



2022  
Corporate  
Responsibility Report  
Supplemental  
Disclosures

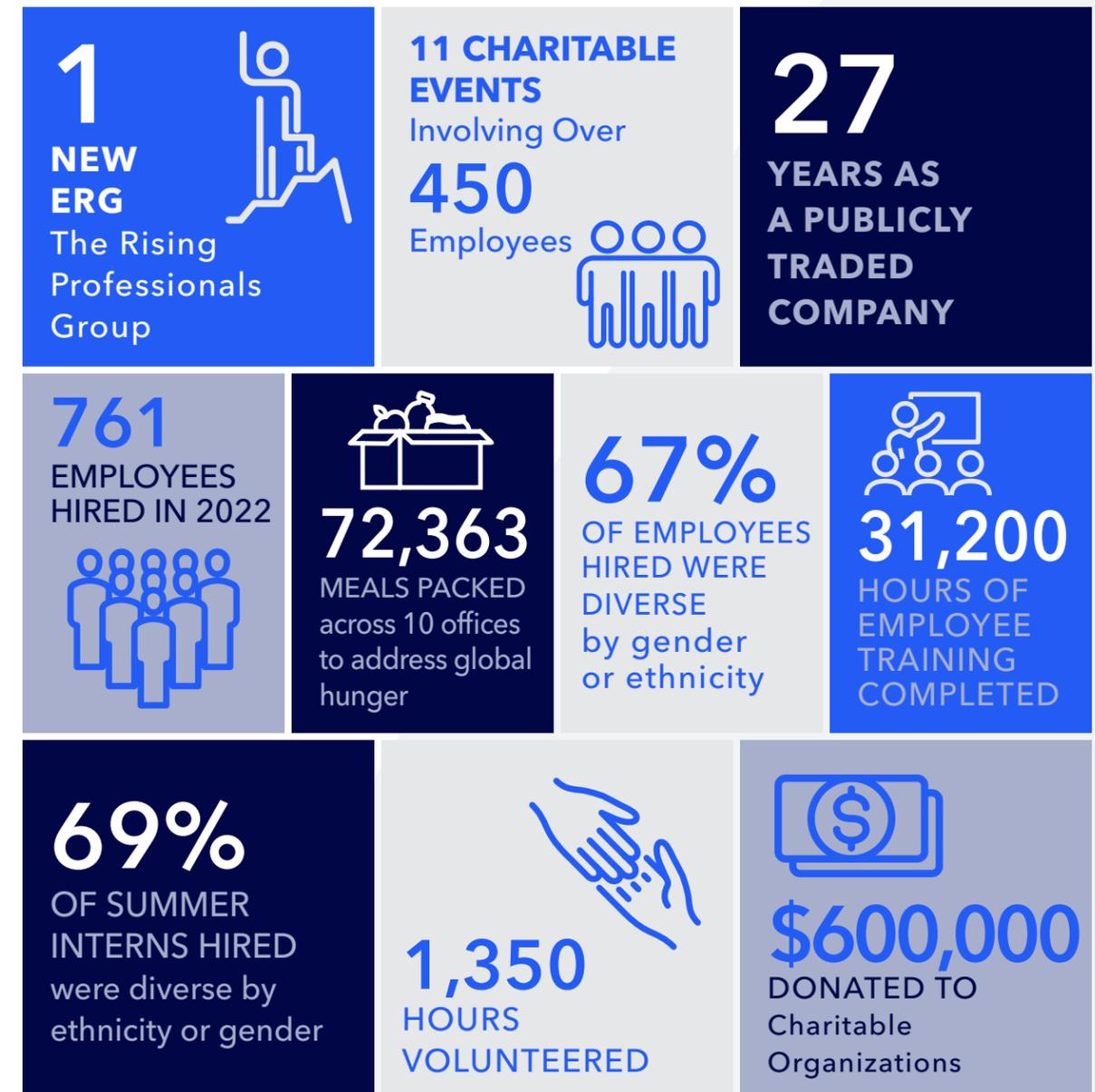
# INTRODUCTION

Addressing environmental, social and governance (“ESG”) issues is one of Everest’s top operating priorities. Since the publication of our 2021 Corporate Responsibility Report in April 2022, we have continued to apply best-in-class practices to uphold our commitment to ESG principals. We continually refine our ESG priorities to ensure we sufficiently respond to emerging regulations, sustainability guidance and stakeholder concerns. From underwriting risk, to investments, to charitable giving, we act as responsible ESG stewards who reflect the values most important to our key stakeholders.

