

Governance

Disclose the insurer's governance around climate-related risks and opportunities.

- A. Describe the board and/or committee responsible for the oversight of climate-related risks and opportunities.***
- B. Describe management's role in assessing and managing climate-related risks and opportunities.***

The company is a privately held entity, and as such, does not have publicly stated goals or a public policy regarding matters of climate risk. The company's property & casualty insurance risk is analyzed and macro-managed at the Line of Business level and micro-managed at the risk classification level within such Lines. Potential aggregate liabilities are managed through the utilization of appropriately structured reinsurance arrangements.

Based on the nature of the company's business, climate-change is considered an insignificant and immaterial risk to the company's business operations. Therefore, no climate-risk plans, corporate or operational policies, or dedicated resources are deemed necessary; however, the Board of Directors recognizes climate-change as an evolving matter and operational staff managers monitor publicly available information to advise senior leadership accordingly.

Does the insurer have publicly stated goals on climate-related risks and opportunities? No.

Does your board have a member, members, a committee, or committees responsible for the oversight of managing the climate-related financial risk? No.

Does management have a role in assessing climate-related risks and opportunities? No.

Does management have a role in managing climate-related risks and opportunities? No.

Strategy

Disclose the actual potential impacts of climate-related risks and opportunities on the insurer's businesses, strategy, and financial planning where such information is material.

- A. Describe the climate-related risks and opportunities the insurer has identified over the short, medium, and long term.***
- B. Describe the impact of climate-related risks and opportunities on the insurer's business, strategy, and financial planning.***
- C. Describe the resilience of the insurer's strategy, taking into consideration different climate-related scenarios, including a 2 degree Celsius or lower scenario.***

The company's risk bearing paper and the liabilities attaching thereto, present no climate-related material risk to the company. By all measurable standards of reasonable practice by the property & casualty insurance industry, climate-related risk to company operations is nil; and impact on the company's business is zero for the present and foreseeable future.

Has the insurer taken steps to engage key constituencies on the topic of climate risk and resiliency? No.

Does the insurer provide products or services to support the transition to a low carbon economy or help customers adapt to climate risk? No.

Does the insurer make investments to support the transition to a low carbon economy? No.

Does the insurer have a plan to assess, reduce or mitigate its greenhouse gas emissions in its operations or organizations? No.

Risk Management

Disclose how the insurer identifies, assesses, and manages climate-related risks.

- A. Describe the insurer's processes for identifying and assessing climate-related risks.***
- B. Describe the insurer's processes for managing climate-related risks.***
- C. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the insurer's overall risk management.***

The company's Enterprise Risk Management ("ERM") infrastructure serves to address and resolve all risks associated with the various aspects of company operations and the liabilities attaching to its risk bearing paper as represented by written insurance policies; and the underwriting of insurance risk is supported by an analytics team comprised of graduate-level statisticians and mathematics professionals.

The company's operational and risk bearing footprint does not illustrate a need to create a formal process corresponding to climate-related matters.

Does the insurer have a process for identifying climate-related risks? No.

Does the insurer have a process for assessing climate-related risks? No.

Does the insurer have a process for managing climate-related risks? No.

Has the insurer considered the impact of climate-related risks on its underwriting portfolio? No.

Has the insurer taken steps to encourage policyholders to manage their potential climate-related risks? No.

Has the insurer considered the impact of climate-related risks on its investment portfolio? No.

Has the insurer utilized climate scenarios to analyze their underwriting risk? No.

Has the insurer utilized climate scenarios to analyze their investment risk? No.

Metrics/Targets

Disclose the metrics and targets used to assess and manage relevant collateralized risks and opportunities where such information is material.

- A. Disclose the metrics used by the insurer to assess climate-related risks and opportunities in line with its strategy and risk management process.***
- B. Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.***
- C. Describe the targets used by the insurer to manage climate-related risks and opportunities and performance against targets.***

The company utilizes certified actuaries and property-casualty industry models to manage collateralized risks and opportunities and all risks corresponding to our business model and underwriting strategies. The company deems climate-related matters to be of nil risk to the company. The company's Enterprise Risk Management initiatives

contemplate every reasonable eventuality across the various aspects of the company's operations; such that we are well positioned to effectively adjust and resolve all risks to which the company may be exposed.

The company has not formulated any metrics exclusively dedicated to climate-related matters; however, operational staff management working in concert with senior leadership does strive to maintain an awareness based on publicly available information regarding climate-change matters.

Does the insurer use catastrophe modeling to manage your climate-related risks? No.

Does the insurer use metrics to assess and monitor climate-related risks? No.

Does the insurer have targets to manage climate-related risks and opportunities? No.

Does the insurer have targets to manage climate-related performance? No.