

FedNat Holding Company

Environmental Policy

INTRODUCTION

We acknowledge our responsibility to reduce the environmental impacts of our business operations. We are committed to managing our direct environmental impacts in a responsible manner. Additionally, we expect FedNat vendors to support our environmental goals and abide by all legislation and regulations related to the protection of the environment.

POLICY OWNER

Chief Financial Officer

PURPOSE AND SCOPE

We will develop, maintain, and communicate effective policies, procedures, standards and guidelines for business activities, to address environmental issues and risks that may face FedNat. Additionally, we will responsibly manage our business to ensure environmental laws and recognized standards are met and monitor compliance with our own policies or standards.

ELEMENTS OF FEDNAT'S ENVIRONMENTAL INITIATIVES

The following elements guide FNHC's environmental initiatives:

- ✓ Environmental Footprint Reduction
- ✓ Promote the benefits of environmental sustainability
- ✓ Encourage employee involvement
- ✓ Reporting and transparency

Environmental Footprint Reduction: FedNat will pro-actively apply sound environmental practices to internal operations and purchasing decisions. We will seek ways to minimize our consumption of resources, including energy, paper and water, and our generation of waste and emissions. We will help create opportunities for our suppliers and employees to do the same.

Promote Sustainability: We will establish and maintain productive partnerships with experts and stakeholders to ensure that we remain informed about relevant concerns and issues and are well-positioned to manage environmental risks and opportunities.

Employee Involvement: FedNat will offer environmental education and tools to our employees to enable them to act in an environmentally responsible manner and support our company's objectives. From time to time, we may also provide our employees opportunities to become personally engaged in environmental sustainability initiatives that are important to our business.

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Reporting and Transparency: We will continue to improve our system for monitoring, measuring and reporting of our performance.