We adopted a biennial reporting schedule for our comprehensive Corporate Responsibility Report and are publishing supplemental reports in interim years. We believe this schedule enables us to communicate important updates in our ESG journey. As such, we are pleased to publish our 2022 supplemental Corporate Responsibility Report—our fourth update to our progress in embedding ESG into our core operations.

This report highlights new actions we have undertaken in several areas in 2022, which we will continue reporting on in the future. These actions are fundamental to our ability to deliver on Everest’s long-term strategy.

# 2022 BY THE NUMBERS



## ROADMAP OF RECENT AND UPCOMING EVENTS

1 <sup>ST</sup> QUARTER 2022	Launched the EverGreen Business Resource Group. EverGreen focuses on enhancing and streamlining our efforts to cultivate and drive a company-wide culture of sustainability focusing on green initiatives throughout the organization. In 2022, EverGreen held a Hurricane Season Kickoff event with a climate scientist to present the hurricane season forecast and share insights on how climate change impacts the formation and strength of tropical storms. EverGreen also organized an electronics recycling event at our U.S. headquarters.
APRIL 2022	Publication of Everest's second comprehensive Corporate Responsibility Report, in accordance with the Global Reporting Initiative standards and in alignment with the Task Force on Climate-related Financial Disclosures ("TCFD") recommendations.
4 <sup>TH</sup> QUARTER 2022 AND ONGOING	Conducted a climate risk analysis of our investment portfolio to understand the financed emissions associated with our investments and our exposure to climate risks and opportunities, one of the key aspects of the TCFD recommendations.
1 <sup>ST</sup> QUARTER 2023	Completion of greenhouse gas inventory of Scope 1 and 2 emissions for the 2022 calendar year from our U.S. and international offices. This data will be used to determine a carbon footprint baseline and support us in developing Scope 1 and 2 emission reduction targets and goals throughout our business operations.
1 <sup>ST</sup> QUARTER 2023	Completion of greenhouse gas inventory for Scope 3 emissions categories, including: business travel, employee commuting and purchased goods and services. This data will be used to create a comprehensive understanding of our Scope 3 emissions and allow us to create emission reduction targets and goals for Scope 3 categories.
APRIL 2023	Publication of Everest's 2022 supplemental Corporate Responsibility Report. The report is available at: <a href="https://www.everestre.com/Corporate-Responsibility">https://www.everestre.com/Corporate-Responsibility</a>
2023-24	Continue to design investment, underwriting and product development strategies to incorporate ESG and climate-related risks and opportunities into our core business operations.
2023-24	Invest in initiatives and resources for professional development to arm our people with next-generation skills, promote innovation and support a talented, diverse workforce.

## INVESTMENTS

Everest has been a signatory to the Principles for Responsible Investment since 2019, and we are continuing to make progress on reflecting these principles in our investment portfolio. As part of this progression, in late 2022, Everest engaged with MSCI to consider the positioning of our investment portfolio with respect to the transition to a low-carbon economy. This data is important for financial institutions to understand their carbon footprint and identify emission-intensive hotspots in their investment portfolios and their climate-related risks.

### Carbon Footprint Calculator

As part of this initiative, Everest is conducting its first analysis of the carbon footprint of its investment portfolio. The carbon footprint calculation enables us to understand the current backward-looking climate impacts of our portfolio and the emissions associated with our investments, also known as "financed emissions." The report analyzes these factors based on ownership criteria such that investors are responsible for the emissions equivalent to the percentage of the issuer they own. Using carbon footprint calculations will enable Everest to:

- Gain visibility into the carbon footprint of our total portfolio
- Set emissions baseline and emissions reduction targets;
- Provide transparent reporting to stakeholders, such as regulators and investors on our financed emissions and climate risks associated with our investments;
- Inform climate strategies and actions to develop innovative products that support the transition toward a net-zero emissions economy.

