



2025 Corporate Responsibility Report  
Everest Group, Ltd.

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## Letter from the CEO



As a global (re)insurer, Everest operates at the intersection of risk, resilience, and opportunity. We understand and take seriously our responsibility to help people navigate risk and uncertainty. Against a backdrop of increasing environmental and social instability, we develop solutions and provide tools to help people face global risks head-on. In 2025, we focused on becoming a better, stronger, and more resilient Company.

We continued to explore ways to incorporate sustainable considerations into our business. For example, we broadened our clean energy offerings and expanded our partnerships with climate-focused institutions, such as Humanity Insured. We further improved our data collection process for our greenhouse gas inventory to capture and monitor our operational footprint across energy, water, and waste. In our investment portfolio, we continued to seek opportunities in renewable energy and are proud that 91% of our total assets are managed by United Nations Principles for Responsible Investment signatories.

In 2025, we continued to foster an inclusive and collaborative culture to empower our employees to think creatively and contribute their best. Our vibrant network of Colleague and Business Resource Groups drove learning and community-building and we stayed committed to making a positive impact in the communities where we operate. Through volunteering and charitable donations, including initiatives led by Everest Charitable Outreach, we supported communities facing unexpected challenges.

We are proud to be a Company on the move and aim to build on our momentum. We are excited to share our 2025 Corporate Responsibility Report to showcase what we have accomplished and where we are headed next.

Thank you,



**Jim Williamson**  
President and Chief Executive Officer

2025 Highlights

**Robust short-, medium-, and long-term strategies** to identify and address climate risks across our business and investments

**Continued refinement of our greenhouse gas emissions** monitoring and control processes

**Over 50 charitable events** held across 27 office locations during Global Volunteer Month

**Over \$900,000** donated to charitable organizations through corporate donations, employee contributions, and our Matching Gifts Program

**Over 1,600 hours** volunteered during Global Volunteer Month

**33% of the Board were Women**

Everest employees completed **41,800 hours** of training, development, and inclusion courses, averaging 11.3 hours per employee

Everest's Colleague Resource Groups hosted **over 106 events** for colleagues to engage, network, and appreciate the myriad cultures at Everest

## Awards and Recognitions

Top 100 Talent Acquisition  
Team Award  
OnConferences



Top 100 Learning & Development  
Team Award  
OnConferences



Best Insurance Professionals  
Under 40 (USA)  
Insurance Business



Top 100 Corporate  
Counsel Team Award  
OnConferences



Best Internship  
Program Award  
Rise



P&C Reinsurer  
of the Year  
Insurance Asia News



## Company Portrait

Everest Group, Ltd., (Everest) is a global underwriting leader providing best-in-class property, casualty, and specialty reinsurance and insurance solutions that address customers' most pressing challenges. Known for a track record of disciplined underwriting, capital, and risk management, Everest, through its global operating affiliates, is committed to underwriting opportunity for customers, shareholders, colleagues, and communities worldwide.

### Everest's Businesses

At Everest (NYSE: EG), we underwrite opportunity for stakeholders with protection and peace of mind at the forefront of our decisions. We are acutely aware that our industry plays a critical role in economic and social recovery from natural catastrophes and extreme weather events. As a global (re)insurance organization, we protect our customers through insurance and reinsurance products that help manage climate risks. We aim to help our clients and businesses thrive, fuel global economies, and create sustainable value for our colleagues, shareholders, and the communities we serve.

Everest conducts its business through two business units: Insurance and Reinsurance, each of which offers a wide range of property, casualty, and specialty products.<sup>1</sup> Across both divisions, we support our clients with tailored solutions to bridge gaps and help navigate turbulence.

The Company's principal business, conducted through its operating segments, is underwriting reinsurance and insurance in the U.S., Bermuda, and international markets. The Company underwrites reinsurance both through brokers and directly with ceding companies, giving it the flexibility to pursue business based on the ceding company's preferred reinsurance purchasing method. The Company underwrites insurance principally through brokers, surplus lines brokers, and general agent relationships.

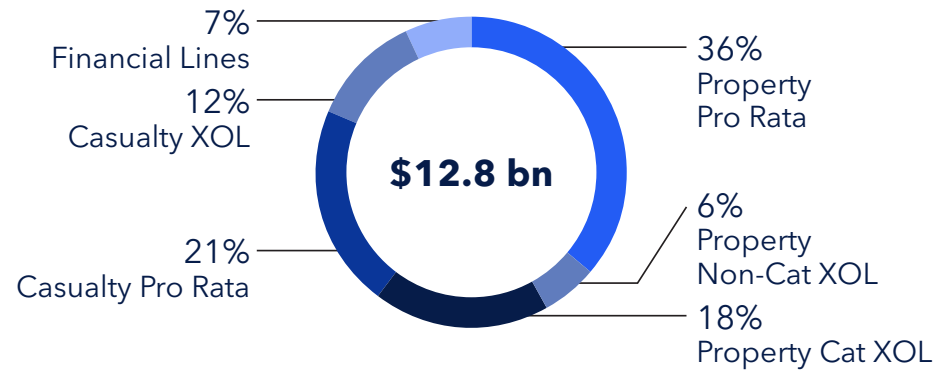
In 2025, in its direct insurance segment, Everest wrote insurance for specific commercial customers, mostly large and mid-market companies in one of many product lines, which can generally be broken down into property, casualty, and specialty (marine, aviation, professional liability, and other specialized categories). In late 2025, Everest announced a strategic shift to refocus its direct insurance segment on Global Wholesale and Specialty, with implementation beginning in 2026. Under this updated strategy, key business lines include Property and Casualty, Accident and Health, and Specialty Lines including Credit and Political Risk, Surety, and Construction.

Everest's reinsurance business consists of two primary forms: treaty and facultative reinsurance. In a treaty reinsurance arrangement, a company that has directly insured a sizeable number of its customers' risks "cedes" to a reinsurer, under the terms of a reinsurance contract (called a "treaty") a portion (e.g., 10%, 20%, 25%, etc.) of a type or category (e.g., property, marine, professional liability, etc.) of the risks

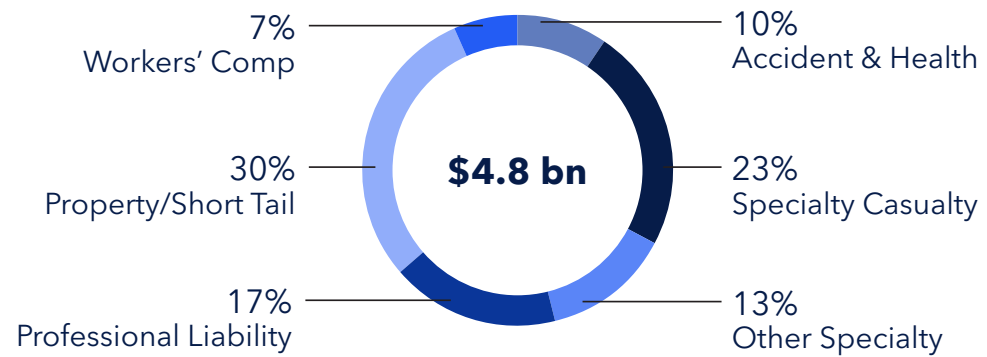
insured by the ceding company under contracts (policies) issued to a number of different policyholders. The reinsurer "assumes" the ceded portion of the risks and, unlike the direct insurer, does not separately evaluate each of the risks covered by the different policy contracts and assumed under the treaty. Instead, the reinsurer evaluates portfolio-level exposure based on information provided by the ceding company. In individual risk facultative reinsurance, the ceding company cedes, and the reinsurer assumes, all or part of the risk under a single insurance policy contract with a specific customer. Reinsurance is negotiated separately for each insurance contract that is reinsured, and the reinsurer therefore has much more detailed information about the specific risk.

<sup>1</sup> A full list of Everest's products and services is located at <https://www.everestglobal.com/us-en/our-offer/products-and-services/insurance>.

2025 Reinsurance Gross Written Premium Business Mix



2025 Insurance Gross Written Premium Business Mix



## Everest's Priority Goals

Everest's leadership team introduced priority goals in 2024 to reflect the business imperatives vital to executing its strategic objectives. These goals keep us accountable for the immediate and long-term commitments we make for business and stakeholders.

### One Everest

*Execute as "One Everest."*

The entire Company benefits from existing relationships, shared underwriting expertise, and risk management systems.

### Corporate Responsibility

*Deepen our impact on the world.*

Addressing environmental, social, and economic challenges connects us to what matters to stakeholders.

### People and Culture

*Attract, retain, and develop top talent.*

Our colleagues are our most vital asset and drive our strategy.

### Customer Focus

*Enhance the experience with our customers.*

Distribution of Capabilities and services aligned to customers' needs strengthens relationships and yields repeat business.

### Operational Excellence

*High quality, seamless operations, powered by leading-edge technology.*

We are creating ecosystems with the tools, processes, and talent to scale the organization effectively.

## Economic Performance

Everest’s diversified Reinsurance and Insurance franchises have a history of profitability, supported by top-tier underwriting talent, deep global capabilities, strong relationships, and a robust balance sheet. Our Reinsurance business is a lead market for many clients globally, increasingly viewed as the partner of choice. We believe we are well positioned to generate leading financial returns across all market cycles.

Everest’s approach to economic performance is evaluated annually by internal and external auditors. It is also detailed in our periodic filings with the U.S. Securities and Exchange Commission (SEC) including 10-K and 10-Q filings, and our Annual Report and Proxy Statement. Our Board of Directors (the “Board”) at least annually reviews and approves our long-term financial strategy to ensure we are delivering shareholder value over time. We monitor and evaluate our overall performance based upon financial results, as discussed in depth in our Annual Report and 10-K filing.

### 2025 Financial Highlights

**\$17.7 Billion<sup>2</sup>**  
Gross Written Premium

**10.5%**  
Net Income Return on Equity

**\$15.46 Billion**  
in Shareholders’ Equity

**\$3.07 Billion**  
Operating Cash Flow

Net Investment Income of **\$2.1 Billion**, an increase of over \$100 million

Total Investments and Cash of **\$45.4 Billion**

#### Annual Ratings\*

**S&P A+**

**AM Best A+**

**Moody’s A1**

\*Financial strength ratings as of 12/31/2025

<sup>2</sup>Includes GWP of \$91m from Other Segments

# Our Sustainability Strategy

We continuously refine our priorities to ensure we respond appropriately to emerging regulatory requirements, sustainability guidance, and stakeholder concerns. From underwriting risk to charitable giving, Everest strives to act as a responsible steward of the values that we believe are most important to our key stakeholders.

## Relevant Topics

In 2023, Everest completed a benchmarking project to identify key environmental, social, and governance topics core to its ability to generate long-term value, detailed below. Everest continually evaluates and revisits the relative importance of these topics as we engage with stakeholders and assess emerging risks and opportunities, trends, and regulatory requirements.

Climate Risks and Opportunities	Workforce and Community	Transparency and Accountability
<b>Environmental Compliance</b> <b>Reducing GHG Emissions</b> <b>Supporting Energy Transition</b> <b>Risk Management</b>	<b>Employee Health and Wellness</b> <b>Belonging and Engagement</b> <b>Employee Training and Education</b> <b>Local Community Engagement</b>	<b>Corporate Governance</b> <b>Business Ethics and Compliance</b> <b>Cybersecurity and Data Privacy</b>

	Topic	Explanation
Climate Risks and Opportunities	Environmental Compliance	Compliance with environmental laws and regulations affects the health of our employees and the communities where we operate and plays a role in promoting a healthy environment.
	Reducing GHG Emissions	Reducing GHG emissions, where possible, is critical to limiting global warming and fulfilling our commitment to reducing our operational emissions.
	Risk Management	Our ability to assess and respond to risks is crucial to our business and maintaining the trust placed in us by our employees, shareholders and other investors, and clients. Risk management practices, including the management of physical, litigation, regulatory, and other climate-related risks, ensure that we have appropriate risk appetite and tolerance levels.
	Supporting Energy Transition	We are striving to identify opportunities within our operations and our underwriting and investments portfolios to support the transition to clean energy and to help mitigate climate change.
Workforce and Community	Employee Health and Wellness	The health and safety of our employees is critical to facilitating a productive and safe work environment.
	Belonging and Engagement	Fostering an inclusive work environment helps us maintain a workplace that values colleagues of all backgrounds and confers on our business the benefits of different perspectives in operational and strategic decision-making.
	Employee Training and Education	Our contributions to our employees' development and skill sets improve the Company's performance.
	Local Community Engagement	Efforts to engage with and support the communities where we operate enable us to build relationships and to understand and help address their needs.
Transparency and Accountability	Corporate Governance	Responsible corporate governance, including proper Board oversight over corporate and sustainability risks, is critical to transparency and to meeting the expectations of our employees, shareholders and other investors, and clients.
	Economic Performance	The Company's economic performance impacts all those with a stake in the Company's success, including employees, shareholders and other investors, and clients.
	Business Ethics and Compliance	Awareness and vigilance around incidents of bribery, corruption, and anti-competitive behavior can protect the Company and its employees from fines, penalties, and other sanctions, as well as reputational damage that may have a lasting impact on trust and confidence in the Company.
	Cybersecurity and Data Privacy	Our clients, employees, and other stakeholders expect us to protect their privacy and take reasonable measures to ensure the security of all the data we collect, store, or process.

## About This Report

This report covers Everest Group, Ltd., and its subsidiaries for fiscal year 2025 (January 1 – December 31, 2025) unless otherwise specified. This reporting period is consistent with our financial reporting.

This report may include data from previous years to support year-over-year analysis. As appropriate, preliminary information, including developments from early 2026, may also be referenced in this report, with the understanding that such information could change in subsequent reporting based on more complete data and information.

This report was reviewed by Everest’s Board of Directors, Executive Committee, and Environmental, Social, and Governance (ESG) Working Group, through in-person consultation and other feedback channels. As appropriate, Everest may supplement this report from time to time through publications on its website or in other forums.

## Reporting Frameworks

Everest considers various reporting standards and frameworks when disclosing sustainability and inclusion topics. Everest leverages the Global Reporting Initiative (GRI) and Task Force on Climate-related Financial Disclosures (TCFD) to guide its reporting. This report uses TCFD recommendations to prepare for reporting under other standards and frameworks, such as those of the International Sustainability Standards Board. Appendices D and E map our disclosures to the GRI standards and TCFD framework.

Everest has reported with reference to the GRI Standards for the period January 1 – December 31, 2025.

## Cautionary Statement Regarding Forward-Looking Statements:

This report contains information about Everest Group, Ltd. and its subsidiaries and may contain forward-looking statements and are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Everest cautions that forward-looking statements are subject to numerous assumptions, risks, and uncertainties, which change over time. Actual results may differ materially from those anticipated in forward-looking statements, and future results could differ from historical performance. Factors that can cause results to differ, as well as additional factors that can affect forward-looking statements, are discussed in Everest’s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, accessible on the SEC’s website at <https://www.sec.gov> and on Everest’s website at <https://www.everestglobal.com/us-en/investor-relations/overview>. Everest assumes no duty to and does not undertake to update forward-looking statements.

## Key Climate-related Partnerships and Memberships

### Principles for Sustainable Insurance

Everest became a signatory to the United Nations’ Principles for Sustainable Insurance in 2022. Launched at the 2012 UN Conference on Sustainable Development, the PSI serves as a global framework for the insurance industry to address sustainability risks and opportunities.

### Principles for Responsible Investment

Everest became a signatory to the United Nations’ Principles for Responsible Investment in 2019. The principles detail possible actions that signatories can use to incorporate sustainability into their investment practices.

### Reinsurance Association of America

Everest is an active member of the RAA. The RAA is a trade association of property and casualty reinsurers conducting business in the United States. The RAA is committed to working with policymakers, regulators, and the scientific, academic, and business communities to assist in promoting awareness and understanding of the risks associated with climate change.

### The American Property Casualty Insurance Association

Everest is a member of the APCIA, a national trade association for home, auto, and business insurers. Its members drive key initiatives from regulatory engagement to proactive education. Notably, the APCIA aims to enhance the resilience of communities to adapt to growing climate impacts through risk identification, pre-disaster mitigation, preparedness, response, and recovery.

# Climate Change Risks and Opportunities

We believe that environmental consciousness is important throughout our Company. As part of our mandate as a global (re)insurance organization, it is our responsibility to help our clients manage their own environmental risks through products and skilled risk management. We also strive to reduce our own environmental impact where possible.

## Climate Risk Management

Thorough risk management is crucial to our success as an insurance and reinsurance organization. A (re)insurance company like Everest is not in the business of avoiding risk, but rather of creating value through prudent risk management and assisting our clients in doing the same. We have established a risk management process to identify, research, assess, and address various business risks. Our process for evaluating and prioritizing risks, including climate risk, is continually evolving to respond to new information, policies, and best practices.

