



NEWS RELEASE

American Integrity Expands Its Footprint in the Luxury Home Market, Insuring Homes Up to \$15 Million in Total Insured Value

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TAMPA, Fla.--(BUSINESS WIRE)-- American Integrity Insurance Group (NYSE: All) ("American Integrity," "we," "us," "our" or the "Company"), a Tampa-based property and casualty insurance holding company and one of Florida's leading providers of residential property insurance, today announced an expansion of its high-value home insurance capacity, increasing the maximum total insured value ("TIV") per property from \$12 million to \$15 million.

This expansion reflects the strength of American Integrity's underwriting platform, leveraging data-driven risk selection and deep market experience to selectively scale into the growing high-net-worth segment while maintaining a disciplined approach to profitability.

The expanded capacity applies across all four states where American Integrity currently writes business—Florida, Georgia, North Carolina, and South Carolina—and is available for HO3 (homeowners) and DP3 (dwelling fire) products.

"Our ability to expand into higher-value homes starts with underwriting discipline—our ability to consistently select, price, and manage risk at a high level," said Jon Ritchie, President. "We're not simply increasing capacity, we're selectively moving up-market with risks that meet our standards. We believe that discipline, combined with our deep market experience and strong agent relationships, positions us to win in the high-value segment while maintaining long-term profitability. Our reinsurance relationships support that strategy, but they are not the driver of it."

The expanded eligibility to \$15 million TIV is subject to underwriting guidelines. Properties classified as Protection

Class 8B, 9, or 10, as well as homes without central station alarm systems, are not eligible for this program.

This targeted expansion reflects the Company's continued focus on disciplined, profitable growth in higher-value segments.

Forward-Looking Statements

Certain statements in this press release may be forward-looking statements. All statements other than statements of historical facts may be forward-looking statements. Forward-looking statements are neither historical facts nor assurances of future performance, and are based only on our current beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of our control. Therefore, you should not rely on any of these forward-looking statements. Please refer to the risks discussed in sections titled "Risk Factors" in our reports filed with the Securities and Exchange Commission for further information on risks we may face. New risks emerge from time to time. It is not possible for our management to predict all risks, nor can we assess the impact of all factors on our business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements we may make. In light of these risks, uncertainties, and assumptions, the future events and trends discussed may not occur and actual results could differ materially and adversely from those anticipated or implied in the forward-looking statements.

About American Integrity Insurance Group, Inc.

American Integrity Insurance Group, Inc. (NYSE: AII) is a leading provider of residential property insurance, focused on delivering innovative, reliable coverage to homeowners throughout the Southeast. Built on a foundation of integrity, resilience, and service, the Company's mission is to be the most trusted and responsive insurance solution in the markets it serves. Founded in 2006 and headquartered in Tampa, American Integrity is committed to protecting policyholders with strength and purpose—today and for generations to come. For more information, visit www.aii.com.

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