### Climate Value-at-Risk

In addition to backward-looking data, Everest also utilizes MSCI's Climate Value-at-Risk ("VaR") tool to provide a forward-looking and return-based valuation assessment of climate-related risks and opportunities. The TCFD recommendations highlight the importance of using scenario analysis to assess climate-related impacts within the financial sector. MSCI's VaR offers insights into how climate change could affect company valuations utilizing a range of physical and transition risk scenarios. For example, transition risk scenarios estimate how new climate policies, regulations and green technologies might affect companies, positively or negatively. Additionally, physical risk scenarios evaluate the impact and financial risk relating to more extreme weather hazards caused by climate change.

In 2023 and beyond, Everest will expand its capabilities in these areas. Moving forward, we will be strategic in managing climate-related risks from an investment perspective and capitalize on opportunities to invest in a low-carbon future.

# DIVERSITY, EQUITY, AND INCLUSION

Diversity, equity and inclusion (“DEI”) is a long-term strategic priority for Everest. Our commitment to DEI is both a cultural and business imperative. We prioritize building a community that spans cultures, backgrounds and experiences at every level, and we have grown our workforce to champion this value. Everest has further engaged with leadership to implement a number of DEI programs targeting bias awareness, collaboration and professional development for employees, which are further discussed below.

## **National African American Insurance Association (NAAIA)**

In October 2022, ten Everest colleagues attended the NAAIA’s annual conference. The NAAIA is dedicated to empowering African American insurance professionals. Our underwriting colleague Brittney Alford participated on the “Business of Sport Insurance” panel. The sold-out conference was inspiring and informative for all participants. The event was also an excellent opportunity to recruit candidates for internships and full-time positions.

## **International Association of Black Actuaries (IABA)**

Everest was a proud sponsor of the IABA’s 2022 annual meeting. During the meeting students and experienced actuaries joined to enhance their knowledge and network with professionals across the industry. The 2022 meeting included professional development workshops applicable to all practice areas and experience levels, in addition to a career fair that featured various actuarial employers.

## **Dive In Festival**

Everest sponsored and participated in the 2022 Global Dive In Festival, a leading insurance industry event for advancing DEI efforts. Each year Dive In convenes a global, three-day virtual festival for insurance professionals. This year’s theme was “Building Braver Cultures,” which focused on creating psychologically safe work environments that allow people to feel safe, valued, respected and free to express themselves. Everest colleagues enhanced their learning through a choice of hundreds of virtual panel discussions covering a range of DEI topics. Our DEI Council chair, Dana Lodge, participated in a panel discussion on “The Importance of Racial Equality in Diversity and Inclusion.”

## **Insurance Industry Charitable Foundation (IICF)**

Each year, Everest sends a group of colleagues to the IICF’s “Inclusion in Insurance” forum. Our sponsorship was instrumental in helping IICF provide grants to support local communities. One of those grants supported the new Ana Grace Academy for the Arts in Connecticut to purchase books for their library. Everest also attended IICF events in Chicago, Dallas and Los Angeles to support the organization’s important mission to help communities and enrich lives by uniting the collective strength of the insurance industry in providing grants, volunteer service and leadership.

## **New Jersey Law and Education Empowerment Project (NJ LEEP)**

15 Everest employees volunteered to participate in NJ LEEP’s annual industry “Week-on-the-Job” event. NJ LEEP is a college access and success program serving low-income and first-generation students and families in the greater Newark, New Jersey area. This program offers 10th grade students real-world experience working in corporations, law firms and government offices, enabling them to discover new areas of interest and career possibilities. Everest hosted five students and offered them opportunities to join several Everest-led technical, professional and development workshops.

## **Employee Resource Groups**

Our DEI Council sponsors several Employee Resource Groups (“ERGs”) to raise awareness and ensure that a diverse group of voices is heard throughout Everest. ERGs at Everest focus on ethnic and minority groups, including the Black, Latin, Pride and Pan-Asian ERGs. Everest also has community interest groups such as the Women’s Networking Group and Everest Charitable Outreach. Participation in the ERGs is open to all employees, regardless of background, to enhance career and personal development, exchange ideas and share cultural experiences and backgrounds to contribute to Everest’s vision and values.

