

2024 ESG HIGHLIGHTS

Our Core Values guide how we focus on our people, operate sustainably, and strengthen our community.

Communication • Collaboration • Integrity • Resiliency • Loyalty



91%

of policy premiums were retained during 2024.



97%

of claims were settled with no policyholder complaints during 2024.



89%

of our Board members are independent.

THE SINGLE LARGEST RISK TO OUR BUSINESS IS CATASTROPHIC WEATHER.

We are aware of the impact climate change may be having on the frequency and severity of weather events.

\$1.3 BILLION

in first-event catastrophe reinsurance coverage, sufficient for approximately a 1-in-206-year event.¹

\$1.6 BILLION

of aggregate catastrophe reinsurance coverage, sufficient for approximately a 1-in-100-year event, followed by a 1-in-50-year event.

ADDITIONAL ACCOMPLISHMENTS

- All employees operate in a hybrid work environment, reducing our carbon footprint associated with commuting.
- 33% of our workforce is made up of minorities, and we continue to champion diversity in the workplace.
- 48% of our workforce is made up of women, including 35% of our executive leadership.
- In 2024, we appointed a Chief Compliance and Risk Officer, strengthening our commitment to oversight.
- Our company completes a cybersecurity audit annually, and is compliant with NIST CSF and NY DFS cybersecurity frameworks.
- All employees complete security, fraud, ethics and anti-discrimination training annually, and are expected to conduct themselves within the guidelines of our code of conduct, which is reviewed annually.

¹Estimated by equally blending the AIR and RMS catastrophe models using long-term catalogs including demand surge

All figures outlined are as of May 31, 2024