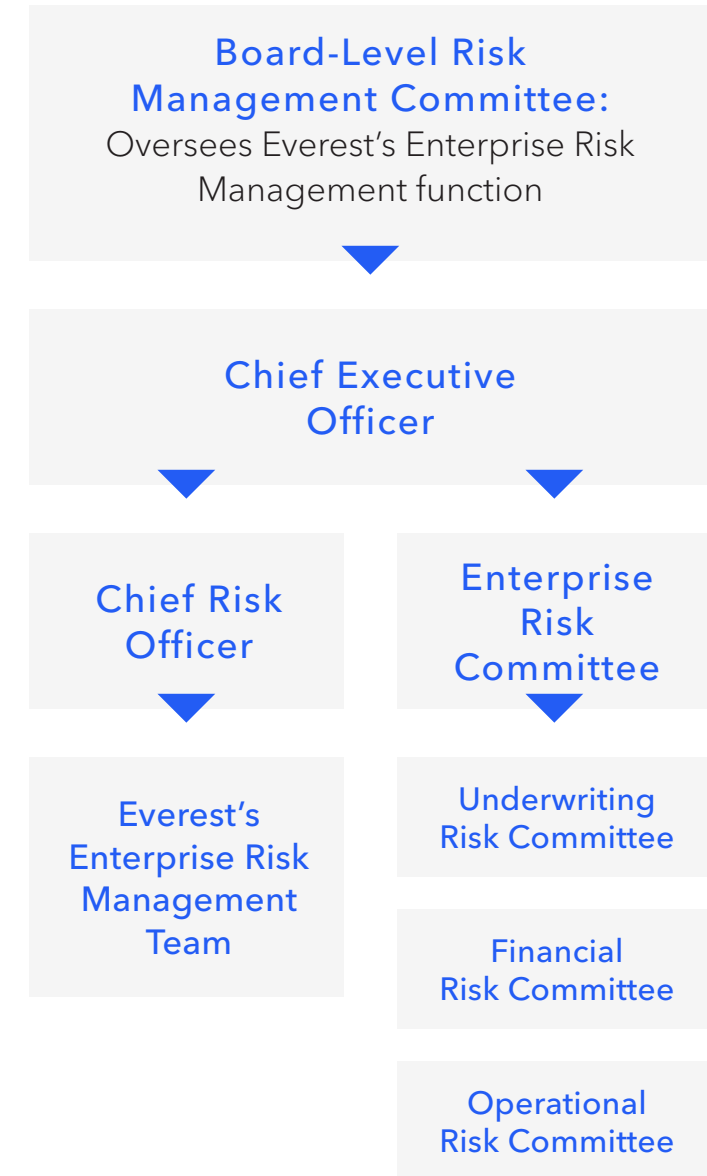
The Board-level Risk Management Committee identifies, monitors, and oversees the overall risk management functions of the Company, including risks such as climate change. The Board-level Risk Management Committee further oversees Everest’s Enterprise Risk Management (ERM) function, a Company-wide systematic approach to assessing and managing key risks and opportunities, including those related to climate.

Everest’s Enterprise Risk Committee (ERC) reports to and assists the CEO in the oversight and review of Everest’s ERM framework and key risks. The ERC is comprised of senior leadership, who are responsible for establishing the Company’s risk appetite levels and risk management principles and policies. The ERC provides strategic risk management direction to the Company, which is then executed by the business units and by Everest’s ERM function. The Underwriting Risk Committee, the Financial Risk Committee and the Operational Risk Committee all report to the ERC.

The ERM team is responsible for implementing the risk management framework and identifying, assessing, monitoring, controlling, and communicating the Company’s risk exposures. The ERM team additionally reviews the risk appetite and risk position for our four key risk areas – assets, property catastrophes, casualty business, and mortgage risks – to ensure that Everest remains within Board-approved appetites.

Everest’s ERM function is independent of operating units and reports to the Chief Risk Officer (CRO). Everest’s senior management risk committees, including the Underwriting Risk Committee, Financial Risk Committee, and Operational Risk Committee, support the ERM function and ERC with the compilation and analysis of risk insights with regard to exposure management and execution management.

### Risk Governance Flow Chart



## Risk Register

The ERM team maintains risk registers covering, among other risk areas, asset/market, insurance, reinsurance, mortgage, operational, credit, liquidity, strategic, and fungibility risks to ensure that we measure risks consistently for comparison, prioritization, and risk-return deliberation. The ERM team identifies these risks through internal assessments and industry risk assessments and reviews and updates them annually. We rate risks in terms of severity and frequency, and then identify and implement risk controls.



## Climate Risk

As a (re)insurance company, we are at the forefront of identifying and limiting climate risks and have focused on climate risk for decades. We assess and monitor potential impacts from climate-related risks on our business and financial planning over the short-, medium-, and long-term. Everest is cognizant of risks that may impact our underwriting, claims, and investments. Examples of risks that may manifest in the short, medium, and long-term are detailed in Table 1 on page 17.

Our risk management strategies seek to minimize the impact of severe weather events on our capital by, among other things, maintaining a diversified business portfolio—with risk spread by product line and by geography—and by employing a tactical approach to managing risk, including utilization of third-party capital to leverage opportunity and sponsorship of catastrophe bonds.

Table 1 Everest's Response to Select Risks		
Type of Risk	Definition of Risk	Potential Impact of Risk
Physical Risks	<p>Direct and indirect impacts from acute risks or chronic risks.</p> <p>Acute risks may include flooding and wildfires arising from changes in the frequency and intensity of weather events.</p> <p>Chronic risks may include rising temperatures or sea levels resulting from long-term changes in climate.</p>	<p>Direct risks to individual facilities and insured locations, resulting in insured losses.</p> <p>Investments dependent on physical assets could be harmed by extreme weather events.</p> <p>Disruption of business continuity and/or supply chains.</p>
	<p><b>Response</b> Everest acknowledges the physical risks posed by severe weather events (and climate change) and incorporates them into its underwriting strategies. In doing so, we work with our insureds to consider the impact of physical risks on their properties and other assets. We have also strategically reduced capacity and exposure in regions more susceptible to increased severity of climate events to help curb the expansion of human activity into environmentally sensitive locations. We further consider physical climate risk when we make office location decisions to ensure infrastructure can withstand impacts of weather events.</p> <p><b>Opportunities</b> We may experience an increase in demand for insurance and reinsurance coverage as weather patterns change, and clients need new coverage.</p>	
Litigation	<p>Litigation related to emerging policies, emissions, climate change-related disclosures, or shareholder expectations.</p>	<p>Increase in liability due to climate change-related litigation.</p>
	<p><b>Response</b> We seek to limit exposure to climate change-related litigation by following changes in climate change laws and regulations. We also monitor activity in areas that may be most exposed to climate change-related litigation.</p>	
Regulatory and Policy	<p>New global and regional regulations related to climate, such as higher energy efficiency requirements, emissions limits, and mandatory reporting.</p>	<p>Increase in operating costs from higher compliance costs.</p> <p>Early retirement of assets.</p> <p>Increase in costs from fines related to climate regulations.</p>
	<p><b>Response</b> Currently, climate change-related regulation of Everest centers on disclosing climate change-related financial impact, expenditure metrics, and climate change-related impacts on financial estimates and assumptions in our financial statements. The potential impacts of regulation on the risks covered by our products and services and on business trends relates to the potential regulation of the activities of our commercial customers. Climate change-related regulation could impact the types and the extent of risk coverage that those customers may seek to purchase, which could in turn impact the price of insurance. To date, we have not identified impacts of any such regulation that are quantifiable.</p> <p>A number of Everest's affiliates are or will be required to comply with climate change-related disclosure regulations. To prepare for these requirements, Everest's various departments and divisions have been proactively collaborating internally to gather data and monitor changes in reporting requirements.</p> <p><b>Opportunities</b> We may experience greater opportunities to engage with policymakers and participate in industry groups focused on climate change-related matters.</p>	
Reputational	<p>Reputational risk from shifts in consumer preferences and stakeholder expectations from perceptions about the management of our climate change-related risks and opportunities.</p>	<p>Reduced revenue from decreased demand for services.</p>
	<p><b>Response</b> Everest monitors communications, publications, and media and the actions of governmental and nongovernmental activist agencies, organizations, and entities to assess reputational risks that may impact our stakeholders' trust and confidence in our Company.</p>	
Technology	<p>Technological developments to transition to a low-carbon economy.</p>	<p>Early retirement of assets that become obsolete due to the introduction of new products with lower emissions.</p> <p>Reduced demand for products and services and declining value of carbon-intensive investments.</p> <p>Increased costs for research and development in alternative technologies.</p>
	<p><b>Response</b> Everest has evolved its underwriting strategies for renewable energy and emerging green technologies. We also consider sustainability in our investment strategy to help transition to a low-carbon economy.</p> <p><b>Opportunities</b> We may see an increase in opportunities to assist businesses in developing innovative renewable energy technology and green products.</p>	

## Underwriting and Catastrophe Modeling<sup>3</sup>

Everest is a broadly diversified insurer and reinsurer, with strategic diversification by segment, distribution channel, geography, and product line. Each of our product lines and geographic exposures presents risks that have their own trends. The diversification across various factors reduces the impact of any one risk factor for the Company and creates leading returns across cycles.

Climate-related risk exists in our underwriting independent of climate change. Accordingly, we have for decades proactively incorporated climate and weather metrics into our underwriting and actuarial practices. Our underwriters leverage extensive expertise and pragmatic decision-making to optimize risk selection and pricing. Further, our underwriting and catastrophe modeling departments are vigilant in monitoring trends, including climate, supply constraints, and inflation (both general economic inflation and social inflation). We have identified areas susceptible to more frequent and severe natural hazards and have accordingly diversified and reduced volatility across our global portfolio using underwriting and hedging strategies, including parametric and non-parametric risk products.<sup>4</sup> Our underwriting, actuarial, and catastrophe modeling teams use external raw climate and meteorological data, as well as our internal proprietary claims and loss information data, to refine our pricing tolerances and product development.

We combine results from multiple models and analytical methods to estimate potential climate-related losses by and across business units. When combined with traditional risk management techniques and sound underwriting judgment, catastrophe models are a helpful tool for underwriters to use in pricing catastrophe-exposed risks.

Climate change is incorporated into our view of risk as well. Our view of risk is informed by data derived from various sources into a consistent, Company-wide view of catastrophes and their associated losses. We consistently use this view of risk across each stage of our risk quantification, assumption, and monitoring. For example, our view of risk draws upon data from insureds, cedants, internal claims, and a diverse set of external sources. We utilize catastrophe modeling, traditional actuarial analysis, statistical analysis, and underwriting experience to calibrate vendor models and construct in-house models and processes. We refer to our combination of third-party and in-house catastrophe models, informed by a broad range of data, as our Everest Cat Curves.

We consider climate-related risks that are generally accepted by the scientific community, as seen in reports from entities such as the IPCC, NOAA, and meteorological research organizations, including extreme heat, cold, flood, and drought. Everest's underwriting strategy also considers short-term climate cycles and oscillations, such as the El Niño-Southern Oscillation (ENSO) and the North Atlantic Oscillation (NAO). Because these cycles significantly influence weather patterns and peril frequency over near-term horizons, we review current and forecasted phases to refine our view of risk for the upcoming underwriting year.

<sup>3</sup>While we incorporate climate change into the factors considered in underwriting, Everest views the impact of climate change, particularly when distinguished from the well understood, long-term effects on its underwriting portfolio of climate generally, to be limited and manageable.

<sup>4</sup>A parametric risk product is a type of insurance, reinsurance, or risk transfer arrangement that does not indemnify the full loss for the insured, but instead provides for paying the insured a pre-defined amount when a pre-determined condition is met (typically a parameter, or parametric trigger, is breached).

Below are examples of climate consideration analyses recently or soon to be completed.

- ▶ Analysis of climate change impact on Canadian risk for OSFI requirement, drawing on prior work of global climate-contingent Tropical Cyclone frequency study (Reask) and setting up for additional region compliance measures
- ▶ Pending review of U.S. Severe Convective Storm models to dovetail into Canada SCS review
- ▶ Australian peril review drawing on building vulnerability comparisons between U.S. and Australia
- ▶ Review of U.S. Flood model and risk exposure—considering near-present climate conditions connecting with broader global flood model validation and vendor options

These insights allow us to understand capacity deployment and risk selection under the current context, ensuring that our portfolio strategy reflects not only long-term climate trends but also the immediate climate variability expected during the policy period. We price and accumulate risks using a third-party, vendor-based, climate-conditioned event catalog calibrated to the frequency and severity of loss events in prior years to model expected loss.

Furthermore, we constantly update our view of risk in line with shifts in loss and hazard trends. This process of continuous reevaluation gives us the ability to react more quickly than using vendor models alone. Everest’s Cat Team uses various data sources for model validation research, live event tracking, and everyday pricing. We compare and analyze data from several sources to generate a model that best represents our view of risk. As a global company, we are familiar with data from around the world and do not limit ourselves to sources from within the United States. We prioritize research in areas that are most impactful for current and long-term underwriting at Everest by considering all drivers of financial loss and the span of our exposures.

Everest adjusts its view of risk holistically with reported loss experience, traditional actuarial analysis, statistical analysis, and catastrophe modeling.



## Other Underwriting Activities

### Supporting the Transition to a Low-Carbon Economy

Everest helps clients manage their climate-related risks by tailoring insurance solutions and products to support clients in their efforts to transition to a low-carbon economy. For example, Everest offers pollution and remediation liability insurance products for industrial and commercial manufacturers, environmental consultants, engineers, and recycling and waste management site owners and operators.

Additionally, Everest Insurance assesses prospective energy clients against defined energy transition standards. Everest Insurance also offers products to support renewable energy technologies and power companies.

We have limited exposure to fossil fuels in our insurance underwriting portfolio. In 2025, insurance premium from coal accounts represented less than 0.04% of Everest’s overall 2025 gross written premium. Further, insurance premium from oil and gas accounts represented less than 1% of our overall 2025 gross written premium. On the reinsurance side, reinsurance premium from companies that generate revenue from coal represented approximately 0.2% of Everest’s overall 2025 gross written premium. Reinsurance premium from companies that generate revenue from oil or natural gas represented approximately 1.3% of Everest’s overall 2025 gross written premium.

### Environmental Coverage

For risks that the Company writes, Everest submits prospective clients to an application and screening process before providing them with environmental insurance coverage. Potential clients are evaluated based on their disposal practices, types of contaminants on site, and internal protocols, among other criteria.

### Loss Control

Our loss control teams work with our clients and policyholders in a variety of industries to implement loss prevention practices, promote worker safety, and integrate the latest environmentally sustainable materials and practices into their operations. We also work with our insureds to consider the impact of climate risks on their operations and property in conjunction with the underwriting, engineering, and loss mitigation services we provide.

### Renewable and Clean Energy

We recognize that climate change is an increasing risk to our stakeholders. We have a role in supporting an equitable energy transition and support new processes and technologies that can help accelerate the transition to a low-carbon economy. We also have an obligation to provide insurance coverages to communities that, in the near term, will continue to depend on fossil fuels to satisfy critical energy needs. Everest has provided significant support to the renewable energy industry in the United States and abroad through its insurance coverage portfolio.

In 2023, our International Insurance Division expanded its renewable energy capabilities with the appointment of a dedicated Renewable Energy Leader. Building on this momentum, Everest Reinsurance further strengthened its commitment to the sector in 2025 through the appointment of a Head of Renewable Energy, enhancing coordinated leadership across insurance and reinsurance. Together, these appointments reflect Everest’s ability and intent to provide integrated, cross class insurance and reinsurance support for the global energy transition.

Everest offers a wide suite of products, including Property, Construction, Marine, Liability, Surety, Credit, and Political Risk coverages for renewable energy installations, including:

- Onshore and Offshore Wind Farms (fixed and floating)
- Utility Scale and Distributed Solar (PV and CSP)
- Battery Energy Storage Systems (BESS) and Long Duration Storage
- Green and Blue Hydrogen Facilities and Infrastructure
- Hydroelectric and Pumped Storage Projects
- Sustainable Fuels, Energy Conversion, and Emerging Transition Technologies

A sample of our projects and initiatives across our underwriting portfolio in this area include:

	Project/Initiative Description
Credit/Political Risk Insurance	Everest provides insurance to banks making loans for renewable energy projects, including wind and solar, in the construction and operation phase.
	Everest enables financiers to provide additional credit for renewable energy development. We have provided credit risk insurance for solar and wind energy projects in Brazil, Chile, Colombia, Egypt, Mexico, Panama, Peru, Senegal, South Africa, and Taiwan.
Surety Bonds	Everest provides surety bonds that support the construction of solar and wind energy facilities.
Bermuda Insurance Capacity	Everest provides Excess Side-A Difference in Conditions (DIC) coverage for companies that develop and manufacture energy-efficient modes of transportation, including the development and manufacturing of electric vehicle chargers and electric bicycles.
	Everest provides loan guarantees to support the development of innovative technologies. These guarantees cover projects such as developing biodegradable plastics that help reduce reliance on petrochemicals, supporting sustainable tailings management to reduce mineral waste and introduce a new source of recycled water, and advancing organic and biorational soil technology to improve soil health and increase carbon sequestration.
Tax Liability	Everest provides tax liability insurance coverage that can protect against the loss of investment or production tax credits for renewable energy projects, potentially enabling a project to receive sufficient investment to achieve start-up. We also participated in a program related to carbon capture credits and alternative fuel vehicle refueling credits.
Parametric Insurance	Everest provides parametric insurance for climate-linked triggers such as wind speed, solar radiation, temperature indices, rainfall deficits, and catastrophe-event parameters. These solutions offer predictable, rapid payouts based on objective environmental data and help clients manage rising climate-related volatility in both established and emerging markets.

### Incentivizing Sustainable Behavior

Everest incentivizes its clients to engage in environmentally friendly behaviors and make environmentally conscious decisions. For example, we may consider premium relief to policyholders who are proactive in managing their environmental exposures. This would be evaluated on a case-by-case basis, taking into account factors such as the nature of the risk, the specific mitigation efforts undertaken, and the policyholder’s loss history.

### Considering Client Risk Profiles in the Underwriting Function

As part of our underwriting process, we also:

- Conduct due diligence on our outsourcing partners on anti-bribery, corruption, and money laundering.
- Consider the sustainability policies of insureds as part of our screening process for providing D&O coverage.
- Consider insureds’ culture and worker satisfaction before providing coverage, where appropriate.

### Board Oversight

Our Board oversees our management of risks, including climate-related risks, and how we incorporate considerations related to severe weather (including how climate change affects the frequency and severity of extreme weather events) and other sources of risk into our business and operations. Our Board-level Risk Management Committee reviews the status and plans of the ERM department on a quarterly basis.