## ***Rising Professionals Group***

In 2022 Everest introduced the Rising Professionals Group (“RPG”) as a new ERG. The RPG is an inclusive platform providing opportunities to employees seeking to advance networking, educational, professional and personal development goals. The RPG facilitates information-sharing and relationship building across our global community.

## **EverGreen Business Resource Group**

We launched our new EverGreen Business Resource Group (“EverGreen”) in 2022. EverGreen focuses on enhancing and streamlining our efforts to cultivate and drive a company-wide culture of sustainability. EverGreen will continue to help elevate Everest’s environmental and social consciousness and advance its social responsibility efforts. For example, in 2022, EverGreen held a Hurricane Season Kickoff event with a climate scientist to present the hurricane season forecast and share insights on how climate change impacts the formation and strength of tropical storms. EverGreen also organized an electronics recycling events at its U.S. headquarters and branch offices to reduce contamination from electronic waste.

# COMMUNITY OUTREACH

## Everest Charitable Outreach

Everest Charitable Outreach (“ECO”) was formed in 2017 to expand volunteer opportunities and avenues of charitable giving. Since its inception, ECO has organized dozens of events within the communities where Everest operates. ECO held 11 events in 2022, including those described below.

### *Soles4Souls*

ECO organized Everest’s partnership with Soles4Souls, a U.S.-based nonprofit organization that collects unwanted shoes and clothing and provides them to those in need. Everest employees donated over **170** pairs of shoes and over **190** pieces of clothing in 2022, upcycling them to prevent waste. Since 2006, Soles4Souls has distributed 35 million pairs of new and gently worn shoes in 127 countries to those experiencing economic hardship.

### *Rise Against Hunger*

**197** employees from ten offices participated in Everest’s annual event with Rise Against Hunger, an international hunger relief organization providing services in over 25 countries. Participating employees packed **72,363** nutritious meals, which were sent directly to countries where access to diverse and nutritious food is limited. This made it possible to feed **332** children for an entire school year. EverGreen co-sponsored the event and helped expand the event to include more office locations.

### *Grow-a-Row*

24 employees volunteered with Grow-a-Row to glean apples to be distributed to those struggling with food insecurity and who would otherwise be unable to buy fresh produce for themselves. The group gleaned **3,150** pounds of apples, which provides about **12,600** servings. The apples went to one of Grow-A-Row’s hunger relief partners such as the Community Foodbank of New Jersey, City Harvest, Philabundance, the Mid-Atlantic Regional Cooperative and free farmers markets in Philadelphia, as well as in Jersey City, East Orange, Newark, Morristown and Trenton, New Jersey.

### *Camp Jotoni*

Camp Jotoni is a special needs summer camp for children and adults with disabilities. 15 Everest employees participated in a clean-up day to prepare the facilities, cabins and grounds for the summer sessions.

### *Covenant House Sleep Out*

Everest supported the Covenant House “Sleep Out” fundraiser. The Covenant House aids homeless youth by providing shelter, food, clothing and essential services such as job training, education, healthcare, mental health counseling and legal aid. Everest’s team raised **\$14,830**, which includes a **\$10,000** corporate donation.

### *Raritan Habitat for Humanity*

13 Everest employees volunteered for the Raritan Valley Habitat for Humanity office to assemble benches for a community garden in Flemington, New Jersey, as part of a larger civic revitalization project.

### *United Way Tools for School*

Everest employees donated **1,004** items for United Way’s Tools for Schools program to provide much-needed school supplies to students and teachers in local communities. Employees across 12 offices surpassed our goal of donating \$10,000 worth of school supplies.

### *Akhil Autism Foundation*

Nine Everest employees, as well as additional friends and family, participated in the Akhil Autism Foundation Walkathon to raise funds for autism research.

### *Port L ympne Animal Rescue*

The London Reinsurance team volunteered at Port L ympne, a local animal reserve and breeding sanctuary for rare and endangered animals, to help care for the animals and clean their enclosures. The team also helped construct a new Meerkat reserve.

## Everest Cares

Everest added two new charities to its matching gifts program to directly support those affected by the crisis in Ukraine. Heart to Heart is responding by distributing medicines, medical supplies and hygiene items to partners in Ukraine and the surrounding countries to support refugees and restock hospitals and pharmacies. Direct Relief provides medical aid to people displaced or affected by the war and has already deployed more than 200 tons of medical equipment to Ukraine.

