

## **Environmental, Social and Governance**

As a global provider of risk protection to cedents around the world, we believe that environmental, social and governance, or ESG, considerations should be at the heart of our operations. Our values of sound risk management, good governance, sustainability and social responsibility are reflected in how we operate our business, and are reflected in how we treat our colleagues, our clients and communities. The Nominating, Governance and Corporate Responsibility Committee has ultimate oversight over our ESG strategy and practices and is responsible for reporting to the Board periodically on these issues.

### *Governance*

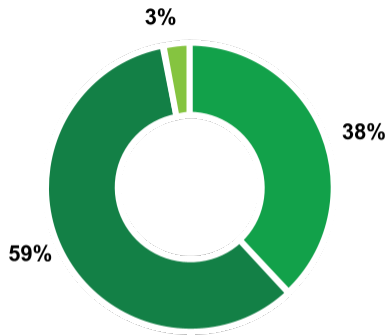
We maintain our Code of Ethics of Business Conduct and Ethics, or the Code of Ethics, that showcases our Company's values to do the right thing. The Code of Ethics has important guidelines, expectations and information that our employees, officers and directors commit to, to guide their day-to-day business behavior. To further align the values of each company stakeholder, we also maintain an insider trading policy, share ownership and retention policy, conflicts and related party policies, and corporate governance guidelines. See "*Corporate Governance Highlights*."

### *Diversity, Equity and Inclusion*

We aim to push one another's thinking, challenge long-held beliefs and assumptions and positively influence the social, environmental and economic well-being of our employees and the communities in which we live and operate. We help our employees and their families thrive by offering comprehensive benefits plans and personal and professional wellness tools, including premium healthcare benefits, a flexible work policy and company-sponsored access to professional development and training seminars. We believe our organic efforts relating to diversity, equity and inclusion, as evidenced by the composition of our workforce, is an integral component to our success and our culture. In support of our commitment, we have bolstered our corporate culture initiatives and goals, which we believe is vital to our business success.

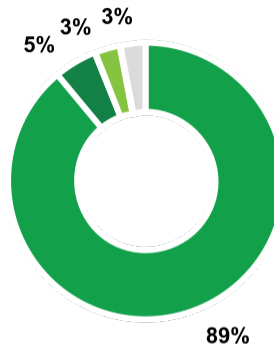
Anticipating the evolving needs of our business strategy demands diverse ideas, perspectives, expertise and continued innovation. As a part of this effort to build the company's future, we continue to focus on fostering a culture of inclusion to attract, develop and retain diverse talent at all levels of our company. In March 2022, we conducted a survey completed by 39 of our 44 employees. Of those who responded, 38% identified as female, 8% identified as gay or asexual, and 37% identified as racially or ethnically diverse. The company is developing a diverse Board. Our directors and alternate director are nationally diverse, comprised of citizens from the United States, Cayman Islands, Canada, Colombia, United Kingdom and Ireland and 22% of our directors are female. Diversity continues to be an important consideration in our approach to Board composition.

### Gender Identity



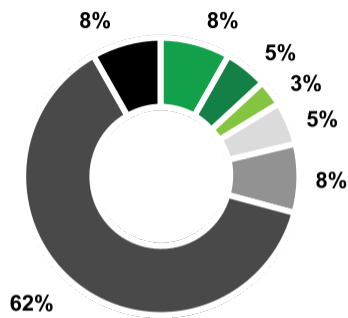
- Female
- Male
- Prefer Not to Say

### Sexual Orientation



- Heterosexual
- Gay
- Asexual
- Prefer Not to Say

### Racial Diversity



- Black/African American
- East Asian
- Hispanic/Latin
- Middle Eastern
- South Asian
- Caucasian/White
- Two or More

We are investing in a culture where everyone can feel a sense of ownership and accountability. This is best evidenced by our compensation structure, which balances the importance of both enterprise and individual performance. We believe everyone deserves equal opportunities for growth and advancement. Central to this goal is developing strong leaders who embrace our differences to inspire our best solutions. We believe that investing in our people and giving back to our communities builds and strengthens ties to the Company, our clients and our shareholders, which, in turn, advances better outcomes for all of our stakeholders.

### *Community*

We aim to positively influence social, environmental and economic conditions for our employees, and by extension the communities where we live and work.

The Company and our Board value each of our employees and remains committed to ensuring that a safe and healthy workplace and environment is maintained. Within the company, we are helping our full-time and part-time employees and their families thrive by offering comprehensive benefit plans and personal and professional wellness tools, including premium healthcare benefits, a flexible work policy and company-sponsored access to professional development and training seminars. In 2020, we adopted a flexible workplace schedule to mitigate the risk of COVID-19 to our employees. In addition to workplace respect, we expect employees to preserve and promote a clean, safe, and healthy local and global environment.

In addition, our company has had a Charity Committee since 2006, which is composed of employees with oversight from a designated executive officer. The Charity Committee considers donation requests by employees that focus on areas of environment, youth and sports, arts and culture and benevolence. Additionally, at the discretion of the designated executive officer, the Company matches contributions made by our employees to non-profit organizations, including to environmental and social causes.

Since 2008, we have a scholarship program that provides financial assistance to Caymanian students who wish to further their post-high school education locally, allowing them to obtain degrees or vocational training in the field of their choice. During 2021, we granted scholarships to 16 eligible Caymanian students to assist with their post-secondary education.

### *Environmental*

The Company understands its responsibility not only to provide solutions that help our clients manage their environmental and climate change risks, but also to monitor and control our carbon usage and ecological impact. Our Company is headquartered in Camana Bay, which is a community that values sustainable practices and initiatives, including the Cayman Island's first glass recycling program, a farmers market to encourage locally-sourced food and electric vehicle charging stations. While our operations do not have a large physical footprint, we recognize that even the smallest measures contribute to minimizing our environmental impact and maximizing the sustainability of our business. As part of those small efforts, we have reduced our printing, leverage cloud application services and third party hosting to reduce datacenter processing. By virtue of our business, the Company assesses and offers protection against weather-related risks such as hurricanes, storms, wildfires and floods, helping businesses and individuals proactively manage their exposure to such risks.