## Responsible Investing

Everest considers sustainability principles in its business and investment decisions. We have designed our investment strategy to ensure that we can meet our insurance and reinsurance obligations and maximize investment income. Everest applies a holistic approach to its investment strategy to identify and evaluate risk at all levels and maintain a responsible, diversified, and high-quality investment portfolio.

### Investment Oversight

Our Board-level Investment Policy Committee oversees asset allocation and manager selection and helps determine the overall risk profile of the Company's portfolio. Everest's Chief Investment Officer oversees the Company's investment strategies and, when appropriate, leads the team in integrating opportunities into the investment portfolio that align with our values on sustainability.

### Investment Strategy

Everest employs a principles-based investment strategy designed to diversify our global portfolio. Our strategy does not seek to withdraw from specific activities from the outset but rather takes a proactive and measured approach to include, where possible, investments in opportunities that support the transition to a low-carbon economy across

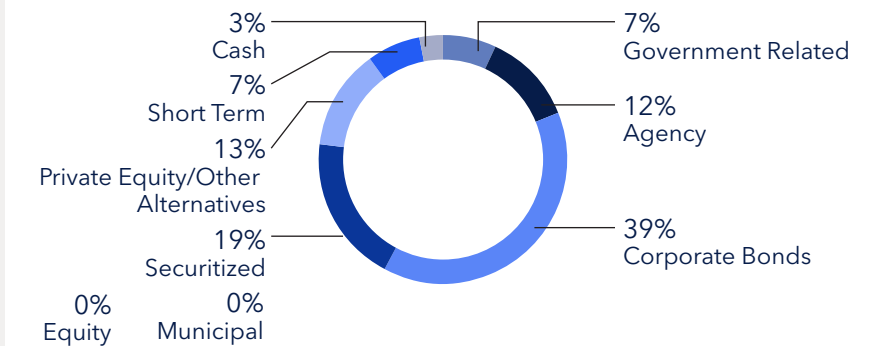
our various asset classes. This includes renewable energy, government-sponsored green bonds, public works projects as well as affordable housing and micro loan programs.

Everest utilizes the services of third-party investment managers in implementing a portion of its investment strategies. Several factors are considered in the selection and oversight of these managers in addition to conventional measures on risk and return generation. These factors include, but are not limited to:

- Preference for managers to be signatories to the UN-PRI. As of year-end 2025, over 91% of our total assets were managed by fellow UN-PRI signatories, including 96% of our fixed-income portfolio, which is our largest asset class allocation.
- Review of any formal sustainability-related policies and standards the investment managers have in place.

Everest continues to make progress toward incorporating these considerations and data into the investment process. As part of this initiative, Everest evaluates and incorporates new tools, data, and methodologies for responsible investing within the insurance and investments industry. For example, Everest's investment team works with external managers that use various industry standards and proprietary tools to assess sustainability characteristics of their portfolios.

### Invested Asset Portfolio Composition As of December 31, 2025



### Everest's Investment Portfolio is Guided by Five Key Principles

- Portfolio diversification
- High degree of liquidity
- Strong credit quality
- Asset and liability duration matching
- Optimized risk-adjusted return and capital efficiency

## Principles for Responsible Investment

The United Nations Principles for Responsible Investment (PRI) inform Everest’s responsible investing approach. We became a signatory to the PRI in 2019 and have since been committed to implementing its six principles of responsible investing. The PRI Principles are as follows:

1. We will incorporate ESG considerations into investment analysis and decision-making processes
2. We will be active owners and incorporate ESG considerations into our ownership policies and practices
3. We will seek appropriate ESG-related disclosures by the entities in which we invest
4. We will promote acceptance and implementation of the Principles within the investment industry
5. We will work together to enhance our effectiveness in implementing the Principles
6. We will report on our activities and progress towards implementing the Principles

An index outlining our progress in implementing the six Principles can be found in Appendix C.

## Investments

Our portfolio includes investments across a range of opportunities that create positive impact and support the transition to a low-carbon economy. Notable investments include:

	Investment Description
<a href="#">Affordable Housing</a>	Everest helps lenders and private developers expedite residential development to improve access to affordable housing.
<a href="#">Electric Vehicle Batteries</a>	Everest has participated in a private transaction to fund construction of an electric vehicle battery factory located in the United States.
<a href="#">Green Bonds</a>	Everest has invested over \$540 million in green bonds. Green bonds are debt instruments specially designed to fund projects with environmental, climate, or social purposes.
<a href="#">Low-Carbon Transition Funds</a>	Everest has investments in three exchange-traded funds that invest in various industries including on- and offshore wind energy, solar energy, electric vehicles, hydrogen fuel cells, and hydroelectricity.
<a href="#">Social Investments</a>	Everest invests in funds that provide micro-lending services in various emerging market countries. These services help improve financial self-sufficiency and economic development in the served geographies.
<a href="#">Solar Energy</a>	Everest finances the development of residential solar energy, increasing the accessibility of solar energy for homeowners.

## Operational Impact

While Everest’s operational footprint is modest, we aim to better understand and manage it to reduce our environmental impact wherever possible. We strive to make sustainable decisions in our properties and monitor and control the emissions associated with our building operations, business travel, and purchased goods and services.

### Emissions

For 2025, Everest collected Scope 1 and 2 emissions from its U.S. and international offices and certain categories of Scope 3 emissions. In 2025, Everest also began collecting waste data from the majority of its offices. Among our goals is to achieve net zero emissions workplace across all our offices by 2050. We are in the process of assessing and defining operational greenhouse gas reduction goals.

In 2025, Everest expanded primary data collection across global sites to minimize reliance on estimations. By capturing actual utility data from a wider footprint, we have significantly improved the precision of our Greenhouse Gas (GHG) emission calculations.

Annually, we review and update our emission factors<sup>5</sup> to ensure we use the latest and most accurate data and guidance released by the U.S. Environmental Protection Agency, World Resources Institute, and others. These measures have strengthened our emissions accounting process, allowing us to better understand our emissions and work towards setting reduction targets.

Table 2 details Everest’s Scopes 1, 2, and 3 emissions from 2025. Further information regarding our emissions can be found in Appendix A.

**Table 2: GHG Emissions - Global Facilities**

			2025 <sup>2</sup>	2024	Year 2023
<b>Scope 1</b>	Direct GHG emissions	tCO <sub>2</sub> e	88.2	*	*
<b>Scope 2</b>	Purchased Heat and Electricity (market based) <sup>1</sup>	tCO <sub>2</sub> e	2,705.7	2,275.4	2,185.6
<b>Scope 3</b>	Other indirect emissions (market based) <sup>2</sup>	tCO <sub>2</sub> e	203,812.4	*	*
<b>Total GHG Emissions</b>		<b>tCO<sub>2</sub>e</b>	<b>206,606.3</b>	<b>*</b>	<b>*</b>

<sup>1</sup> In 2025, Scope 1 emissions were newly quantified following an expansion of data collection to include owned and leased vehicles.

<sup>2</sup> Where insufficient data was available to determine Scope 2 GHG emissions of a facility, this data was excluded from Scope 2, and instead estimated and reported in “Scope 3 Category 8 - Upstream Leased Assets” as part of the GHG emissions from electricity and/or fossil fuel use included in rent.

\* Indicates previously reported data that has been subject to scope and/or boundary changes, due to improved data collection and reporting processes, that prevent a meaningful comparison with emissions reported in prior year(s).

<sup>5</sup> According to the GHG Protocol, emissions factors relate the amounts of GHGs emitted by a business to a set amount of activity performed by that business.



## Waste

In 2025, Everest expanded its waste data collection to include the majority of its offices, tracking waste across key categories: recycling, compost, and landfill. In prior years, waste data was collected only from Everest’s U.S. headquarters in Warren, NJ. This expanded dataset will enable us to better identify opportunities and implement targeted initiatives to reduce waste across our operations.

Table 3: Waste

	Year		
	2025	2024	2023
Total Waste - Recycle	38,318.9	*	*
Total Waste - Compost	20.1	*	*
Total Waste - Landfill	105,971.9	*	*
Total Waste Generated	144,310.9	*	*

\*Reflects previously reported data, for which in 2023 and 2024 Everest collected total waste data solely for its U.S. headquarters in Warren, NJ. Beginning in 2025, the scope of data collection expanded to include nearly all office locations, with waste categorized as recycling, compost, or landfill.

## Water

In 2025, Everest began collecting water data from its offices. This information will help us identify initiatives to reduce water consumption.

Table 4: Water

	Year	
		2025
Total Water Generated (gallons)	m <sup>3</sup>	39,558.49

## Operations

Everest focuses on making tangible reductions in GHG emissions within our operations and real estate portfolio. For example, we strive to conduct our operations from locations that have positive environmental features, such as green roofs, electric vehicle charging stations, and energy conserving features, to help us address the environmental impact of our physical operations. Seventeen of our office spaces have a sustainability-related certification, including our U.S. Headquarters in Warren, New Jersey.

Building Certifications	Location	Notable Sustainable Features
LEED Silver	Warren, NJ	-Green roof -Charging stations for electric vehicles -Natural light-maximizing workspaces
LEED Gold	Boston, MA	-Building is 100% electric -E-bike charging station
LEED O+M, WELL	Chicago, IL	-Use of Integrated Pest Management (minimizes chemicals used for landscaping) -Low flow fixtures in all restrooms -Three protected apiaries on the roof for bees on the roof
LEED Gold	Houston, TX	-Charging stations for electric vehicles
LEED Platinum	Los Angeles, CA	-Natural light-maximizing workspaces -Charging stations for electric vehicles -Bike parking
LEED Gold	New York City, NY	-Natural light-maximizing workspaces
LEED Gold	San Francisco, CA	-Charging stations for electric vehicles -Bike parking -Recycle for Change bin for employees to donate clothing and small household goods
LEED Gold	Montreal, Canada	-Water efficient plumbing -Charging stations for electric vehicles -Bike parking
LEED O+M, LEED Gold	Toronto, Canada	-Low flow fixtures -Plants indigenous trees and seasonal flora to support local ecosystems and reduce the use of intensive irrigation and chemical treatments -Charging stations for electric vehicles
BREEAM	Madrid, Spain	-Charging stations for electric vehicles -Green spaces
LEED Gold	Mexico	-Rainwater collection -Use of solar control glass to maximize natural light and reduce thermal load
LEED ID+C	Miami, FL	-Charging stations for electric vehicles
BREEAM, WELL	Rotterdam, Netherlands	-Charging stations for electric vehicles and bikes -Green roof -Two beehives on the roof
Green Mark Platinum	Singapore	-Charging stations for electric vehicles
BREEAM	Barcelona, Spain	-Charging stations for electric vehicles -Garden of native plants
LEED Platinum	Irvine, CA	-Charging stations for electric vehicles
LEED Gold	Santiago, Chile	-100% of its electricity supply comes from renewable sources

### Other actions Everest has undertaken across our operations include:

- Accommodating flexible work schedules to help reduce traffic congestion and commuting-related emissions. The majority of our employees also have hybrid schedules.
- Utilizing a paperless claims processing system and digitalizing communications to help reduce paper use.
- Increasing cloud storage to help reduce emissions and waste from data rooms.

### Environmental Compliance

Everest is compliant with environmental laws and regulations. During the reporting period, there were no instances of non-compliance with environmental laws or regulations resulting in the imposition of fines or any other sanctions by competent authorities.

### Supply Chain

Everest’s supply chain is limited by the nature of its business. As a financial services company, we do not act as a producer, manufacturer, or retailer of physical goods, and we are not part of any supply chain in relation to such activities. We interact with manufacturers and distributors to supply our offices with materials and support our operations, and we encourage them to comply with all applicable environmental laws and regulations. We further engage with brokers, third-party administrators, and consultants to conduct business.

### Board Oversight

Our Board oversees our strategies and policies regarding environmental and social risks, stewardship, and sustainability through its Nominating and Corporate Governance Committee. See “Sustainability Governance” on page 42.

# Workforce and Community

Supporting our employees throughout their careers is paramount to our success as a company. This is why we align our human capital management practices with the values most important to employees. We ensure our employees can learn and grow at Everest by emphasizing well-being, continuous development, and equality of opportunity, equal treatment, and inclusion. These efforts help Everest attract and retain talent which helps us better serve our global stakeholders.

## Colleague Behaviors

Our colleagues operate as One Everest, working together regardless of location, level, or function. Our Colleague Behaviors are embedded within our colleague programs and practices globally. In 2023, leaders across the organization held a series of global Culture Workshops to socialize our behaviors and values and determine meaningful ways to bring them to life for everyone. Our behaviors and values are set forth below:

### Our Behaviors



Respect Everyone.



Pursue Better.



Lead by Example.



Own Our Outcomes.



Win Together.

### Our Values



Talent



Thoughtful Assumption of Risk



Execution



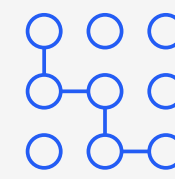
Efficiency



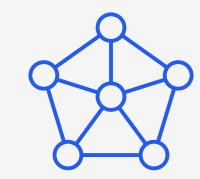
Humility



Leadership



Collaboration



Belonging and Engagement

## Belonging and Engagement

Inclusion and collaboration are of utmost importance to Everest. We are a better and stronger company because of the different backgrounds, experiences, and perspectives that our colleagues bring to the workplace. It is critical that we continue prioritizing inclusion and embedding it in every aspect of our business. At Everest, this is an ongoing journey, and our offerings will continue to evolve as we do.

People are Everest’s greatest asset, and the quality of our teams has been enhanced through the wide range of backgrounds, perspectives, and interests our colleagues bring to our community. At Everest, we are committed to non-discriminatory access to opportunity, equality in our dealings, and cultural inclusivity, and it represents a cultural and business imperative that we promote not only within our workplace but also throughout the global communities in which we operate. Emphasizing an inclusive workplace allows us to improve employee morale and retention.

Everest has a global strategic framework that aligns with our corporate global efforts and initiatives. The following four pillars are the foundation of our framework.

These pillars guide our strategy and ensure that our programming and initiatives are fulfilling objectives that we view as crucial to executing our strategy.

### Strategic Pillars

#### Alignment and Accountability

Our integrated global inclusivity efforts align with our corporate strategy, cultural values, and colleague behaviors to hold us accountable for progress

#### Colleague-Centered

Our colleagues are the center of the global programs, processes, and partnerships we create, and we value and respect their varied experiences and perspectives

#### Culture and Engagement

Our workplace culture of deep colleague engagement is driven by our efforts to advance inclusion and belonging

#### Opportunity and Growth

Our global efforts and our methods of underwriting opportunity for all stakeholders are oriented toward growth, and we have the agility to pivot as necessary to support our strategic priorities

## 2025 Belonging and Inclusion Focus Areas

### Mental Health

Recognizing that mental health is integral to overall employee well-being, we are dedicated to providing resources that empower our colleagues to thrive both personally and professionally. A key part of this initiative is our series of Mental Health Webinars, designed to offer valuable insights and practical tools for managing mental wellness.

Everest offered several Mental Health Webinars, including:

- Nature and Our Mental Health: highlighted the importance of integrating natural environments into daily life for psychological well-being
- Practical positive mindset tools to use in the workplace
- Being Kind to Yourself: helped colleagues understand what self-kindness means, how self-kindness can support well-being, and techniques to practice being kinder to ourselves
- Breathing techniques for workplace wellness

### Inter-Cultural Communication Events included:

As a global organization, strengthening our inter-cultural communication skills is essential. Inter-cultural communication builds our collective capacity to collaborate effectively across different cultures, experiences, and perspectives. By investing in this area, we aim to ensure every voice is heard, respected, and valued, further enriching our inclusive global culture.

Inter-Cultural Communication Events:

- **Toastmasters Club:** provided colleagues from diverse cultural and linguistic backgrounds with a structured environment to practice public speaking and leadership.
- **Cultural Heritage Month:** featured keynote speakers, colleague stories, cultural spotlights, and events such as a multicultural potluck and a book club.

### Global Culture Council

In 2020, Everest formed a Global Culture Council to promote inclusion and collaboration at Everest. The Culture Council oversees Company-wide initiatives and is involved in supporting our global focus areas related to employee development and career progression, talent acquisition, and engagement. The Council further partners with our Human Resources team and Head of Global Belonging and Engagement on our overall corporate strategic pillars and global priorities related to inclusion.

To further affirm our commitment, Everest established a global organizational structure that includes leadership positions across our North America and our International operations as well as regional representatives at the country-office level to support day-to-day initiatives. Our regional representatives promote participation in local initiatives and provide the Culture Council with insight into the issues unique to our various offices. The representatives also connect routinely for collaboration, knowledge exchange, and resource sharing. As part of the leadership structure, we have teams providing critical functional support to areas such as operations, Colleague Resource Groups, and Business Resource Groups. This leadership structure has enabled us to expand our initiatives and introduce additional capabilities and infrastructure to support our global company.

Everest invests in all its colleagues by offering cultural inclusivity initiatives, employee development, and education on inclusion and belonging.

## Employee Groups

Colleague Resource Groups (CRGs) and Business Resource Groups (BRGs) host events designed to enhance Everest’s culture and build an inclusive community where colleagues come together for learning, development, and community service opportunities. Each group is designed to foster an inclusive workplace and provide space for employees who share common backgrounds, interests, or experiences and to build a sense of community.

### Colleague Resource Groups

Everest has nine Colleague Resource Groups (CRGs) that are open to all members of the Everest community. CRGs tend to focus on cultural and underrepresented groups and host events that highlight and celebrate cultural observances. Everest’s CRGs include the Women’s Networking Group, Rising Professionals Group, Black CRG, Jewish Culture CRG, Latin CRG, Pan-Asian CRG, Pride CRG, Veterans CRG, and Working Parents and Caregivers CRG.

CRGs and BRGs held over 100 events in 2025, which were attended by over 1,300 colleagues



The Women’s Networking Group, Black CRG, and Rising Professionals Group collaborated to host an interactive session on career agility. Participants learned about the dynamics that shape professional growth and left with clear, actionable strategies to take better ownership of their career journeys.