# APPENDIX A: GHG EMISSIONS

As one of its four pillars, the TCFD framework requires a company to disclose the metrics and targets the company uses to assess and manage climate-related risks and opportunities, including Scope 1, 2 and 3 greenhouse gas (GHG) emissions. For 2022, Everest collected Scope 1 and 2 emissions from its U.S. and international offices. In addition, Scope 3 emissions refer to emissions across a company's value chain and include 15 separate categories of emissions. For 2022, Everest collected Scope 3 emissions for employee commuting, business travel and purchased goods and services.

GHG EMISSIONS-GLOBAL FACILITIES		YTE	YTE
		2022	2021
Scope 1-Direct GHG emissions <sup>1</sup>	tCO <sub>2</sub> e	0.0	0.0
Scope 2-Purchased Electricity (location based)	tCO <sub>2</sub> e	1,761.5	*
Scope 2-Purchased Electricity (market based)	tCO <sub>2</sub> e	1,786.4	*
Scope 3-Other indirect GHG emissions (U.S. Operations)	tCO <sub>2</sub> e	55,676.5	*
<b>Total GHG Emissions (Scopes 1, 2-market based, &amp; 3)<sup>2,3</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>57,462.9</b>	<b>*</b>

1. No direct GHG emissions within U.S. or overseas operations during period this report covers.

2. Indirect GHG emissions from heat and/or cooling provided by building owners to support our leased facilities are not currently included in this table. Where data is available these emissions have been reported for individual facilities in the table of GHG emissions by facility below.

3. An allocation of 1,756.03 tCO<sub>2</sub>e in voluntarily purchased carbon offset credits (Green-e certified "Climate-Ecomix" credits from a combination of landfill gas capture, N<sub>2</sub>O abatement and Wind Power projects) was made to offset a portion of our 2022 GHG emissions. This is not accounted for in the figures provided in this table.

NOTE: The Scope and Boundary of GHG emissions reported for 2022 have been expanded as compared to those reported for 2021.

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

(GHG) EMISSIONS BY ACTIVITY		YTE	YTE
		2022	2021
<b>Scope 1-Direct emissions (U.S. and overseas operations)<sup>1</sup></b>			
Stationary combustion	tCO <sub>2</sub> e	0.0	0.0
Mobile combustion-fleet vehicles	tCO <sub>2</sub> e	0.0	0.0
<b>Total Scope 1</b>	<b>tCO<sub>2</sub>e</b>	<b>0.0</b>	<b>0.0</b>
<b>Scope 2-Indirect emissions (U.S. and overseas operations)<sup>2</sup></b>			
Purchased Electricity (location based)	tCO <sub>2</sub> e	1,761.5	*
Purchased Electricity (market based)	tCO <sub>2</sub> e	1,786.4	*
Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
<b>Total Scope 2 (market based)</b>	<b>tCO<sub>2</sub>e</b>	<b>1,786.4</b>	<b>*</b>

(GHG) EMISSIONS BY ACTIVITY		YTE	YTE
		2022	2021
<b>Scope 3-Other indirect emissions (U.S. operations)</b>			
Category 1-Purchased Goods and Services	tCO <sub>2</sub> e	50,899.9	nr
Category 6-Business travel <sup>3</sup>	tCO <sub>2</sub> e	659.1	nr
Business travel-air	tCO <sub>2</sub> e	458.8	252.3
Business travel-rail & public transit	tCO <sub>2</sub> e	9.3	8.4
Business travel-passenger car & taxi	tCO <sub>2</sub> e	191.0	nr
Category 7-Employee Commuting (market based)	tCO <sub>2</sub> e	4,117.6	nr
Employee Commuting	tCO <sub>2</sub> e	2,550.8	nr
Homeworker Energy Use (location based)	tCO <sub>2</sub> e	1,547.5	nr
Homeworker Energy Use (market based)	tCO <sub>2</sub> e	1,566.7	nr
<b>Total Scope 3 (market based)</b>	<b>tCO<sub>2</sub>e</b>	<b>55,676.5</b>	<b>*</b>
<b>Total GHG Emissions (Scopes 1, 2-market based, &amp; 3)<sup>2,4</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>57,462.9</b>	<b>*</b>

1. No direct GHG emissions within U.S. or overseas operations during period this report covers.

2. Indirect GHG emissions from heat and/or cooling provided by building owners to support our leased facilities are not currently included in this table. Where data is available these emissions have been reported for individual facilities in the table of GHG emissions by facility below.

