

AMERICAN COASTAL INSURANCE CORPORATION

REINSURANCE ADVISORY COMMITTEE CHARTER

(THE “CHARTER”)

Revised by the Reinsurance Advisory Committee and approved by the Board of Directors on
November 15, 2023

AUTHORITY

The Reinsurance Advisory Committee (the “Committee”) of the Board of Directors (the “Board”) of American Coastal Insurance Corporation and its affiliates (individually and collectively the “Company”) is appointed by the Board of Directors (the “Board”) to assist the Board in exercising general oversight with respect to reinsurance placement, reinsurance market conditions, and advising the Board on reinsurance advisors and/or intermediaries. The Board has delegated to the Committee the responsibility work with management in assessing appropriate reinsurance structures, risk retention, underwriting opportunities, capital preservation and income protection consistent with the overall strategies established by the Board.

COMMITTEE MEMBERSHIP

The Committee shall be comprised of two or more directors. Each member of the Committee and the chair of the Committee (the “Committee Chair”) shall be appointed by a majority vote of the Board and shall serve until such member’s successor is duly appointed and qualified or until such member’s resignation or removal from the Committee by a majority vote of the Board. Vacancies on the Committee shall be filled by like vote of the Board at the next meeting of the Board following the occurrence of the vacancy or as soon thereafter as practicable. A member may be removed from the Committee at any time, with or without cause, by like vote of the Board. The Chairman of the Committee shall be designated by the Board, *provided* that if the Board does not so designate a Chairperson, the members of the Committee, by majority vote, may designate a Chairperson.

MEETINGS

The quorum necessary for the transaction of business at a Committee meeting shall consist of two Committee members. Actions to be taken by the Committee shall require the affirmative vote of a majority of the votes cast by the Committee members present at any meeting. The Committee shall convene at least once annually or more frequently as circumstances require. The Committee Chair will develop and distribute an agenda for each meeting in advance of such meeting. Committee members may suggest additional agenda items and, at any meeting, raise subjects that are not on the agenda.

The Committee may invite such other persons (including management of the Company) to its meetings as it deems necessary.

The Committee shall maintain minutes or other records of its meetings and shall give regular reports to the Board on such meetings and such other matters as required by its Charter or as the Board shall from time to time specify. Reports to the Board may take the form of oral reports by the Committee Chair or any other member of the Committee designated by the Committee Chair to give such report. Except as expressly provided in this Charter, the By-Laws of the Company or the Company's corporate governance guidelines, or as required by law, regulation, or securities listing standards, the Committee shall set its own rules of procedure.

DUTIES AND RESPONSIBILITIES

The Committee shall:

1. Review and approve the reinsurance program for each storm year and for each non-storm line of business;
2. Receive proposals for placement of the reinsurance programs and select intermediaries as needed, with the Committee Chair advising management on placement of the program;
3. Review and approve retention levels to be held by the Company and all special arrangements to protect the Company's surplus and revenue;
4. Review empirical data, and modeling methods in analyzing reinsurance programs of the Company;
5. Review proposals from management and others for undertaking additional territories, new lines of business, or material changes from the current business model;
6. Review periodically the level of risk assumed by the Company in its reinsurance activities and the methods by which such risk is measured;
7. Monitor on an ongoing basis the performance of the Company's reinsurance department;
8. To report regularly, as appropriate, to the Board and make recommendations to the Board for action when appropriate.

RESOURCES

The Committee shall have the authority to seek any information it requires from any director, officer or employee of the Company in order to perform its duties and ensure attendance of Company officers at its meetings, if appropriate.

The Committee shall have the authority to obtain at the Company's expense and without having to seek Board approval, external or internal legal or other professional advice or assistance, on any matters within its scope of responsibility. The Committee shall have the sole authority to retain or terminate any consultant or advisor retained at the direction of the Committee to assist the Committee in carrying out its responsibilities, including sole authority to approve the fees or other compensation, and other retention terms, of such consultant or advisor, such fees or other compensation to be borne by the Company.

The Committee shall not be entitled to sub-delegate any or all of duties and authority delegated to it. The Committee shall have the authority to conduct or authorize investigations into or studies of any matters within the Committee's scope of responsibility.

Where any decision relates to a transaction in which a member of the Committee has an interest and has not voted, the decision shall not be implemented until it has been reported at a meeting of the Board at which the member's interest has been declared.

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 duties 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 Reinsurance Advisory Committee conducted on May 7, 2025.