

AMERICAN COASTAL INSURANCE CORPORATION

INVESTMENT COMMITTEE CHARTER

COMMITTEE'S PURPOSE

The Investment Committee (the "Committee") of American Coastal Insurance Corporation and its subsidiaries (individually and collectively the "Company") is appointed by the Board of Directors (the "Board") to assist the Board in exercising general oversight of the Company's investment transactions, investment management, investment policies and guidelines (including review of investment manager selection), establishment of investment benchmarks and review of investment performance. The Committee shall also oversee investment risk management exposure and guidelines. This Charter (the "Charter") sets forth the purpose, authority, composition, and responsibilities of the Committee.

COMMITTEE MEMBERSHIP

The Committee shall consist of three or more members of the Board. No person may be made a member of the Committee if his or her service on the Committee would violate any restriction on service imposed by any rule or regulation of the Securities and Exchange Commission or any securities exchange or market on which shares of the common stock of the Company are traded.

The members of the Committee shall be nominated by the Nominating and Corporate Governance Committee and approved by the Board. In the absence of such Board appointment, the members of the Committee may designate a Chairperson by majority vote of all of the members of the Committee. Each Committee member and Chairperson serves at the pleasure of the Board. Members may be removed, with or without cause, by a majority vote of the Board. All vacancies in the Committee shall be filled by a majority vote of the Board.

The Committee may, in its discretion, delegate authority to subcommittees, whether such delegation is specifically contemplated under any plan or program when and as it deems appropriate; provided, however, that no subcommittee shall consist of fewer than two members.

MEETINGS

The Committee shall meet as often as necessary to carry out its responsibilities, but not less frequently than four times per annum. The provisions of the Company's Bylaws regarding meetings of and actions by the Board, including with respect to format, calling, notice and quorum, shall apply to the Committee as if it were the Board.

Any Committee member may request the Chairman of the Committee to call a meeting. The Chairman of the Committee shall report on any Committee meeting held at the next regularly scheduled Board meeting following the Committee meeting. The Committee shall maintain minutes of its meetings and shall regularly report on its actions to the Board.

DUTIES AND RESPONSIBILITIES

The Committee shall have the following duties and responsibilities with respect to the Company's investment transactions, management, policies and guidelines:

1. To review and approve periodically policies and guidelines governing the Company's investment portfolio and real estate investments and monitor compliance with those policies.
2. To review and approve periodically any investment benchmarks or other measurement devices employed by the Company to monitor the performance of its investment portfolio.
3. To monitor on an ongoing basis the performance of the Company's investment advisers and retain and terminate such advisers as it deems appropriate;
4. To approve investments, as required, and the real estate purchases and divestitures in the Company's portfolios each quarter.
5. To annually review and reassess the adequacy of this Charter and recommend any proposed changes to the Board for approval.
6. To annually review its own performance by distributing to its members a written self-assessment.
7. To perform such other duties and responsibilities regarding the Company's investment activities or policies or other matters as the Board may from time to time assign the Committee.

RESOURCES

The Committee shall have resources, authority and funding appropriate to discharge its duties and responsibilities, including the authority to select, retain, terminate, and approve the fees and other retention terms of special counsel and other experts or consultants, as it deems appropriate, without seeking approval of the Board or management. Nothing herein requires an external adviser to be independent. In addition, nothing in this Charter shall be construed to affect the ability or obligation of the Committee to exercise its own judgment in fulfilling its duties or obligations. The Committee shall have access to any of the books and records of the Company that the Committee shall consider relevant to carrying out its duties. The Committee may ask any officer or employee of the Company, or its subsidiaries, to attend a meeting of the Committee or for such person(s) to meet with any members of, or advisers to, the Committee. The Chief Financial Officer will assist the Committee in carrying out its responsibilities.

MISCELLANEOUS

The Committee may carry out its responsibilities and adopt policies and procedures as may be appropriate considering changing business, legislative, regulatory, legal or other conditions.

Nothing contained in this Charter is intended to expand applicable standards of liability under statutory or regulatory requirements for members of the Committee. The purposes and responsibilities outlined in this Charter are meant to serve as guidelines rather than as inflexible rules and the Committee is encouraged to adopt such additional procedures and standards as it deems necessary from time to time to fulfill its responsibilities. This Charter, and any amendments thereto, shall be displayed on the Company's website.

Annual review by the Investment Committee conducted on May 4, 2026.