The Pan-Asian CRG hosted two lunch and learns focused on time management. The sessions provided participants with tips and strategies on how to stay organized, manage priorities, and boost productivity.



The Working Parents and Caregivers CRG hosted its second Take Your Child to Work Day event in Everest’s Warren Office. Children got a tour of the building, learned about different parts of the business, and partook in fun activities throughout the day.



The Rising Professionals Group hosted a leadership panel exploring different pathways to success. Panelists shared their insights on how to pursue professional and personal development goals at Everest.

## Business Resource Groups

Alongside the Colleague Resource Groups, Everest has two Business Resource Groups (BRGs) that support its organizational values.

### EverGreen and Charitable Outreach

EverGreen and Charitable Outreach (ECO) was formed in 2017 to coordinate volunteer opportunities, events, and avenues of philanthropy, particularly in education, health, and social issues. Since its inception, the committee has worked on organizing events within the communities where Everest offices are located. More information on charitable events is located in the “Community Engagement” section of this report.



### Innovation BRG

Formed in 2023, the Innovation BRG was formed to foster a steady flow of innovative thinking across the Company and formalize our approach to harnessing fresh ideas. It is comprised of a team dedicated to creating open forums for bringing grassroots ideas and business solutions to life.



## Non-Discrimination and Anti-Harassment Policy

We are committed to equal employment opportunity and comply with state and federal anti-discrimination laws. Everest has a longstanding zero-tolerance policy that prohibits all forms of harassment, including discrimination and retaliation, in the workplace. We strive to create and maintain a work environment in which all employees, vendors, clients, and customers of the Company are treated with dignity, decency, and respect and remain free of unlawful harassment, intimidation, and discrimination.

To ensure that employees are properly educated on our harassment policy and the forms of harassment that are prohibited in the workplace, all employees are required to take annual harassment prevention and bias awareness and reduction training.

Everest is committed to continuing our hiring practice of fair and equal treatment of all applicants, and our Company personnel programs will continue to be administered without prejudice or partiality. Our complete Equal Employment Opportunity Employer policy can be found in our Index to Compliance Policies and Procedures, which is provided to all employees, suppliers, and business partners, and is available on our website. Everest’s EEO-1 data is available on Everest’s website at <https://www.everestglobal.com/us-en/esg-at-everest/corporate-responsibility-reports>.

Everest is also committed to maintaining fair and equitable compensation practices and evaluates our pay equity regarding gender and ethnicity to ensure that our compensation practices support pay equity.

### Complaint Procedure

Our corporate guidelines encourage individuals who believe they or another individual have been subjected to discrimination, harassment, or retaliation to report concerns to a supervisor, manager, or Human Resources Representative. In addition, concerns relating to potential violations of laws, regulations, or Company policies may be reported through Everest’s Global Reporting Helpline, which provides a confidential reporting channel and allows anonymous reporting where permitted by local law. Reports of potential misconduct are reviewed and, where appropriate, investigated in accordance with Company policies. Where violations are substantiated, appropriate disciplinary action may be taken to address the conduct and help prevent future occurrences.

## Inclusion Initiatives and Partnerships

Everest maintains strategic partnerships with organizations that share its commitment to fostering an inclusive workforce. In support of this objective, Everest employees participate in ongoing leadership programs that offer tailored individual and group learning opportunities, as well as mentoring and coaching initiatives designed to enhance gender representation across the Company. In addition, Everest leaders actively engage with national and international advocacy groups as part of the Company’s dedication to belonging and employee engagement.

### Dive In

Everest sponsored and participated in the 2025 Dive In Festival, the world’s largest insurance industry event dedicated to promoting culture and talent, which garnered over 44,000 attendees worldwide. The 2025 festival theme was “Belonging Builds Tomorrow,” which highlighted the role organizations play in creating environments where people are valued, heard, and can succeed.

The Dive In Festival featured over 90 virtual and hybrid events in over 30 countries covering a wide range of topics, including business performance, innovation, leadership, culture, and collaboration. Several Everest executives served as panelists or moderators on global panels, discussing their experiences on topics such as women in leadership, multi-generations in the workforce, caregiving for aging parents, social mobility, and culture and community.



### Association of Professional Insurance Women (APIW)

APIW is committed to the career advancement of women insurance professionals through learning and development, connectivity and mentorship, inclusive leadership, and giving back. Everest partners with the New Jersey Chapter of the APIW, where many of our Women Networking Group colleagues are members and/or hold Board positions. Our annual contribution helps the women of the APIW network achieve greater professional success and shape the future leaders of tomorrow.



### Empower Women in Insurance (EWI)

Our collaboration with EWI connects our women colleagues in Spain with development and networking experiences designed specifically for the insurance industry. Everest joins over 100 other companies in providing this valuable experience to their colleagues.



### National African American Insurance Association (NAAIA)

The NAAIA is dedicated to empowering African American insurance professionals and celebrating their accomplishments. Since 2021, Everest has been a corporate sponsor of national events each year, including career fairs, networking engagements, and an Annual Talent Development competition.



### Network of Actuarial Women and Allies (NAWA)

Everest is a Founding Sponsor of NAWA, whose mission is to connect and empower women of all backgrounds, races, ethnicities, and life circumstances so they can be successful in the actuarial profession. NAWA was formed to increase equity and representation of women in actuarial professions, create a sense of community among women, and provide opportunities for personal and professional development tailored toward women and allies. Everest senior leaders routinely participate in various panel discussions and networking events for the organization.



Everest also has strategic partnerships with the following groups:



# Talent Attraction and Development

Our strength as an organization begins with our talent. The continued development of all colleagues is a core value that exemplifies our culture. We invest in the development, learning, and growth of our colleagues through targeted training and programs.

## Talent Acquisition

### Experienced Veterans Hiring Initiative

Everest’s Experienced Veterans Hiring Initiative is an initiative designed to attract individuals with longstanding military careers into the Company and convey the fundamentals of insurance, reinsurance, and Everest’s culture.

We also have a dedicated Veteran Education Portal that hosts information for veterans at Everest, including transitioning to civilian workforce and business-unit learning in insurance and reinsurance areas. In 2025, Everest completed its final year of partnership with American Corporate Partners, a program dedicated to mentoring veterans as they transition to post-military service civilian careers. We are proud that 40 veterans and spouses received mentorship from Everest colleagues.

## Talent Development and Employee Training

Everest is focused on the advancement of our colleagues across all levels from early career to experienced professionals. It is important that we match the talent and ambition of our employees and provide them with opportunities to learn and grow as professionals. As part of this effort, Everest offers various programs through its Talent Development team.

Everest colleagues have access to several early career, professional development, management, leadership, and mentoring programs. Our programs cater learning to different business areas and skill levels, effectively preparing colleagues from all business areas and experience levels for successful careers at Everest. Many of our program offerings feature facilitated workshops, curated self-learning paths, and resources to help build important business and professional competencies. These programs support Everest employees by:

1. Promoting a culture of continuous learning
2. Providing opportunities for learning, coaching, and mentorship
3. Developing Everest’s talent through succession planning, building “bench strength,” performance consulting, and development planning

Our Talent Development team further partners with our business units to provide learning opportunities focused on data and analytical skills, risk management, insurance industry knowledge, and certifications and professional development for Underwriting Assistants and Underwriters at all levels. For example, colleagues have access to the Academy of Risk Management and Organizational Resiliency, The Building Leadership and Data at Everest Academy, Everest’s Knowledge Exchange, in addition to other resources that help build technical knowledge, essential professional development competencies, and functional and technical knowledge to attain expert-level underwriting proficiency.

## Employee Engagement

Everest conducted a Global Engagement Survey in 2025 to understand employees’ perceptions on engagement initiatives. Participation in the survey was anonymous and nearly 89% of employees completed the survey. The results indicated that many employees feel a strong connection with their managers. Additionally, employees also gave positive feedback on the learning and development opportunities that Everest offers. Employees also noted improvements in collaboration across teams and geographies. We are actively using this feedback to improve our employees’ experience.

## Employee Training

Our employees completed over 41,800 hours of training on a variety of topics through skill-enhancing courses and engagement-based events in 2025.<sup>6</sup> All Everest employees have received training through Workday, with each employee receiving, on average, 11.3 hours of training. Everest offers numerous courses and trainings through LinkedIn Learning, the Company's platform for personal development and learning. Throughout the year, employees can choose to complete courses covering topics of inclusion, bias, and other important topics. Our voluntary training ensures that employees are aware of and exercising our values and appropriate behavior in the workplace.

In addition, Everest offers numerous courses and trainings through LinkedIn Learning, the Company's platform for personal development and learning. Throughout the year, employees can choose to complete courses covering topics of inclusion, bias, and other important topics. Our voluntary training ensures that employees are aware of and exercising our values and appropriate behavior in the workplace.

## Continuous Feedback

Continuous feedback plays a vital role in motivating employees to give their best to help us achieve our objectives. Feedback is also an important part of our employees' development.

Everest strongly encourages both managers and employees to incorporate a practice of continuous feedback within the workplace. This is a key element in successful performance and provides significant benefits to all involved. At Everest, employees can share feedback in person or in writing through direct written communication or by using our feedback tool.

## Performance Assessment

In addition to continuous feedback, we conduct formal annual performance assessments for each employee at Everest. Our performance assessment process is one of the most important development initiatives because it gives employees an opportunity to reflect on their professional growth and goals for the future. Annually, managers meet with employees to review their performance and establish goals for the next year. This process enables employees to highlight their achievements and accomplishments, identify areas for learning and development, and create measurable, impactful goals for the next year.

## Recognition Programs

Everest has several internal employee recognition programs to celebrate our colleagues' achievements and hard work. For example, Everest has awards recognizing colleagues who consistently demonstrate Everest's cultural tenets. Colleagues in our IT department can receive awards for exemplary work and service, while colleagues demonstrating excellence and innovation in underwriting, actuarial science, or data and analytics are recognized through our annual Don Mango Innovation Award.

<sup>6</sup>Excluding external training courses not captured in Workday.

## Benefits and Wellness

We have designed our benefits to enhance our employees' financial, physical, and mental well-being, as well as meet the needs of their families. From top-quality Health Plans to Pharmacy Benefits, our employees have access to a range of benefits that help protect their health and well-being.

At Everest, we regularly assess our benefits and wellness programs to ensure they are effectively supporting our employees' well-being. All full- and part-time employees have access to a comprehensive benefits package that includes but is not limited to life insurance, health insurance, parental leave, and flexible spending accounts.

### Educational Programs

- **Tuition Reimbursement:** Everest offers employees an opportunity to continue their education through the Tuition Refund Plan. Under this plan, undergraduate studies, MBA degrees, graduate degrees, and individual courses are eligible for tuition reimbursements.
- **Student Loan Repayment Program:** This program provides financing to eligible employees who have completed a college degree within the previous five years. Financing is provided to employees to apply to their current outstanding college loan debt.
- **Actuarial Student Programs:** Everest offers actuarial students assistance with obtaining Fellowship in the Society of Actuaries or Casualty Actuarial Society. These programs provide students with dedicated company study time, assistance covering registration fees, and study materials.

### Wellness Programs and Initiatives

- **Lifestyle Spending Account (LSA):** The LSA is designed to support employees' well-being by helping pay for wellness-related expenses. Employees can use their LSAs for a range of well-being and fitness-related products and services, including recreational activities, nutrition, spa services, and more.
- **Employee Assistance Program (EAP):** The EAP is available in local languages for all Everest locations and offers employees, and individuals in their households, with confidential, no-cost assistance for referrals for a broad range of issues as well as counseling and life coaching sessions to address any challenges impacting their well-being.
- **Wellness Room:** Most Everest offices have a dedicated wellness room, in compliance with local and state laws.

### Work-Life Balance

- **Civic Engagement:** All Everest employees are eligible to take paid time off to participate in civic causes that are important to them. For example, employees can use this benefit to participate in social justice initiatives, attend government functions, and attend celebrations of a social justice cause or event.
- **Everest Charitable Outreach (ECO) Days:** All Everest employees are allotted two charity days to participate in ECO sponsored events.
- **Flexible Work Model:** Most of our employees are designated as "remote/hybrid" workers, which means they can work up to two days per week remotely. To maintain flexibility, Everest has allowed employees, in consultation with their managers, broad flexibility as to which days they come into the office.

### Employee Discounts

- **Perks at Work:** Employees receive discounts to numerous retailers and cultural attractions via our Perks at Work subscription.

### ESG Fund

Everest includes an ESG fund option in its 401(k) plan for colleagues in the United States. The ESG fund invests in a portfolio of equity securities that have an aggregate ESG assessment relative to the Russell 1000® Index. The fund generally seeks to (i) invest in a portfolio of equity securities that has an aggregate environmental, social, and governance (ESG) assessment that is better than the aggregate ESG assessment of the Benchmark of the Russell 1000® Index, (ii) has an aggregate carbon emissions assessment that is lower than that of the Benchmark, and (iii) in the aggregate, includes issuers that are better positioned to capture climate opportunities relative to the issuers in the Benchmark.

### Compensation Practices

Everest's compensation philosophy is to provide equitable and competitive compensation to all employees. We regularly review our compensation practices to ensure fair treatment of all employees.

### Health and Safety

Everest strives to provide a safe and healthy workplace for employees by minimizing risks of injury and creating an inclusive environment. For example, we aim to maintain safe systems of work, safe means of entering and leaving workplaces, an environment without risks to health, and adequate welfare facilities.

### Board Oversight

Everest's Compensation Committee oversees the Company's human capital management, including inclusion and belonging initiatives.

# Community Engagement

We strive to be a good corporate citizen committed to philanthropic efforts and values that are important to our colleagues and communities. We believe it is important to give back to our global communities and support projects and initiatives targeting education, health, social, and environmental issues that impact our neighbors.

Our Warren, New Jersey office partners with Share My Meals, an organization dedicated to addressing both food insecurity and the environmental impact of food waste. Through this initiative, healthy meals are recovered and delivered to nonprofit organizations in New Jersey. This partnership allows us to support community members experiencing food insecurity while reducing food waste. In 2025, we saved over 3,000 pounds of food.

### Everest Cares

Our philanthropy program, Everest Cares, includes everything that we do to empower the communities where we live and serve, from charitable donations to community involvement and colleague engagement.

Everest’s 2025 Global Volunteer Month featured a calendar of activities and volunteering opportunities for colleagues around the world. Over one thousand colleagues participated across 27 offices. Additionally, Everest matched all donations to charities in its Corporate Matching Gifts program 2:1 for the month of April (for up to \$2,000 per employee per year).

### Matching Gifts Program

In 2025, Everest expanded its charitable giving program to include all eligible 501(c)(3) organizations, provided they meet Everest’s giving criteria. Colleagues can donate to a variety of eligible charities with all donations matched dollar-for-dollar.

## 2025 Giving Highlights

Over  
**\$900,000**  
donated by Everest  
and its employees

Over  
**1,600 employee**  
volunteer hours during  
Global Volunteer Month

**54 volunteer**  
activities worldwide during  
Global Volunteer Month

Over  
**45,000 meals**  
packed to combat  
food insecurity

## Joseph V. Taranto Scholarship

In 2025, Everest established the Joseph V. Taranto Scholarship Program to honor Everest’s longtime Chairman, Joseph V. Taranto. The program provides a \$10,000 annual scholarship to a talented, college-bound student who demonstrates high academic achievement, financial need, and exemplifies the values Mr. Taranto and Everest share.

## Humanity Insured

Everest became a founding partner of Humanity Insured, an organization dedicated to helping the world’s most vulnerable communities recover from natural disasters by funding a portion of insurance premiums for affected individuals and families. Humanity Insured protects over 1.7 million people worldwide through these multi-year grants. This partnership underscores Everest’s commitment to advancing resilience and protection in communities that need it most.

## Everest Charitable Outreach

Evergreen and Charitable Outreach (ECO) is a colleague-led group that spearheads Company-sponsored volunteer activity. From food drives in Singapore to beach cleanups in New Jersey, ECO organized over 50 volunteer events in 2025.

London-based colleagues came together to help with various gardening and landscaping projects at three local primary schools, giving back to the community and making a difference in the lives of young students.

Our colleagues in Bogotá, Colombia, collaborated with the National Center of Padre Pio to provide breakfast and fun activities for local children in need. Colleagues helped prepare and



serve meals and had the opportunity to connect with the children before concluding the day. We are incredibly grateful for their efforts.

Our colleagues in New Jersey participated in an event with Grow-A-Row to harvest fresh, healthy produce for individuals and families experiencing food insecurity across the state.

Singapore-based colleagues participated in a beach cleanup.

Colleagues in Warren, NJ volunteered with Rise Against Hunger to package nutritious meals for people facing food insecurity.



# Transparency and Accountability

Everest is committed to upholding governance policies and practices that promote the interests of our stakeholders. Our governance framework ensures that we maintain the highest degree of integrity and responsibility as we conduct our business and that all parts of our Company, including the Board of Directors of Everest Group, Ltd., senior management, and all employees are invested in and accountable for exercising good governance.

## Sustainability Governance

Everest’s sustainability governance includes oversight by the Board and executive leadership, as well as involvement of and collaboration with employees across all levels of the Company.

The Board is responsible for oversight of Company-wide business strategy and management, including the incorporation of sustainability considerations into the broader strategy and the assessment of sustainability risks and opportunities. The Nominating and Governance Committee formally performs the Board’s oversight responsibilities relating to the Company’s sustainability practices and reports on the Company’s sustainability-related risks and opportunities to the full Board.

