



Environmental Risk Statement

We strive to create a sustainable workplace for our employees, our community, and our planet, with an objective towards preserving our environment for future generations. As a property and casualty insurance company, we understand the risks posed by climate change and seek to mitigate catastrophe risk for our customers and shareholders through prudent exposure management, underwriting initiatives, and proactive notifications. Our efforts at environmental preservation include capital allocation through our underwriting and claims functions by restricting or eliminating the use of paper communications and record retention in favor of digital media. We take every opportunity to reduce our use of natural resources and reuse or recycle the products that we consume.