



NEWS RELEASE

American Integrity Insurance Group Expands into North Carolina, Reflecting its Ongoing Regional Growth Strategy

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TAMPA, Fla.--(BUSINESS WIRE)-- American Integrity Insurance Group, Inc. (NYSE: AII) ("American Integrity" or the "Company"), a leading Southeast regional property insurer with a long-standing record of disciplined underwriting and financial resilience, today announced its expansion into North Carolina.

American Integrity now offers its homeowners insurance product to North Carolina residents, representing a strategic extension of the Company's footprint beyond Florida, Georgia, and South Carolina. The expansion reflects a deliberate approach to achieve geographic diversification following the Company's successful transition to a public company.

Founded in 2006 as a Florida-only insurer, American Integrity has spent nearly two decades building a strong reputation for financial strength, disciplined underwriting, and responsive service. The Company's expansion into North Carolina represents the execution of management's strategy to build a Southeast regional insurer—leveraging proven systems, experienced leadership, and scalable infrastructure to support sustainable, long-term growth.

"Expanding into North Carolina represents an important next step in American Integrity's evolution as a leading Southeast regional insurance company," said Jon Ritchie, President. "North Carolina offers a well-aligned combination of regulatory stability, established risk characteristics, and strong independent agency distribution that fits our underwriting philosophy."

This expansion follows a year of significant momentum for the Company, including its successful initial public

offering, continued execution against its long-term growth strategy, and ongoing investment in product innovation, technology, and geographic diversification. American Integrity's homeowners insurance product in North Carolina has been designed specifically for the state's risk profile and is supported by a robust reinsurance program and a capital structure built to perform across market cycles. Management believes this disciplined approach supports long-term shareholder value as the Company thoughtfully expands across the Southeast.

"This expansion reflects disciplined execution rather than rapid expansion," said Bob Ritchie, Founder and Chief Executive Officer. "Since our founding, we have grown by entering markets where we believe we can operate with consistency and excellence. North Carolina meets that standard, and we look forward to building long-term partnerships with agents and delivering reliable, responsive protection to homeowners across the state."

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, 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.

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