Our Environmental, Social, and Governance (ESG) Working Group helps develop and implement our Company-wide strategy and communications. The ESG Working Group is led by Everest’s General Counsel and chaired by the Company’s Chief Compliance Officer. The ESG Working Group meets regularly and consists of senior leaders from across the Company who represent different business units and provide different perspectives. The group stays abreast of market-related best practices in jurisdictions where Everest operates and assesses the impact of trends and regulation on Everest’s business. In addition, the group acts as a communication channel between employees and management, and relays employees’ and its own recommendations to the Executive Leadership Team, on sustainability-related matters, including proposed adjustments to the Company’s values and goals.

Our governance structure enables regular reporting and collaboration among the Board, Executive Leadership Team, ESG Working Group, and management. Additionally, the Executive Leadership Team meets with the Board to report sustainability developments. These communications ensure that we are aware of trends and developments that may impact the Company and facilitate the continual assessment and communication of new risks and opportunities. Such communication provides a channel through which to make employees aware of the Company’s direction and enable them to incorporate sustainability principles in their work.

### Board of Directors

Overall oversight of strategy and direction.

### Nominating and Governance Committee

Receives management reports relating to the Company’s sustainability practices and reports to the full Board on the Company’s ESG-related risks and opportunities

### Executive Leadership Team (ELT)

Comprised of executive leaders such as the CEO, CFO, and GC  
 Defines strategy and direction of all sustainability-related matters

### General Counsel (GC)

Member of the ELT and leads the ESG Working Group  
 Leads and oversees progress on sustainability initiatives as defined by the ELT

### ESG Working Group

Consists of senior leaders across the Company  
 Provides recommendations to the ELT on ESG-related strategies, policies, and risk appetite  
 Ensures implementation and communication to employees of sustainability initiatives and practices within business units

### Management-level Groups

The Culture Council and Evergreen and Charitable Outreach BRG identify and support specific sustainability principles into strategy and operations

### Employees

Responsible for exercising ESG principles in their work

## Stakeholder Outreach

At Everest, we believe that stakeholder outreach is crucial to building trust and understanding our stakeholders' perspectives. Everest defines its stakeholder groups by determining which entities, organizations, and individuals have the greatest impact on our business and professional operations. Through this process, we have identified the following stakeholder groups.

### Employees

We engage with our employees every day, no matter where they are located. Via employee newsletters, employee groups, events, and surveys, we maintain a continuous dialogue with our employees to promote a culture of feedback and transparent communication.

### Shareholders and Investors

We prioritize open and ongoing dialogue with our shareholders and investors. Through regular publications, seminars, and webcasts, we keep shareholders informed and demonstrate that their perspectives and concerns are meaningfully considered in our decision-making. By fostering this continuous and constructive dialogue, we strengthen trust, enhance transparency, and ensure our sustainability strategy remains aligned with shareholder expectations and long-term value creation.

### Communities

Everest collaborates with local communities in which it operates through several channels, including charity and volunteerism. Everest recognizes that its success is tied to fostering relationships with the communities where we live and work. That is why we have established lasting relationships with nonprofit organizations focusing on climate, hunger, and justice initiatives and relief and encourage employees to be active in helping their communities. Everest offers year-round engagement activities that have a positive impact on our communities.

## Corporate Governance

The Board is the highest governance body of Everest and has ultimate responsibility for oversight of the Company in the long-term best interests of our shareholders. The Board reviews the Company's policies and business strategies and advises and counsels the CEO and the other executive officers who manage the Company's businesses. Since May 2025, John A. Graf has served as Chairman of the Board.

Our Board operates under the Company's Corporate Governance Guidelines. These guidelines, along with other key documents and policies that embody Everest's commitment to sound corporate governance, are available on Everest's website at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

## Director Nomination and Selection

The Board is appointed annually at the Annual General Meeting of Shareholders. The Nominating and Governance Committee (the "Nom. and Gov. Committee") is responsible for determining the appropriate size of the Board, filling vacancies on the Board, and identifying qualified candidates to fill such vacancies, consistent with the criteria set forth in the Corporate Governance Guidelines. In evaluating director candidates and considering incumbent directors for nomination to the Board, the Nom. and Gov. Committee evaluates candidates' qualifications with a view towards complementing the qualifications of incumbent Board members. When making recommendations, the Nom. and Gov. Committee considers each nominee's character, independence, leadership, financial literacy, personal and professional accomplishments, industry knowledge, and experience.

Members of the Board's committees are appointed by the Board, taking into account the recommendations of the Nom. and Gov. Committee, the Chairman of the Board and the Chief Executive Officer. Each committee has its own membership and composition requirements detailed in its respective charter, available at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

Annually, the Board conducts a self-evaluation to determine if it and its committees are functioning effectively. The full Board discusses the evaluation report to determine potential actions that could improve the performance of the Board and its committees.

## Board Composition<sup>7</sup>

We believe that including members of varied backgrounds and experiences is important for the effective functioning of the Board and to the overall management of the Company. Thus, we aim to have a Board that represents different experiences and backgrounds to facilitate conversations on evolving best practices in corporate governance, risk management, and sustainability and allows for dynamic perspectives in governance, strategy, corporate responsibility, human rights, and risk management.

Our Board further reflects myriad skills and experience in claims, risk management, finance, business operations, investments, climate, and sustainability. The Board pursues educational opportunities and training to increase their knowledge in these areas. A full matrix of the skills and experience of our Board can be found in Everest's 2026 Proxy Statement, which is available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

<sup>7</sup> For more information regarding the Board's composition, please see Everest's Proxy Statement (the "Proxy Statement"), available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

### Board Committees<sup>8</sup>

Currently, the Board maintains seven standing committees: the Audit, Compensation, Nom. and Gov., Executive, Investment Policy, Risk, and Technology and Cyber Committees. Each of the Audit, Compensation, and Nom and Gov Committees is composed exclusively of independent directors and has a written charter addressing its purpose and responsibilities, as required by New York Stock Exchange Listing Standards. Annually, the Audit, Compensation, and Nom and Gov Committees also review their own performance to ensure they are fulfilling their responsibilities and duties.

The Board operates its committees in a collaborative fashion, with meetings of each committee being open to informational attendance by non-committee Board members and executives. This fosters active and open discussion, thorough analysis, cross-committee information sharing, and risk identification, and it allows for better-informed oversight.

### Compensation

Everest’s compensation plans for our Board and Executive Officers aligns the interests of our directors and officers with those of our shareholders. Comprised of value-based financial performance metrics and non-financial metrics, the compensation plan is structured to satisfy the expectations of our investors and stakeholders. More information on Everest’s compensation plans for the Board and Executive Officers can be found in its Proxy Statement, available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

### Succession Planning

Proactive recruitment is integral to Everest’s succession planning both at the Board level and all levels of the Company. More information on Everest’s succession planning can be found in its Proxy Statement, available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

- 12 members  
on the Board
- 33% diverse by gender
- 4 women  
are members of the Board

<sup>8</sup>For more information regarding the Board’s Committees, please see the Proxy Statement.

## Business Ethics, Compliance, and Integrity

Ethics and integrity are a cornerstone of all that we do at Everest. Our shareholders, clients, and the various governmental entities that oversee the Company all expect us to act ethically. This is why we hold every employee accountable for exercising the highest ethical standards when conducting business on behalf of the Company. We adhere to strict principles to ensure our actions are consistent with our values, including our Ethics Guidelines and the related Index to Compliance Policies and Procedures. Only if we set high standards for ourselves and work to maintain those standards can the Company meet the expectations of others.

Everest has several policies and procedures detailing the ethical behavior expected from our directors, officers, employees, and all Company personnel. These policies are available to all employees on our Company's intranet, and we communicate periodic updates, when they occur, via email. Everyone at Everest is responsible for implementing and acting in accordance with our principles, and certain employees have heightened duties to ensure compliance, detailed in the proceeding sections.

### Ethics Guidelines and Index to Compliance Policies and Procedures

Our actions are guided by the principles and values outlined in our Ethics Guidelines and the related Index to Compliance Policies and Procedures (Ethics Guidelines). These guidelines apply to Everest Group, Ltd., and its subsidiaries and are the ethical foundations that guide all the Company's decisions and behavior. They contemplate that all directors, officers, and employees will be held to the highest standards of integrity, honesty, and ethics in all business dealings. Annually, the Company's Compliance Procedures require officers and employees who work in particularly sensitive areas to complete an ethics questionnaire disclosing any external interests and potential conflicts with their roles at the Company. Those individuals are also required to confirm that they have read the Ethics Guidelines and that they understand their compliance responsibilities.

The compliance responsibilities of all officers and other employees include reporting to the General Counsel or the Chief Compliance Officer any possible violation of the Company's Ethics Guidelines and Compliance Policies. Employees may report possible violations of law or regulation, the Ethics Guidelines, or any internal policy through the Global Reporting Helpline facility or through any other department or channel they deem most appropriate. Officers and employees who fail to comply with these

guidelines and the Compliance Policies are subject to disciplinary action. We encourage employees to consult these Guidelines or the Law/Compliance department to assure that they understand their responsibilities and follow the requirements set forth in the Ethics Guidelines. Our guidelines prohibit retaliation against any person who in good faith reports any violation or suspected violation of the Guidelines.

We additionally review and update the Ethics Guidelines when necessary. These reviews and updates enable us to reflect on evolving industry standards, comply with all laws, rules, and regulations, and uphold our commitment to integrity.

In addition to the Ethics Guidelines, Everest has adopted an additional Code of Ethics specifically applicable to the Chief Executive Officer, Chief Financial Officer, and other senior financial officers. Executives who work closely with the Company's finances are held to a heightened set of standards and responsibility for ensuring our financial disclosures, controls, and communications are accurate and maintained in accordance with all applicable laws, rules, and regulations.

Everest's Corporate Governance Guidelines further detail requirements and qualifications that the Board of Directors must satisfy under all applicable laws and regulations.

Our Ethics Guidelines and Code of Ethics are located at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

## Compliance with Laws and Regulations

It is the Company's policy to comply with all laws, rules, and regulations applying to our business. Because these laws, rules, and regulations may vary from state to state and country to country, we encourage directors, officers, and employees to seek advice from the Law Department if they have any questions on the applicable legal rules. We expect good-faith efforts from all directors, officers, and Company personnel in following the spirit and intent of the law.

## Anti-Corruption and Bribery

Everest's policies regarding anti-corruption are communicated to all directors and employees. Everest's operations are assessed for risks related to corruption by our Law/Compliance Department on an ongoing basis. Everest's anti-corruption policies and procedures are reviewed by the Company on an annual basis.

Everest does not permit our staff or resources to be used for any purposes that contravene the laws, rules, and regulations of any country. Nor do we permit improper payments of any sort to be made to any governmental, political, labor, or businessperson or organization.

Furthermore, directors, officers, and Company personnel are not permitted to accept or provide any gifts or favors that might influence the decisions which Company personnel or the recipients of gifts make in business transactions involving the Company, or that others might reasonably believe would influence those decisions.

## Conflicts of Interest

Everest's Conflicts of Interest Policy is outlined in its Ethics Guidelines and applies to the Group and its affiliates. The appearance of a conflict of interest may be just as damaging to a company's reputation as a real conflict, even when no wrong is done, just as the opportunity to act improperly may be enough to create the appearance of a conflict. This is why we adopted a Company-wide policy that establishes clear expectations and rules.

Our policy states that directors, officers, and Company personnel should avoid actual or apparent conflicts of interest, which arise when personal interests outside of the Company are or are perceived to have been placed ahead of obligations to the Company and its customers. Conflicts of interest also arise when employees, officers, or directors breach their duties to act solely in the interests of Everest or derive personal benefits from their positions in the Company, or when any member of their families derives improper personal benefits because of their relationship with a person holding a position in the Company.

We value the privacy of our directors, officers, and employees and their right to conduct their personal lives without interference. However, we require full and timely disclosure of any situation that may result in a conflict of interest or the appearance of a conflict. The decision as to whether there is a conflict, or the appearance of one, is ultimately determined by the Company, as is the decision on appropriate measures to address conflicts of interests and to hold employees responsible for them.

To reinforce our commitment to avoid conflicts of interest or their appearance, we have established rules, including:

1. Company officers or employees may not serve as outside directors, officers, employees, partners, or trustees—nor hold any other position in any outside business enterprise—without prior approval from the Company.
2. Involvement in any outside business activity is unacceptable when it interferes with any director's, officer's, or employee's ability to perform their respective job duties.

Everest's full Conflicts of Interest Policy is available at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

## Money Laundering and Sanctions Programs

Under a variety of United States and other international laws, including the Bank Secrecy Act, the Foreign Corrupt Practices Act, and other laws that address money laundering, the Company and its officers are prohibited from knowingly laundering money (i.e., concealing an unlawful or illicit source of funds) and are required to report suspicious activities indicating an attempt to launder money. Additionally, the Company is prohibited from doing business with certain specifically designated persons, entities, and countries that are subject to sanctions (Sanctions) imposed by the U.S. Treasury Department's Office of Foreign Assets Control (OFAC).

Everest has established policies, procedures, and controls to ensure compliance with money laundering and Sanctions requirements. The Chief Compliance Officer, in cooperation with the Law Department, oversees compliance with these policies, procedures, and controls, which employees are required to read and follow. Additional training is also provided to employees whose job functions affect the ability of the Company to comply with these requirements. As a general matter, due to the nature of insurance and reinsurance underwriting and contracts and because of controls that are in place for economic Sanctions and money laundering globally, Everest knows its customers and has a low level of money laundering and Sanctions compliance risk.

Our Anti-Money Laundering and Sanctions procedures have two objectives:

1. Detect and prevent money laundering.
2. Prevent the Company from engaging in prohibited transactions with any person, entity, or country subject to OFAC Sanctions.

## Competitive Behavior

Everest is firmly committed to conducting all our activities honestly, ethically, fairly, and in compliance with the letter and the spirit of all anti-trust and business practice laws. Our anti-trust compliance depends on the commitment of every employee to learn about and carry out the Company's anti-trust policy. Everest has an Anti-trust Compliance Manual available to employees on its intranet. The manual helps employees recognize anti-trust issues that may arise in their activities and provides guidance on how to comply with the law.

## Fraud Prevention

The Board's Audit Committee approves the activities of the Internal Audit Department (IAD), which include safeguarding policyholder and organization assets and involving compliance with:

- Internal Guidelines and Jurisdictional Laws and Regulations
- Financial Reporting requirements
- Public Reporting requirements

The IAD conducts audits to identify and assess facts and circumstances of possible fraud or violation of Everest's policy and procedures that may result in prosecution and/or disciplinary action.

The Board's Audit Committee has established processes for receiving, retaining, and treating complaints related to internal accounting controls, auditing matters, and the confidential, anonymous submission of concerns regarding accounting practices or auditing matters. Under the Employee Complaint Procedures for Accounting and Auditing Matters, employees may submit good-faith

complaints regarding accounting or auditing matters to the Chief Audit Officer (CAO), the Chair of the Audit Committee, through the Global Reporting Helpline reporting facility, or to or through any other channel or department they deem most appropriate, without fear of dismissal or retaliation. The CAO, with oversight from the Audit Committee, reviews complaints on accounting matters. The CAO maintains a log of all complaints, tracks their receipt, investigates and resolves complaints, and prepares periodic summary reports for the Audit Committee. Everest maintains copies of complaints and the log in accordance with its document retention policy. The internal procedures followed by the CAO in conducting such investigations are available to all Everest employees on its intranet.

We maintain confidentiality to the extent possible, consistent with the need to conduct an adequate review. The Audit Committee prescribes prompt and appropriate corrective action if deemed necessary. The Company will not discharge, demote, suspend, threaten, harass, or in any way discriminate against any employee based on any lawful actions of such employee concerning good-faith reporting of complaints regarding accounting matters or otherwise as specified in Section 806 of the Sarbanes-Oxley Act of 2002.

Matters are reported to the Chief Audit Officer and the Audit Committee through the means outlined in the Ethics Guidelines. More information on our complaint procedures is available at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

## Reporting Concerns

Employees can raise any concerns relating to violations of law or policy to their supervisors. For cases in which employees' supervisors cannot resolve issues raised, or in which the employees do not want to bring the issues to their supervisors' attention, employees can contact Human Resources to speak with representatives. Human Resources representatives are available to speak to concerned employees about subjects ranging from job concerns to personal issues. Considerable resources are available to our employees through the Human Resources Department to resolve employee concerns. In addition, any concerns about violations of laws or regulations of any kind applicable to Everest may be reported to the Chief Compliance Officer.

In 2024, Everest launched a Global Reporting Helpline for employees to report concerns about suspected violations of laws, regulations, or Company policies and procedures. Employees have the option to submit a report anonymously. This additional avenue of reporting helps us to more efficiently and effectively identify and correct wrongdoings.

## Whistleblowing

Our employees are protected by various whistleblowing laws based on their location. Everest's full Whistleblower Policy is available at <https://investors.everestglobal.com/governance/governance-documents/default.aspx>.

## Business Ethics Training

Everest provides training to all employees on its policies and procedures. Additional training is also provided to those whose job functions affect the ability of the Company to comply with certain procedures. In 2025, employees received training on our Ethics Guidelines, Code of Ethics, and all other business ethics policies and procedures.

The training and development requirements of our UK-based operations provide training to the staff on matters relating to financial crimes and, as part of the performance management process, staff must complete any assigned training at least annually.

## Political Contributions

Everest does not contribute financial or other support to political parties or candidates for public office except where permitted by law and approved in advance by the Board of Directors or the Chief Executive Officer. Company officers and personnel may make political contributions on their own behalf. Company officers and personnel are also free to seek and hold an elective or appointive public office, provided that they do not do so as a representative of the Company.

## Cybersecurity and Data Privacy

Everest is committed to safeguarding the data we collect, receive, transfer, and store while conducting business around the world. We maintain a comprehensive cybersecurity program that includes Board oversight, employee training, and policies that are designed to manage risks and protect against cyberattacks and respond effectively to attacks. Everyone at Everest has a responsibility to safeguard the Company by adhering to the highest level of information security.

