption of a double materiality framework. This considers both the impact of ESG risks, particularly climate change, on Compre's live underwriting exposures and backbook of reserves ('inwards impact'), and Compre's impact on the environment through its operations and business decisions ('outwards impact').

### ✓ WHAT WE HAVE DONE

- Improved ESG data collection processes and data quality
- Implemented ESG investment guidelines, including exclusion criteria aligned with the UN Global Compact Principles

### › LOOKING AHEAD

- We will ensure that prospective deals are assessed for climate risk as part of the due diligence process
- Develop climate scenario analysis to evaluate potential financial impacts under different climate pathways
- Partner with new portfolio managers and consider green bonds and other environmentally focused investment opportunities



PRINCIPLE 2

## Working with our Value Chain

Compre works with its partners to promote awareness of ESG risks and support responsible practices across its value chain.

<p>✓ <b>WHAT WE HAVE DONE</b></p> <ul style="list-style-type: none"> <li>Engaged a travel management company to support calculation of emissions from business travel</li> <li>Begun engaging with external providers on ESG-related matters</li> </ul>	<p>› <b>LOOKING AHEAD</b></p> <ul style="list-style-type: none"> <li>Continue to build engagement with external providers on ESG-related matters</li> <li>Further develop our approach to emissions data collection and reporting</li> </ul>
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PRINCIPLE 3

## People, Culture & Society

Compre's ESG strategy places strong emphasis on its people, culture and wider societal impact encompassing diversity, equity and inclusion, and meaningful community engagement.

### Social & Diversity, Equity & Inclusion

<p>✓ <b>WHAT WE HAVE DONE</b></p> <ul style="list-style-type: none"> <li>Increased female representation at Board and senior management levels</li> <li>Established a DE&amp;I working group comprised of senior management members</li> <li>Developed a formal DE&amp;I policy</li> </ul>	<div data-bbox="769 1075 1445 1350" style="background-color: #1a3d3d; color: white; padding: 20px; text-align: center;"> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <h1 style="font-size: 2em; margin: 0;">20%</h1> <p>Maintain female representation at Board level</p> </div> <div style="text-align: center;"> <h1 style="font-size: 2em; margin: 0;">30%</h1> <p>Maintain female representation in senior management</p> </div> </div> </div>
<p>› <b>LOOKING AHEAD</b></p> <ul style="list-style-type: none"> <li>Establish and monitor actionable targets using the recently performed Listening Group Feedback &amp; Recommendations.</li> </ul>	

### Community Engagement

<p>✓ <b>WHAT WE HAVE DONE</b></p> <ul style="list-style-type: none"> <li>Launched a partnership with The Passage, a resource centre for the homeless</li> <li>Employees supported The Passage through volunteering, and fundraising during the Christmas period</li> </ul>	<p>› <b>LOOKING AHEAD</b></p> <ul style="list-style-type: none"> <li>Build relationships with community organisations across all jurisdictions in which Compre operates</li> <li>Approval for at least 1 community volunteer day per employee</li> </ul>
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# Governance & Transparent Reporting

Compre maintains a strong governance and risk management framework and is committed to transparent ESG reporting and continuous improvement.

<p><b>✓ WHAT WE HAVE DONE</b></p> <ul style="list-style-type: none"> <li>• Annual reviews of the system of governance of the Group and each risk-carrier within the Group, including Board composition</li> <li>• Ongoing employee training on conduct, fraud and anti-bribery</li> <li>• Progressing succession planning across Board and senior management roles</li> <li>• Begun reporting ESG metrics to stakeholders on an annual basis</li> </ul>	<p><b>› LOOKING AHEAD</b></p> <ul style="list-style-type: none"> <li>• Implement a Responsible AI framework</li> <li>• This will establish clear oversight, risk management, and control processes for the use of AI across the business, addressing areas such as model risk, data privacy, and ethical considerations, while enabling its appropriate and controlled adoption</li> <li>• Meet Bermuda Monetary Authority Climate Risk disclosure requirements (GSSA)</li> <li>• Deliver 100% completion of mandatory ESG training</li> </ul>
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## SUMMARY OF PROGRESS AT A GLANCE

 <p><b>Environmental</b> PLANET &amp; RESOURCES</p>	 <p><b>Social &amp; DEI</b> PEOPLE &amp; INCLUSION</p>	 <p><b>Governance</b> ETHICS &amp; OVERSIGHT</p>
<ul style="list-style-type: none"> <li>• Updates made on the ESG policy on an annual basis</li> <li>• Improved waste disposal and recycling practices</li> </ul>	<ul style="list-style-type: none"> <li>• Increased female representation at Board and senior management levels</li> <li>• Established a DE&amp;I working group</li> <li>• Launched partnership with The Passage</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing employee training on conduct, fraud and anti-bribery</li> <li>• Annual reviews of governance</li> </ul>