Responsible AI Usage Policy

Re Sustainability Limited (Re) is committed to using Artificial Intelligence (AI) responsibly, safely and in a manner appropriate to its business needs, applicable laws and internal policies. In selecting and using AI systems, tools, models and supporting infrastructure, Re may, where practicable and having regard to operational, technical, security and optimal cost considerations, give preference to options that are designed and operated with a comparatively low ecological footprint, including data centres and models that seek to improve energy efficiency, resource use and environmental impact. The executive management oversees the implementation of the 'Responsible AI Usage Policy'. This Policy is intended to apply across Re's services and operations, subject to applicable requirements, and addresses the following areas:

- **Data Privacy and Cyber Security:** Re seeks to protect personal data in connection with the use of AI systems and tools. Employees are expected to use Re approved AI tools and LLM tools only with recommended settings and should not enter personal, sensitive or confidential information (including but not limited to employee records, customer contact details, contract terms or unpublished financial data) into public or unapproved AI platforms. Appropriate safeguards, such as data anonymization, access restrictions and data minimization, should be applied as appropriate to the use case and risk. AI usage is expected to comply with applicable data protection laws, including the Digital Personal Data Protection Act, 2023, to the extent applicable, and Re's internal policies. Re seeks to apply appropriate cybersecurity measures, proportionate to the relevant risks, to help protect AI systems, networks and information from unauthorized access, data breaches and other cyber threats. Employees are expected to use AI tools in accordance with Re's applicable information security policies and procedures and to promptly report suspected AI-related security incidents to the IT team.

- **Human Intervention and Accountability:** Appropriate human oversight should be applied to AI-assisted decision-making, particularly for critical decisions that may affect individuals, safety, regulatory compliance or business operations. AI-generated outputs and recommendations are intended to support, rather than replace, human judgment. Human review, intervention and override mechanisms should be implemented where appropriate to the use case and risk (e.g., a designated reviewer may validate AI-generated reports before issue, and personnel may override automated recommendations) to support responsible decision-making. Decisions made using AI-generated outputs should remain subject to the judgment and responsibility of the relevant decision-makers, consistent with their roles and applicable policies. Re seeks to promote fairness and mitigate potential bias in the use of AI systems and tools. AI-generated outputs should be reviewed, particularly where they may affect individuals or groups, to help identify potential unfair or discriminatory outcomes. Reviews may include checking for patterns that disadvantage individuals or groups (e.g., based on gender, age, region or language), and appropriate measures may be considered where bias is identified to help reduce the risk of unfair or discriminatory outcomes.team.

- **Transparency:** Re seeks to use AI in a manner appropriate to the relevant business context and applicable legal and regulatory requirements. Where considered necessary, having regard to the nature and intended use of the AI system, its potential impact and applicable requirements, appropriate information regarding the use of AI may be provided. AI-generated outputs and recommendations may be reviewed by relevant personnel, as appropriate to the use case and associated risks, before being relied upon for business purposes.

- **Guidelines for the Use of AI:** Employees are expected to use AI systems and tools for authorized purposes and within their intended purpose and approved scope, subject to applicable review and approval requirements.

Category	Examples
Permitted	Drafting or summarizing non-confidential documents, translating content, improving grammar and language, general research etc.
Permitted with mandatory human review and intervention	Preparing business reports, analyzing data, assisting with content intended for external communication or regulatory reporting etc.
Not permitted	Using AI for purposes that violate applicable laws or Re's internal policies and making decisions without appropriate human review.

New AI use cases outside these categories should be submitted to the designated governance function for review and approval, as appropriate, before deployment. Re does not intend to knowingly use AI systems for practices prohibited under applicable laws or this Policy (such as manipulative practices, exploitation of vulnerabilities etc.). Suspected prohibited use should be reported to the relevant authorized personnel or through Re's applicable reporting mechanisms.

This Policy is intended to be reviewed at least annually, or earlier where considered necessary, in response to changes in applicable laws, technology or business needs. Employees may receive appropriate awareness and guidance on the responsible use of AI. Non-compliance with this Policy may result in disciplinary action in accordance with Re's applicable policies and procedures.