### Cybersecurity Governance

Our Board views cybersecurity as a Company-wide concern involving people, processes, and technology. Everyone at Everest has a responsibility to safeguard the Company by adhering to the highest level of information security. Accordingly, we have policies and procedures that comply with applicable privacy and data protection laws wherever we conduct business. The Company’s Board, through the Technology & Cyber Committee, has ultimate responsibility for risk oversight, while management is tasked with the day-to-day management of the Company’s cybersecurity risks.

The Company has a Chief Information Security Officer (CISO) and a separate Group Chief Information Officer (CIO) who are responsible for Everest’s information security, technology risk management, and data privacy and protection programs. For more information on the governance and oversight of cybersecurity, please refer to Everest’s latest Form 10-K available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

### 2025 Highlights

**98%** completion rate  
of annual security awareness training

**95%** pass rate  
by employees in annual phishing test

Approximately  
**823K** blocked spam  
emails per month

**7.8M** blocked web  
threats per month

## Strategy

Our cybersecurity initiatives focus on modernizing security operations through automation, advanced analytics, and intelligence-led defenses, while strengthening recovery and resilience capabilities. Initiatives are supported by cross-functional collaboration, disciplined governance, and continuous learning to ensure innovation is implemented responsibly and aligned with business objectives. Everest has aligned and operationalized its cybersecurity program and controls to the National Institute of Standards and Technology (NIST) Cybersecurity Framework to provide preventative, detective, and responsive measures that are timely, comprehensive, systematic, and in alignment with industry standards, regulatory requirements, and the Company's risk management framework. The Company conducts annual independent assessments of the NIST Cybersecurity Framework and both internal and external auditors certify our internal controls per the Sarbanes Oxley regulations. For more information, please refer to Everest's latest Form 10-K available at <https://investors.everestglobal.com/financials/annual-reports-and-proxy-statements/default.aspx>.

## Data Protection and Privacy

Everest is committed to protecting the privacy, confidentiality, and security of the information entrusted to us by our policyholders, business partners, and employees. We view data protection as a core part of our responsibility as an insurer and reinsurer, and as fundamental to maintaining the trust and confidence of our stakeholders. Our approach is supported by robust training programs that help employees handle personal data lawfully, fairly, and transparently across our global operations.

Everest seeks to minimize the amount of data that we collect and retain and has thus included data minimization in its Global Privacy Policy, its privacy notices, and enterprise training. It is Company policy that the collection of personal data is limited to what is necessary for transparent and legitimate purposes. It is also Company policy that personal data is retained only for as long as needed to fulfill the purposes or as required by law. The Company's policy for retention and deletion of records is set forth in Everest's Record Management Policy and Record Retention Schedule, which is available to all employees.

## Responsible Use of Artificial Intelligence (AI)

Everest is committed to using artificial intelligence in a way that is ethical, transparent, and aligned with our values. Our Responsible AI Policy governs the use of AI across all entities and functions, helping us harness innovation while managing risks such as bias, privacy concerns, and misinformation. The policy is built on clear principles: protecting data privacy and security, promoting fairness and non-discrimination, ensuring reliability and robustness, and maintaining transparency, accountability, and strong human oversight. AI systems are never the sole basis for final company decisions.

Everest has established a dedicated governance framework, including an AI Oversight Council and the AI & Automation Center of Enablement, to assess and approve AI use cases, oversee risk, and manage AI throughout its lifecycle. We prohibit the use of Everest information, including personally identifiable and sensitive data, in external AI tools. Through this framework, we aim to use AI responsibly, while protecting our employees, clients, brokers, and business partners.

## Cybersecurity Training and Awareness

We complement our internal security systems and policies with additional education and training. We recognize that cyber threats are becoming more advanced and accordingly train and educate our employees to be aware and cautious of potential threats. For example, Everest provides multiple mandatory and optional learning opportunities to employees, as well as resources to assist employees in understanding and recognizing potential threats that they may encounter. Employees can further escalate suspected cybersecurity incidents via email, hotline, or a ticket system. Each of these channels ensures that threats are flagged and raised to appropriate individuals.

All Everest employees undergo several hours of mandatory training per year on cybersecurity, data privacy, and secure development. Employees are also required to acknowledge that they have read and understand Everest cybersecurity policies including the Technology Use Policy and AI Usage Policy. All employees are required to complete annual Cybersecurity Awareness and Privacy training and to participate in unannounced monthly phishing exercises. Employees who fail to detect an attempted "phishing" during the monthly exercises are required to attend remedial training.

In addition to mandatory training, IT distributes numerous firmwide communications and hosts informational events throughout the year. We have a dedicated site that provides communications on cyber safety tips, guidance on phishing scam prevention, and how to report suspected fraud, theft, and security incidents.

## Appendix A: Greenhouse Gas Emissions

Greenhouse gas (GHG) emissions by activity		YTE	YTE	YTE
		2025	2024	2023
<b>Scope 1—Direct emissions (U.S. and overseas operations)</b>				
Stationary combustion	tCO <sub>2</sub> e	0.0	0.0	0.0
Mobile combustion - owned/leased vehicles	tCO <sub>2</sub> e	88.2	*	*
<b>Total Scope 1</b>	<b>tCO<sub>2</sub>e</b>	<b>88.2</b>	<b>0.0</b>	<b>0.0</b>
<b>Scope 2—Indirect emissions (U.S. and overseas operations)<sup>1</sup></b>				
Purchased Electricity (location based)	tCO <sub>2</sub> e	1,967.8	1,884.2	1,771.3
Purchased Electricity (market based)	tCO <sub>2</sub> e	2,236.0	2,248.9	1,833.2
Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	469.7	26.4	352.4
<b>Total Scope 2 (market based)</b>	<b>tCO<sub>2</sub>e</b>	<b>2,705.7</b>	<b>2,275.4</b>	<b>2,185.6</b>
<b>Scope 3—Other indirect emissions</b>				
Category 1—Purchased Goods and Services	tCO <sub>2</sub> e	188,165.3	*	*
Category 2—Capital Goods	tCO <sub>2</sub> e	1,349.4	*	*
Category 5—Waste Generated in Operations	tCO <sub>2</sub> e	124.4	*	*
Waste Generated in Operations	tCO <sub>2</sub> e	110.1	*	*
GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	14.3	*	*
Category 6—Business travel	tCO <sub>2</sub> e	8,601.5	10,924.9	*
Business travel—air (commercial)	tCO <sub>2</sub> e	4,414.6	4,648.9	*
Business travel—air (private)	tCO <sub>2</sub> e	1,669.4	4,887.9	4,596.4
Business travel—rail & public transit	tCO <sub>2</sub> e	141.3	92.9	*
Business travel—passenger car, taxi, & coach	tCO <sub>2</sub> e	2,376.2	*	*
Category 7—Employee Commuting (market based) (U.S. only)	tCO <sub>2</sub> e	4,930.3	6,561.4	6,300.7
Employee Commuting (U.S. only)	tCO <sub>2</sub> e	2,521.5	3,273.6	2,529.0
Homeworker Energy Use (location based) (U.S. only)	tCO <sub>2</sub> e	2,381.8	1,637.0	1,877.9
Homeworker Energy Use (market based) (U.S. only)	tCO <sub>2</sub> e	2,408.8	1,650.9	1,893.9

Greenhouse gas (GHG) emissions by activity		YTE	YTE	YTE
		2025	2024	2023
Category 8—Upstream Leased Assets <sup>1</sup>	tCO <sub>2</sub> e	405.6	3,685.3	630.3
Electricity Use (market based) (included in rent)—leased offices	tCO <sub>2</sub> e	249.8	2,037.5	336.3
Fossil Fuel Use (included in rent)—leased offices	tCO <sub>2</sub> e	155.8	1,647.8	294.0
Category 9—Downstream Transportation and Distribution	tCO <sub>2</sub> e	235.9	*	*
<b>Total Scope 3 (market based)</b>	<b>tCO<sub>2</sub>e</b>	<b>203,199.0</b>	<b>*</b>	<b>*</b>
<b>Total GHG Emissions (Scopes 1, 2—market based, &amp; 3)</b>	<b>tCO<sub>2</sub>e</b>	<b>205,992.9</b>	<b>*</b>	<b>*</b>

1. Where insufficient data was available to determine Scope 2 GHG emissions of a facility, this data was excluded from Scope 2, and instead estimated and reported in "Scope 3 Category 8 - Upstream Leased Assets" as part of the GHG emissions from electricity and/or fossil fuel use included in rent.

\* indicates fields that have been subject to scope and/or boundary changes that prevent a meaningful comparison with emissions reported in prior year(s).

Scope 2 Greenhouse gas (GHG) emissions by U.S. and overseas		YTE	YTE	YTE
		2025	2024	2023
<b>Scope 2—Indirect emissions—U.S.<sup>1</sup></b>				
Purchased Electricity—U.S. (location based) <sup>1</sup>	tCO <sub>2</sub> e	1,780.8	1,982.6	1,664.2
Purchased Electricity—U.S. (market based) <sup>1</sup>	tCO <sub>2</sub> e	1,937.2	2,129.9	1,710.4
Purchased Steam, Heat, & Cooling—U.S. <sup>1</sup>	tCO <sub>2</sub> e	377.1	1.4	352.4
<b>Total Scope 2—U.S. (market based)<sup>1</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>2,314.3</b>	<b>2,131.3</b>	<b>2,062.8</b>
<b>Scope 2—Indirect emissions—overseas<sup>1</sup></b>				
Purchased Electricity—overseas (location based) <sup>1</sup>	tCO <sub>2</sub> e	187.0	113.0	107.1
Purchased Electricity—overseas (market based) <sup>1</sup>	tCO <sub>2</sub> e	298.8	330.8	122.8
Purchased Steam, Heat, & Cooling—overseas <sup>1</sup>	tCO <sub>2</sub> e	92.6	25.0	—
<b>Total Scope 2—overseas (market based)<sup>1</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>391.4</b>	<b>355.9</b>	<b>122.8</b>
<b>Total GHG Emissions (Scope 2—market based)<sup>1</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>2,705.7</b>	<b>2,487.1</b>	<b>2,185.6</b>

1. Where insufficient data was available to determine Scope 2 GHG emissions of a facility, this data was excluded from Scope 2, and instead estimated and reported in "Scope 3 Category 8 - Upstream Leased Assets" as part of the GHG emissions from electricity and/or fossil fuel use included in rent.

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Atlanta	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	122.4	excl. <sup>1</sup>	excl. <sup>1</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	131.7	excl. <sup>1</sup>	excl. <sup>1</sup>
		Purchased Electricity	kWh	320,847	excl. <sup>1</sup>	excl. <sup>1</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	excl. <sup>1</sup>	excl. <sup>1</sup>
		Indirect use of Natural Gas	therms	–	excl. <sup>1</sup>	excl. <sup>1</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e		excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.2	*	*
		Water Use	m <sup>3</sup>	689.3	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	113.0	75.3
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	121.1	75.8
		Electricity Use–included in rent	kWh	–	295,049	184,908
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	19.8	19.8	12.4
		Fossil Fuel Use–included in rent	therms	3,719	3,719	2,331
	Boston	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	39.8	44.5
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	40.0	44.5	45.3
Purchased Electricity			kWh	163,151	181,471	183,888
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	–	–
Indirect use of Natural Gas			therms	–	–	–
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	2.0	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	319.0	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e		–	–
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e		–	–
	Electricity Use–included in rent	kWh		–	–	
	GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e		–	–	
	Fossil Fuel Use–included in rent	therms		–	–	

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Chicago - ENIC	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	22.7	19.4	19.8
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	25.1	21.3	20.7
		Purchased Electricity	kWh	54,991	46,694	43,404
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	24.5	excl. <sup>1</sup>	excl. <sup>1</sup>
		Indirect use of Natural Gas	therms	4,617	excl. <sup>1</sup>	excl. <sup>1</sup>
		Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.9	excl. <sup>2</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	0.0	*	*
	Water Use		m <sup>3</sup>	1.1	*	*
	GHG from Electricity Use–included in rent (location based)		tCO <sub>2</sub> e		–	–
	GHG from Electricity Use–included in rent (market based)		tCO <sub>2</sub> e		–	–
	Electricity Use–included in rent		kWh		–	–
	GHG from Fossil Fuel Use–included in rent		tCO <sub>2</sub> e		32.0	32.0
	Fossil Fuel Use–included in rent		therms		6,019	6,019
	Hartford	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	21.1	20.6
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	21.3	20.5	–
Purchased Electricity			kWh	86,734	83,753	–
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	–	–
Indirect use of Natural Gas			therms	–	–	–
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	1.2	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	146.7	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	17.5
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	–	17.6
	Electricity Use–included in rent	kWh	–	–	71,291	
	GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	5.9	5.9	5.9	
	Fossil Fuel Use–included in rent	therms	1,105	1,105	1,105	

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Houston	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	45.0	52.7	56.7
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	52.9	61.7	66.8
		Purchased Electricity	kWh	134,465	156,765	161,563
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	excl. <sup>1</sup>	excl. <sup>1</sup>
		Indirect use of Natural Gas	therms	–	excl. <sup>1</sup>	excl. <sup>1</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	2.1	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.3	*	*
		Water Use	m <sup>3</sup>	732.2	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	–	–
		Electricity Use—included in rent	kWh	–	–	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	11.8	11.8	11.8
		Fossil Fuel Use—included in rent	therms	2,217	2,217	2,217
		Irvine	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–
GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e			–	excl. <sup>3</sup>	excl. <sup>3</sup>
Purchased Electricity	kWh			–	excl. <sup>3</sup>	excl. <sup>3</sup>
GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e			–	excl. <sup>3</sup>	excl. <sup>3</sup>
Indirect use of Natural Gas	therms			–	excl. <sup>3</sup>	excl. <sup>3</sup>
Scope 3	GHG from Waste Generated in Operations		tCO <sub>2</sub> e	0.9	excl. <sup>3</sup>	excl. <sup>3</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	0.1	excl. <sup>3</sup>	excl. <sup>3</sup>
	Water Use		m <sup>3</sup>	311.4	excl. <sup>3</sup>	excl. <sup>3</sup>
	GHG from Electricity Use—included in rent (location based)		tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
	GHG from Electricity Use—included in rent (market based)		tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
	Electricity Use—included in rent		kWh	–	excl. <sup>3</sup>	excl. <sup>3</sup>
	GHG from Fossil Fuel Use—included in rent		tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
	Fossil Fuel Use—included in rent		therms	–	excl. <sup>3</sup>	excl. <sup>3</sup>

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Los Angeles	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	21.4	7.9
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	–	24.6	8.5
		Purchased Electricity	kWh	–	107,700	34,743
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.9	excl. <sup>2</sup>	117.0
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	407.2	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	22.7	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	26.3	–	–
		Electricity Use—included in rent	kWh	114,763	–	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	9.4	10.1	10.1
		Fossil Fuel Use—included in rent	therms	1,773	1,897	1,897
		Miami	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	117.3
GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e			121.0	excl. <sup>1</sup>	2.6
Purchased Electricity	kWh			322,383	excl. <sup>1</sup>	6,837
GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e			–	–	–
Indirect use of Natural Gas	therms			–	–	–
Scope 3	GHG from Waste Generated in Operations		tCO <sub>2</sub> e	–	excl. <sup>2</sup>	excl. <sup>2</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	0.9	*	*
	Water Use		m <sup>3</sup>	2,511.1	*	*
	GHG from Electricity Use—included in rent (location based)		tCO <sub>2</sub> e	–	89.5	–
	GHG from Electricity Use—included in rent (market based)		tCO <sub>2</sub> e	–	92.0	–
	Electricity Use—included in rent		kWh	–	245,168	–
	GHG from Fossil Fuel Use—included in rent		tCO <sub>2</sub> e	16.4	16.4	14.4
	Fossil Fuel Use—included in rent		therms	3,090	3,090	2,720

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
New York City 6th Ave (New)	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	46.2	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	42.1	excl. <sup>3</sup>	excl. <sup>3</sup>
		Purchased Electricity	kWh	104,606	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
		Indirect use of Natural Gas	therms	–	excl. <sup>3</sup>	excl. <sup>3</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e		excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	excl. <sup>3</sup>	excl. <sup>3</sup>
		Water Use	m <sup>3</sup>	52.5	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
Electricity Use—included in rent		kWh	–	excl. <sup>3</sup>	excl. <sup>3</sup>	
GHG from Fossil Fuel Use—included in rent		tCO <sub>2</sub> e	12.5	excl. <sup>3</sup>	excl. <sup>3</sup>	
Fossil Fuel Use—included in rent	therms	2,357	excl. <sup>3</sup>	excl. <sup>3</sup>		
New York City 5th Ave (Old)	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e		211.4	176.2
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e		211.8	176.5
		Purchased Electricity	kWh		477,529	438,028
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e		excl. <sup>1</sup>	excl. <sup>1</sup>
		Indirect use of Natural Gas	therms		excl. <sup>1</sup>	excl. <sup>1</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	–	*	*
		Water Use	m <sup>3</sup>	–	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	206.4	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	187.8	–	–
Electricity Use—included in rent	kWh	466,884	–	–		
GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	38.4	82.3	82.3		
Fossil Fuel Use—included in rent	therms	7,234	12,395	12,395		

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Orange	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	22.4	25.6
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	–	25.8	27.6
		Purchased Electricity	kWh	–	112,873	112,899
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	excl. <sup>1</sup>	15.8
		Indirect use of Natural Gas	therms	–	excl. <sup>1</sup>	2,970
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>2</sup>	28.5
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	–	*	*
		Water Use	m <sup>3</sup>	–	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	18.9	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	21.9	–	–
Electricity Use—included in rent	kWh	95,594	–	–		
GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	7.8	960.9	–		
Fossil Fuel Use—included in rent	therms	1,476	180,918	–		
Philadelphia	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	33.5	34.1	33.9
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	37.1	37.7	34.7
		Purchased Electricity	kWh	124,011	125,972	113,103
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.8	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	313.4	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	–	–
Electricity Use—included in rent	kWh	–	–	–		
GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	12.1	12.1	12.2		
Fossil Fuel Use—included in rent	therms	2,275	2,275	2,294		

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
San Francisco	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	5.3	5.3	6.1
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	6.2	6.0	6.6
		Purchased Electricity	kWh	26,933	26,438	26,968
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	1.4	1.4	2.2
		Indirect use of Natural Gas	therms	264	262	408
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	3.7	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	62.3	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e		–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e		–	–
		Electricity Use—included in rent	kWh		–	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e		–	–
		Fossil Fuel Use—included in rent	therms		–	–
Stamford	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	123.8	–	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	124.6	–	–
		Purchased Electricity	kWh	508,183	–	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	0.6	–	–
		Indirect use of Natural Gas	therms	111	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.9	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.3	*	*
		Water Use	m <sup>3</sup>	746.8	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	39.0	38.9
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	38.9	39.1
		Electricity Use—included in rent	kWh	–	158,700	158,700
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	13.1	13.1
		Fossil Fuel Use—included in rent	therms	–	2,459	2,459

Greenhouse gas (GHG) emissions & energy use by U.S. facility <sup>1,2,3</sup>				YTE	YTE	YTE
				2025	2024	2023
Walnut Creek	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	1.6	1.8
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	–	1.8	1.9
		Purchased Electricity	kWh	–	7,990	7,882
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e		excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	–	*	*
		Water Use	m <sup>3</sup>	–	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	3.3	–	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	3.8	–	–
		Electricity Use—included in rent	kWh	16,588	–	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	1.4	8.2	8.2
		Fossil Fuel Use—included in rent	therms	256	1,537	1,537
Warren	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1,203.6	excl. <sup>1</sup>	1,288.7
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	1,335.4	excl. <sup>1</sup>	1,319.0
		Purchased Electricity	kWh	4,461,774	excl. <sup>1</sup>	4,303,047
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	350.6	excl. <sup>1</sup>	334.5
		Indirect use of Natural Gas	therms	66,001	excl. <sup>1</sup>	62,969
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	17.1	29.1	21.7
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	7.9	*	*
		Water Use	m <sup>3</sup>	21,768.5	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	1,201.7	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	1,328.0	–
		Electricity Use—included in rent	kWh	–	4,436,990	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	365.2	–
		Fossil Fuel Use—included in rent	therms	–	68,750	–

1. Where insufficient data was available to determine Scope 2 GHG emissions of a facility (either from purchased electricity or purchased steam, heat & cooling), this data was excluded from Scope 2, and instead estimated (using the average electricity, natural gas, and/or steam use per square foot at office buildings located in comparable census or climate zones, as provided in the 2018 Commercial Building Energy Consumption Survey (CBECS) data published by the U.S. Energy Information Administration). These estimates are reported in "Scope 3 Category 8 - Upstream Leased Assets" as part of the GHG emissions from electricity and/or fossil fuel use included in rent.

2. Where insufficient data was available to calculate GHG emissions due to waste generated or water use, this data is not currently included in this report.

3. The following facility opened in 2025: New York 6th Ave (July 1, 2025), and Irvine (September 1, 2025)

4. The following facilities closed in 2025: New York 5th Ave (August 1, 2025) and Organge, CA (July 31, 2025)

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Barcelona	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	13.4	–	–
		Purchased Electricity	kWh	45,749	–	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	0.4	–	–
		Indirect use of Natural Gas	therms	73	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.3	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	2.6	*	*
		Water Use	m <sup>3</sup>	7,263.1	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	excl. <sup>4</sup>
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	1.0	excl. <sup>4</sup>
		Electricity Use–included in rent	kWh	–	3,500	excl. <sup>4</sup>
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	0.3	excl. <sup>4</sup>
	Fossil Fuel Use–included in rent	therms	–	54	excl. <sup>4</sup>	
	Bermuda	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	55.7	62.0
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	70.1	78.1	70.9
Purchased Electricity			kWh	93,074	103,738	94,116
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	–	–
Indirect use of Natural Gas			therms	–	–	–
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>3</sup>	124.4
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	4.9	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	–	–
Electricity Use–included in rent	kWh	–	–	–		
GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	–	–		
Fossil Fuel Use–included in rent	therms	–	–	–		

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Bogota	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	11.2	excl. <sup>2</sup>	excl. <sup>5</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	13.7	excl. <sup>2</sup>	excl. <sup>5</sup>
		Purchased Electricity	kWh	33,465	excl. <sup>2</sup>	excl. <sup>5</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	excl. <sup>5</sup>
		Indirect use of Natural Gas	therms	–	–	excl. <sup>5</sup>
		Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>3</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	0.1	*	*
	Water Use		m <sup>3</sup>	412.8	*	*
	GHG from Electricity Use–included in rent (location based)		tCO <sub>2</sub> e	–	32.0	excl. <sup>5</sup>
	GHG from Electricity Use–included in rent (market based)		tCO <sub>2</sub> e	–	39.3	excl. <sup>5</sup>
	Electricity Use–included in rent		kWh	–	95,827	excl. <sup>5</sup>
	GHG from Fossil Fuel Use–included in rent		tCO <sub>2</sub> e	–	–	excl. <sup>5</sup>
	Fossil Fuel Use–included in rent		therms	–	–	excl. <sup>5</sup>
	Brazil	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.3	2.2
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	1.5	2.7	2.1
Purchased Electricity			kWh	5,371	9,362	7,566
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	–	–
Scope 3		Indirect use of Natural Gas	therms	–	–	–
		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.1	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	164.9	*	*
GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	–		
GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	–	–		
Electricity Use–included in rent	kWh	–	–	–		
GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	–	–		
Fossil Fuel Use–included in rent	therms	–	–	–		

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Chile	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	7.8	21.9	excl. <sup>2</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	10.2	28.8	excl. <sup>2</sup>
		Purchased Electricity	kWh	15,576	43,874	excl. <sup>2</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.0	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	400.6	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	22.3
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	–	29.4
		Electricity Use—included in rent	kWh	–	–	44,752
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	–	–
	Fossil Fuel Use—included in rent	therms	–	–	–	
	Dublin	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.2	–
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	1.4	–	–
Purchased Electricity			kWh	3,943	–	–
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	7.2	–	–
Indirect use of Natural Gas			therms	1,355	–	–
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.5	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.1	*	*
		Water Use	m <sup>3</sup>	298.4	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	11.5	11.5
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	16.6	16.6
		Electricity Use—included in rent	kWh	–	37,274	37,274
GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	3.1	3.1		
Fossil Fuel Use—included in rent	therms	–	578	578		

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Dusseldorf	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	–	–	–
		Purchased Electricity	kWh	–	–	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	–	*	*
		Water Use	m <sup>3</sup>	–	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	excl. <sup>4</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	5.7	4.6	excl. <sup>4</sup>
		Electricity Use—included in rent	kWh	7,800	7,800	excl. <sup>4</sup>
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	0.6	0.6	excl. <sup>4</sup>
	Fossil Fuel Use—included in rent	therms	120	120	excl. <sup>4</sup>	
	London	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	55.9	excl. <sup>2</sup>
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	73.5	excl. <sup>2</sup>	46.4
Purchased Electricity			kWh	174,575	excl. <sup>2</sup>	146,804
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	53.0	excl. <sup>2</sup>	excl. <sup>2</sup>
Indirect use of Natural Gas			therms	9,974	excl. <sup>2</sup>	excl. <sup>2</sup>
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	11.4	excl. <sup>3</sup>	32.4
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	115.0	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	99.4	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	98.2	–
		Electricity Use—included in rent	kWh	–	310,624	–
GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	25.6	20.3		
Fossil Fuel Use—included in rent	therms	–	4,813	3,819		

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Madrid	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	–	excl. <sup>2</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	49.3	186.0	excl. <sup>2</sup>
		Purchased Electricity	kWh	168,746	649,250	excl. <sup>2</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	4.2	excl. <sup>2</sup>	–
		Indirect use of Natural Gas	therms	789	excl. <sup>2</sup>	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	4.7	excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.2	*	*
		Water Use	m <sup>3</sup>	474.9	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	7.3
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	–	7.3
		Electricity Use—included in rent	kWh	–	–	25,638
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	10.3	1.7
		Fossil Fuel Use—included in rent	therms	–	1,939	323
		Melbourne	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.4
GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e			1.7	–	excl. <sup>5</sup>
Purchased Electricity	kWh			2,116	–	excl. <sup>5</sup>
GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e			–	–	excl. <sup>5</sup>
Indirect use of Natural Gas	therms			–	–	excl. <sup>5</sup>
Scope 3	GHG from Waste Generated in Operations		tCO <sub>2</sub> e	0.0	excl. <sup>3</sup>	excl. <sup>3</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	0.0	*	*
	Water Use		m <sup>3</sup>	2.9	*	*
	GHG from Electricity Use—included in rent (location based)		tCO <sub>2</sub> e	–	150.1	excl. <sup>5</sup>
	GHG from Electricity Use—included in rent (market based)		tCO <sub>2</sub> e	–	182.9	excl. <sup>5</sup>
	Electricity Use—included in rent		kWh	–	226,338	excl. <sup>5</sup>
	GHG from Fossil Fuel Use—included in rent		tCO <sub>2</sub> e	0.8	18.6	excl. <sup>5</sup>
	Fossil Fuel Use—included in rent		therms	155	3,496	excl. <sup>5</sup>

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Mexico City	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	19.6	excl. <sup>2</sup>	excl. <sup>5</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	22.3	excl. <sup>2</sup>	excl. <sup>5</sup>
		Purchased Electricity	kWh	42,028	excl. <sup>2</sup>	excl. <sup>5</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	excl. <sup>5</sup>
		Indirect use of Natural Gas	therms	–	–	excl. <sup>5</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	1.4	excl. <sup>3</sup>	excl. <sup>5</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.2	*	*
		Water Use	m <sup>3</sup>	573.7	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	62.8	excl. <sup>5</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	71.4	excl. <sup>5</sup>
		Electricity Use—included in rent	kWh	–	134,000	excl. <sup>5</sup>
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	–	–	excl. <sup>5</sup>
		Fossil Fuel Use—included in rent	therms	–	–	excl. <sup>5</sup>
		Milan	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–
GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e			–	excl. <sup>2</sup>	excl. <sup>5</sup>
Purchased Electricity	kWh			–	excl. <sup>2</sup>	excl. <sup>5</sup>
GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e			–	excl. <sup>2</sup>	excl. <sup>5</sup>
Indirect use of Natural Gas	therms			–	excl. <sup>2</sup>	excl. <sup>5</sup>
Scope 3	GHG from Waste Generated in Operations		tCO <sub>2</sub> e	–	excl. <sup>3</sup>	excl. <sup>5</sup>
	GHG from Water Supply and Wastewater Treatment		tCO <sub>2</sub> e	–	*	*
	Water Use		m <sup>3</sup>	–	*	*
	GHG from Electricity Use—included in rent (location based)		tCO <sub>2</sub> e	–	–	excl. <sup>5</sup>
	GHG from Electricity Use—included in rent (market based)		tCO <sub>2</sub> e	4.2	3.5	excl. <sup>5</sup>
	Electricity Use—included in rent		kWh	9,525	7,740	excl. <sup>5</sup>
	GHG from Fossil Fuel Use—included in rent		tCO <sub>2</sub> e	1.2	0.9	excl. <sup>5</sup>
	Fossil Fuel Use—included in rent		therms	217	176	excl. <sup>5</sup>

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Montreal	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e		–	excl. <sup>5</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e		–	excl. <sup>5</sup>
		Purchased Electricity	kWh		–	excl. <sup>5</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e		–	excl. <sup>5</sup>
		Indirect use of Natural Gas	therms		–	excl. <sup>5</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e		excl. <sup>3</sup>	excl. <sup>5</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e		*	*
		Water Use	m <sup>3</sup>		*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	0.0	excl. <sup>4</sup>	excl. <sup>5</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	0.2	excl. <sup>4</sup>	excl. <sup>5</sup>
		Electricity Use—included in rent	kWh	4,140	excl. <sup>4</sup>	excl. <sup>5</sup>
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	0.3	excl. <sup>4</sup>	excl. <sup>5</sup>
	Fossil Fuel Use—included in rent	therms	64	excl. <sup>4</sup>	excl. <sup>5</sup>	
	Paris	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	–	–
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	0.8	–	–
Purchased Electricity			kWh	35,669	–	–
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	–	–
Indirect use of Natural Gas			therms	–	–	–
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e		excl. <sup>3</sup>	excl. <sup>3</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	5.6	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	–	excl. <sup>4</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	4.5	excl. <sup>4</sup>
		Electricity Use—included in rent	kWh	–	77,638	excl. <sup>4</sup>
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	6.4	6.4	excl. <sup>4</sup>
		Fossil Fuel Use—included in rent	therms	1,199	1,199	excl. <sup>4</sup>

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Perth	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	0.5	excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	0.7	excl. <sup>4</sup>	excl. <sup>4</sup>
		Purchased Electricity	kWh	820	excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	0.0	excl. <sup>4</sup>	excl. <sup>4</sup>
		Indirect use of Natural Gas	therms	9	excl. <sup>4</sup>	excl. <sup>4</sup>
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.0	excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	excl. <sup>4</sup>	excl. <sup>4</sup>
		Water Use	m <sup>3</sup>	72.6	excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e		excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e		excl. <sup>4</sup>	excl. <sup>4</sup>
		Electricity Use—included in rent	kWh		excl. <sup>4</sup>	excl. <sup>4</sup>
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e		excl. <sup>4</sup>	excl. <sup>4</sup>
	Fossil Fuel Use—included in rent	therms		excl. <sup>4</sup>	excl. <sup>4</sup>	
	Rotterdam	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	2.5	excl. <sup>2</sup>
GHG from Purchased Electricity (market based)			tCO <sub>2</sub> e	3.4	excl. <sup>2</sup>	3.4
Purchased Electricity			kWh	8,951	excl. <sup>2</sup>	7,516
GHG from Purchased Steam, Heat, & Cooling			tCO <sub>2</sub> e	–	excl. <sup>1</sup>	excl. <sup>1</sup>
Indirect use of Natural Gas			therms	–	excl. <sup>1</sup>	excl. <sup>1</sup>
Scope 3		GHG from Waste Generated in Operations	tCO <sub>2</sub> e	0.1	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	0.1	*	*
		GHG from Electricity Use—included in rent (location based)	tCO <sub>2</sub> e	–	8.2	–
		GHG from Electricity Use—included in rent (market based)	tCO <sub>2</sub> e	–	13.2	–
		Electricity Use—included in rent	kWh	–	29,175	–
		GHG from Fossil Fuel Use—included in rent	tCO <sub>2</sub> e	2.7	2.7	2.7
		Fossil Fuel Use—included in rent	therms	499	499	499

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Singapore	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	25.3	25.2	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	30.9	30.7	–
		Purchased Electricity	kWh	81,470	80,885	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	2.9	excl. <sup>2</sup>	–
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.2	*	*
		Water Use	m <sup>3</sup>	527.2	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	–
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	–	–
		Electricity Use–included in rent	kWh	–	–	–
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	–	–
		Fossil Fuel Use–included in rent	therms	–	–	–
Sydney	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.6	–	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	1.9	–	–
		Purchased Electricity	kWh	2,401	–	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	0.0	–	–
		Indirect use of Natural Gas	therms	4	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	48.9	excl. <sup>2</sup>	–
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.0	*	*
		Water Use	m <sup>3</sup>	24.2	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	16.6	–
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	20.2	–
		Electricity Use–included in rent	kWh	–	25,000	–
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	2.1	–
		Fossil Fuel Use–included in rent	therms	–	386	–

Greenhouse gas (GHG) emissions & energy use by International facility <sup>1,3,4</sup>				YTE	YTE	YTE
				2025	2024	2023
Toronto	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.5	1.7	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	3.9	4.6	–
		Purchased Electricity	kWh	86,119	101,091	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	27.8	25.0	–
		Indirect use of Natural Gas	therms	5,237	4,709	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	3.1	excl. <sup>2</sup>	–
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	0.4	*	*
		Water Use	m <sup>3</sup>	1,156.0	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	–	5.1
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	–	13.3
		Electricity Use–included in rent	kWh	–	–	294,685
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	–	–	24.3
		Fossil Fuel Use–included in rent	therms	–	–	4,566
Zurich	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.5	–	–
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	–	–	–
		Purchased Electricity	kWh	39,743	–	–
		GHG from Purchased Steam, Heat, & Cooling	tCO <sub>2</sub> e	–	–	–
		Indirect use of Natural Gas	therms	–	–	–
	Scope 3	GHG from Waste Generated in Operations	tCO <sub>2</sub> e	–	excl. <sup>2</sup>	excl. <sup>2</sup>
		GHG from Water Supply and Wastewater Treatment	tCO <sub>2</sub> e	–	*	*
		Water Use	m <sup>3</sup>	–	*	*
		GHG from Electricity Use–included in rent (location based)	tCO <sub>2</sub> e	–	2.6	2.6
		GHG from Electricity Use–included in rent (market based)	tCO <sub>2</sub> e	–	2.1	2.1
		Electricity Use–included in rent	kWh	–	69,624	69,624
		GHG from Fossil Fuel Use–included in rent	tCO <sub>2</sub> e	8.4	8.4	14.6
		Fossil Fuel Use–included in rent	therms	1,584	1,584	2,751

- Where insufficient data was available to determine Scope 2 GHG emissions of a facility (either from purchased electricity or purchased steam, heat & cooling), this data was excluded from Scope 2, and instead estimated (using the average electricity, natural gas, and/or steam use per square foot at office buildings located in comparable census or climate zones, as provided in the 2018 Commercial Building Energy Consumption Survey (CBECS) data published by the U.S. Energy Information Administration). These estimates are reported in "Scope 3 Category 8 - Upstream Leased Assets" as part of the GHG emissions from electricity and/or fossil fuel use included in rent.
- Where insufficient data was available to calculate GHG emissions due to waste generated or water use, this data is not currently included in this report.
- Where insufficient data was available to calculate GHG emissions due to energy use included in rent, this data is not currently included in this report.
- The following facility opened in 2025: Perth (January 1, 2025)

Everest's 2025 GHG emissions were calculated by an outside independent consultant. The consultant further completed an assurance and verification of the data that applies to emissions generating activities within the following organizational and operational boundaries:

### **Boundary and Scope of GHG Emissions Data**

Organizational Boundary: Operational Control Approach, Global operations of Everest Group, Ltd.

#### Operational Boundary

Scope 1 (direct GHG emissions): Including: direct combustion of fossil fuels in building equipment and vehicles that are owned or operationally controlled by the company. Noting however that no such sources of direct GHG emissions were reported within the company's operations for the period this report covers. Excluding: fugitive emissions of refrigerant gases (for which activity data is not currently collected).

Scope 2 (indirect GHG emissions due to use of purchased energy): Including: direct utility-metered or sub-metered electricity use and natural gas use at owned or leased premises; and pro-rated share of purchased electricity use, natural gas use, and district steam use, in leased premises for which company is billed by landlord on a prorated basis. Excluding: Montreal for which no, or insufficient, data was available.

Scope 3 (other indirect GHG emissions): Including: Category 1 - Purchased Goods and Services; Category 2 - Capital Goods; Category 5 - Waste Generation in Operations, including only a limited number of facilities, for which data was available (excluding all other facilities), Category 6 - Business Travel (from mileage records, where available, or spend (including out of pocket expense claims)), including by air (both commercial airlines and private jets), rail, public transit, and private passenger vehicle (including taxi, coach, short term vehicle rentals, and mileage claims for use of personal vehicles); Category 7 - Employee Commuting, including both emissions from in office or hybrid employee commutes, and additional energy use by hybrid and remote employees while working from home; Category 8 - Upstream Leased Assets, including energy use included in the rent of leased offices (excluding: Montreal for which no, or insufficient, data was available.); and Category 9 - Downstream Transportation and Distribution. Excluding: all other indirect GHG emissions.

Activity Period: January 1, 2025 - December 31, 2025

The report references Disclosures 305-1, 305-2, and 305-3 from GRI 305: Emissions 2016, and Disclosures 302-1 from GRI 302: Energy 2016.

#### Greenhouse Gasses

For the purposes of this report, Greenhouse Gases (GHG) are the updated 'basket of seven' gases required to be reported by parties to the second commitment period of the United Nations Framework Convention on Climate Change (UNFCCC) and the Kyoto Protocol: carbon dioxide (CO<sub>2</sub>); methane (CH<sub>4</sub>); nitrous oxide (N<sub>2</sub>O); hydrofluorocarbons (HFCs); perfluorocarbons (PFs); and sulfur hexafluoride (SF<sub>6</sub>), plus nitrogen trifluoride (NF<sub>3</sub>). GHG emissions are reported using the universal unit of measurement, CO<sub>2</sub> equivalent (CO<sub>2</sub>e) emissions, indicating the global warming potential (GWP) of emissions of each of the greenhouse gases, expressed in terms of the GWP of one unit of carbon dioxide emissions.

Emissions calculations used for this report utilize the 100-year GWP values for emissions of each GHG from the "2014 (Fifth) Assessment Report of the Intergovernmental Panel on Climate Change (IPCC)". Specific emissions factors utilized are sourced primarily from the U.S. EPA's "GHG Emission Factors Hub 2025".

#### Reference Standards

World Resources Institute (WRI) and World Business Council for Sustainable Development (WBCSD), "GHG Protocol, Corporate Accounting and Reporting Standard", Revised Edition, 2004.

World Resources Institute (WRI) and World Business Council for Sustainable Development (WBCSD), "Categorizing GHG Emissions Associated with Leased Assets. Appendix F to the GHG Protocol Corporate Standard", 2006.

World Resources Institute (WRI) and World Business Council for Sustainable Development (WBCSD), "GHG Protocol Scope 2 Guidance. An amendment to the GHG Protocol Corporate Standard", 2015. Plus addenda through December 2022.

World Resources Institute (WRI) and World Business Council for Sustainable Development (WBCSD), "GHG Protocol Technical Guidance for Calculating Scope 3 Emissions (version 1.0)", 2013.

GHG Protocol and WRI, "GHG Emissions Calculation Tool: a calculation tool for estimating GHG emissions based on the GHG Protocol", beta version, March 2021.

Stricting Global Reporting Institute (GRI) and Global Sustainability Standards Board (GSSB), "GRI Standard 101: Foundation 2016", 2018.

Stricting Global Reporting Institute (GRI) and Global Sustainability Standards Board (GSSB), "GRI Standard 305: Emissions 2016", 2018.

Stricting Global Reporting Institute (GRI) and Global Sustainability Standards Board (GSSB), "GRI Standard 302: Energy 2016", 2018.

EPA, "Emission Factors for Greenhouse Gas Inventories 2025," (the "EPA Emission Factors Hub 2025"), last modified January 15, 2025

Green-e Energy Residual Mix Emissions Rates (2024) (2022 Data), March 6, 2025

European Residual Mixes 2020 v1.2 (Published May 2021) - Table 2, Direct GWP

EIB Project Carbon Footprint Methodologies, Methodologies for the assessment of project greenhouse gas emissions and emission variations, Version 11.3, January 2023

Harmonized IFI Default Grid Factors 2021 v3.0 - UNFCCC

UK DEFRA, Greenhouse gas reporting: conversion factors v1.1, 2024

Ingwersen, W. AND M. Li. Supply Chain Greenhouse Gas Emission Factors for US Industries and Commodities. U.S. Environmental Protection Agency, Washington, DC, EPA/600/R-20/001, 2020., "Supply Chain Greenhouse Gas Emission Factors v1.3.0 by NAICS-6", July 2024

## Appendix B: PSI Index

<b>Principle 1</b>	
<i>We will embed in our decision-making environmental, social, and governance issues relevant to our insurance business.</i>	
Our Sustainability Strategy Climate Risk Management	Pgs. 10-12 Pgs. 14-27
<b>Principle 2</b>	
<i>We will work together with our clients and business partners to raise awareness of environmental, social, and governance issues, manage risk and develop solutions.</i>	
Key Climate-related Partnerships and Memberships Climate Risk Management Underwriting and Catastrophe Modeling	Pg. 13 Pgs. 14-27 Pgs. 18-19
<b>Principle 3</b>	
<i>We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social, and governance issues.</i>	
Key Climate-related Partnerships and Memberships	Pg. 13
<b>Principle 4</b>	
<i>We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.</i>	
2025 Corporate Responsibility Report	Pgs. 1-57

## Appendix C: PRI Index

<b>Principle 1</b>	
<i>We will incorporate ESG issues into investment analysis and decision-making processes.</i>	
Investment Oversight	Pgs. 23-24
<b>Principle 2</b>	
<i>We will be active owners and incorporate ESG issues into our ownership policies and practices.</i>	
Investment Strategy	Pgs. 23-24
<b>Principle 3</b>	
<i>We will seek appropriate disclosure on ESG issues by the entities in which we invest.</i>	
Investment Strategy	Pgs. 23-24
<b>Principle 4</b>	
<i>We will promote acceptance and implementation of the Principles within the investment industry.</i>	
Responsible Investing	Pgs. 23-24
<b>Principle 5</b>	
<i>We will work together to enhance our effectiveness in implementing the Principles.</i>	
Responsible Investing	Pgs. 23-24
<b>Principle 6</b>	
<i>We will each report on our activities and progress towards implementing the Principles.</i>	
Responsible Investing	Pgs. 23-24

## Appendix D: GRI Content Index

<b>Statement of use</b>	Everest Re Group, Ltd. has reported the information cited in this GRI content index for the period January 1, 2025 – December 31, 2025 with reference to the GRI Standards.
<b>GRI 1 used</b>	GRI 1: Foundation 2021

GRI STANDARD	Disclosure	Location
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	<i>2025 Corporate Responsibility Report: Company Portrait, pg. 6</i>
	2-2 Entities included in the organization's sustainability reporting	<i>2025 Corporate Responsibility Report: About This Report, pg. 12</i>
	2-3 Reporting period, frequency, and contact point	This report covers fiscal year 2025 (January 1, 2025 – December 31, 2025). Everest will continue to publish at least biennially, with supplemental disclosures as applicable. For questions regarding this report, please contact Ricardo Anzaldúa, Executive Vice President and General Counsel, or Nandini Mani, Senior Vice President.
	2-4 Restatements of information	N/A
	2-5 External assurance	<i>2025 Corporate Responsibility Report: Appendix A: Greenhouse Gas Emissions, pg. 52</i>
	2-6 Activities, value chain, and other business relationships	<i>2025 Corporate Responsibility Report: Company Portrait, pgs. 6-9 Supply Chain, pg. 27</i>
	2-9 Governance structure and composition	<i>2025 Corporate Responsibility Report: Transparency and Accountability, pgs. 41-51</i>
	2-10 Nomination and selection of the highest governance body	<i>2025 Corporate Responsibility Report: Corporate Governance, pgs. 41-51</i>
	2-11 Chair of the highest governance body	<i>2025 Corporate Responsibility Report: Corporate Governance, pgs. 41-51</i>
	2-12 Role of the highest governance body in overseeing the management of impacts	<i>2025 Corporate Responsibility Report: Corporate Governance, pgs. 41-51 Sustainability Governance, pgs. 42-43</i>
	2-13 Delegation of responsibility for managing impacts	<i>2025 Corporate Responsibility Report: Corporate Governance, pgs. 41-51 Sustainability Governance, pgs. 42-43</i>
	2-14 Role of the highest governance body in sustainability reporting	<i>2025 Corporate Responsibility Report: About This Report, pg. 12 Sustainability Governance, pgs. 42-43</i>

GRI STANDARD	Disclosure	Location
	2-15 Conflicts of interest	<i>2025 Corporate Responsibility Report: Conflicts of Interest, pg. 47</i>
	2-16 Communication of critical concerns	<i>2025 Corporate Responsibility Report: Business Ethics, Compliance, and Integrity, pgs. 46-51</i>
	2-17 Collective knowledge of the highest governance body	<i>2025 Corporate Responsibility Report: Board Composition, pgs. 44-45 Sustainability Governance, pgs. 42-43</i>
	2-18 Evaluation of the performance of the highest governance body	<i>2025 Corporate Responsibility Report: Director Nomination and Selection, pg. 44</i>
	2-19 Remuneration policies	<i>2026 Proxy Statement</i>
	2-20 Process to determine remuneration	<i>2026 Proxy Statement</i>
	2-21 Annual total compensation ratio	<i>2026 Proxy Statement</i>
	2-22 Statement on sustainable development strategy	<i>2025 Corporate Responsibility Report: Letter from the CEO, pg. 3</i>
	2-23 Policy commitments	Everest's Environmental Policy and Responsible Investment Policy are available at <a href="https://www.everestglobal.com/us-en/esg-at-everest/overview">https://www.everestglobal.com/us-en/esg-at-everest/overview</a>  Everest's Ethics Guidelines and Index to Compliance Policies and Procedures is available at <a href="https://investors.everestglobal.com/governance/governance-documents/default.aspx">https://investors.everestglobal.com/governance/governance-documents/default.aspx</a>
	2-24 Embedding policy commitments	<i>2025 Corporate Responsibility Report: Business Ethics, Compliance, and Integrity, pgs. 46-51</i>
	2-26 Mechanisms for seeking advice and raising concerns	<i>2025 Corporate Responsibility Report: Business Ethics, Compliance, and Integrity, pgs. 46-51</i>
	2-27 Compliance with laws and regulations	<i>2025 Corporate Responsibility Report: Environmental Compliance, pg. 27</i>
	2-28 Membership associations	<i>2025 Corporate Responsibility Report: Key Climate-related Partnerships and Memberships, pg. 13</i>
	2-29 Approach to stakeholder engagement	<i>2025 Corporate Responsibility Report: Stakeholder Outreach, pg. 43</i>
	2-30 Collective bargaining agreements	None of our employees are covered by collective bargaining agreements.

GRI STANDARD	Disclosure	Location
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	<i>2025 Corporate Responsibility Report: Relevant Topics, pg. 11</i>
	3-2 List of material topics	<i>2025 Corporate Responsibility Report: Relevant Topics, pg. 11</i>
	3-3 Management of material topics	<i>2025 Corporate Responsibility Report: Relevant ESG Topics, pg. 11</i>
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	<i>2025 Corporate Responsibility Report: Economic Performance, pg. 9</i>
	201-2 Financial implications and other risks and opportunities due to climate change	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities, pgs. 14-27</i>
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	<i>2025 Corporate Responsibility Report: Business Ethics, Compliance, and Integrity, pgs. 46-51</i>
	205-2 Communication and training about anti-corruption policies and procedures	<i>2025 Corporate Responsibility Report: Business Ethics Training, pg. 49</i>
	205-3 Confirmed incidents of corruption and actions taken	<i>2025 Corporate Responsibility Report: Business Ethics, Compliance, and Integrity, pgs. 46-51</i>
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<i>2025 Corporate Responsibility Report: Compliance with Laws and Regulations, pg. 48</i>
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	<i>2025 Corporate Responsibility Report: Emissions, pgs. 25-26</i> <i>Appendix A: Greenhouse Gas Emissions, pg. 52</i>
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	<i>2025 Corporate Responsibility Report: Emissions, pgs. 25-26</i> <i>Appendix A: Greenhouse Gas Emissions, pg. 52</i>
	305-2 Energy indirect (Scope 2) GHG emissions	<i>2025 Corporate Responsibility Report: Emissions, pgs. 25-26</i> <i>Appendix A: Greenhouse Gas Emissions, pg. 52</i>
	305-3 Other indirect (Scope 3) GHG emissions	<i>2025 Corporate Responsibility Report: Emissions, pgs. 25-26</i> <i>Appendix A: Greenhouse Gas Emissions, pg. 52</i>
<b>GRI 306: Waste 2020</b>	306-3 Waste generated	<i>2025 Corporate Responsibility Report: Waste, pg. 26</i>

GRI STANDARD	Disclosure	Location
<b>GRI 308: Supplier Environmental Assessment 2016</b>	308-1 New suppliers that were screened using environmental criteria	<i>2025 Corporate Responsibility Report: Supply Chain, pg. 27</i>
<b>GRI 401: Employment 2016</b>	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	<i>2025 Corporate Responsibility Report: Benefits and Wellness, pg. 37</i>
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	<i>2025 Corporate Responsibility Report: Health and Safety, pg. 37</i>
	403-6 Promotion of worker health	<i>2025 Corporate Responsibility Report: Benefits and Wellness, pg. 37</i>
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	<i>2025 Corporate Responsibility Report: Employee Training, pgs. 35-36</i>
	404-2 Programs for upgrading employee skills and transition assistance programs	<i>2025 Corporate Responsibility Report: Talent Attraction and Development, pgs. 35-36</i>
	404-3 Percentage of employees receiving regular performance and career development reviews	<i>2025 Corporate Responsibility Report: Continuous Feedback, pg. 36</i>
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	<i>2025 Corporate Responsibility Report: Corporate Governance, pgs. 44-45</i>
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	<i>2025 Corporate Responsibility Report: Complaint Procedure, pg. 33</i> <i>Non-Discrimination and Anti-Harassment Policy, pg. 33</i>
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	None of Everest's operations are considered to have significant risk for incidents of child labor or young workers exposed to hazardous work.
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	None of Everest's operations are considered to have significant risk for incidents of forced or compulsory labor.
<b>GRI 414: Supplier Social Assessment 2016</b>	414-1 New suppliers that were screened using social criteria	<i>2025 Corporate Responsibility Report: Supply Chain, pg. 27</i>
	414-2 Negative social impacts in the supply chain and actions taken	<i>2025 Corporate Responsibility Report: Supply Chain, pg. 27</i>
<b>GRI 415: Public Policy 2016</b>	415-1 Political contributions	<i>2025 Corporate Responsibility Report: Political Contributions, pg. 49</i>
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	<i>2025 Corporate Responsibility Report: Cybersecurity and Data Privacy, pgs. 50-51</i>

## Appendix E: TCFD Index

Topic	Recommended Disclosure	Reference
<b>Governance:</b> Disclose the organization's governance around climate-related risks and opportunities.	a) Describe the board's oversight of climate-related risks and opportunities.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26 <i>Sustainability Governance</i> , pgs. 42-43
	b) Describe management's role in assessing and managing climate-related risks and opportunities.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26 <i>Sustainability Governance</i> , pgs. 42-43
<b>Strategy:</b> Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material.	a) Describe the climate-related risks and opportunities the organization has identified over the short-, medium-, and long-term.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26
	b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26
	c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26
<b>Risk Management:</b> Disclose how the organization identifies, assesses, and manages climate-related risks.	a) Describe the organization's processes for identifying and assessing climate-related risks.	<i>2025 Corporate Responsibility Report: Our Sustainability Strategy</i> , pgs. 11-12
	b) Describe the organization's processes for managing climate-related risks.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26
<b>Metrics and Targets:</b> Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	<i>2025 Corporate Responsibility Report: Climate Change Risks and Opportunities</i> , pgs. 14-26 <i>Operational Impact</i> , pgs.
	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	<i>2025 Corporate Responsibility Report: Emissions</i> , pgs. 25-26 <i>Appendix A: Greenhouse Gas Emissions</i> , pg. 52-61
	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	<i>2025 Corporate Responsibility Report: Operational Impact</i> , pgs. 25-26

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