3. Business travel data includes travel booked or recorded within the Company's travel management system by U.S.-based employees.

4. An allocation of 1,756.03 tCO<sub>2</sub>e in voluntarily purchased carbon offset credits (Green-e certified "Climate-Ecomix" credits from a combination of landfill gas capture, N<sub>2</sub>O abatement and Wind Power projects) was made to offset a portion of our 2022 GHG emissions. This is not accounted for in the figures provided in this table.

NOTE: The Scope and Boundary of GHG emissions reported for 2022 have been expanded as compared to those reported for 2021.

\* indicates fields that have been subject to scope and/or boundary changes that prevent a meaningful comparison with emissions reported in prior year(s). "nr" indicates items that were not reported in the prior year(s) indicated.

SCOPE 2 (GHG) EMISSIONS BY U.S. AND OVERSEAS		YTE	YTE
		2022	2021
<b>Scope 2-Indirect emissions-U.S.<sup>1</sup></b>			
Purchased Electricity-U.S. (location based) <sup>2</sup>	tCO <sub>2</sub> e	1,612.2	1,578.8
Purchased Electricity-U.S. (market based) <sup>2</sup>	tCO <sub>2</sub> e	1,614.8	1,666.5
Purchased Steam, Heat, & Cooling-U.S. <sup>1</sup>	tCO <sub>2</sub> e	excl. <sup>1</sup>	excl. <sup>1</sup>
<b>Total Scope 2-U.S. (market based)<sup>1,2</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>1,614.8</b>	<b>1,666.5</b>
<b>Scope 2-Indirect emissions-overseas<sup>1</sup></b>			
Purchased Electricity-overseas (location based)	tCO <sub>2</sub> e	149.3	nr
Purchased Electricity-overseas (market based)	tCO <sub>2</sub> e	171.6	nr
Purchased Steam, Heat, & Cooling-overseas <sup>1</sup>	tCO <sub>2</sub> e	excl. <sup>1</sup>	excl. <sup>1</sup>
<b>Total Scope 2-overseas (market based)<sup>1</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>171.6</b>	<b>nr</b>
<b>Total GHG Emissions (Scope 2-market based)<sup>1</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>1,786.4</b>	<b>*</b>

1. Indirect GHG emissions from heat and/or cooling provided by building owners to support our leased facilities are not currently included in this table. Where data is available these emissions have been reported for individual facilities in the table of GHG emissions by facility below.

2. GHG emissions due to energy use at Walnut Creek are included for 2022, but not for 2021.

NOTE: The Scope and Boundary of GHG emissions reported for 2022 have been expanded as compared to those reported for 2021.

\* indicates fields that have been subject to scope and/or boundary changes that prevent a meaningful comparison with emissions reported in prior year(s). "nr" indicates items that were not reported in the prior year(s) indicated.

(GHG) EMISSIONS & ENERGY USE BY U.S. FACILITY <sup>1,3</sup>				YTE	YTE
				2022	2021
Atlanta	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.7	1.9
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	1.7	2.0
		Purchased Electricity	kWh	4,302	3,994
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Boston	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	39.0	38.8
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	39.1	41.1
		Purchased Electricity	kWh	161,200	162,335
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Carmel	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	excl. <sup>3</sup>
		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 <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>3</sup>	excl. <sup>3</sup>
Chicago	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	— <sup>4</sup>	9.2
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	— <sup>4</sup>	9.7
		Purchased Electricity	kWh	— <sup>4</sup>	17,217
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	— <sup>4</sup>	excl. <sup>2</sup>
Chicago-ENIC	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	16.8	16.2
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	16.8	17.1
		Purchased Electricity	kWh	37,303	30,359
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	36.0	excl. <sup>2</sup>
		Indirect use of Natural Gas	therms	6,784	excl. <sup>2</sup>
Houston	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	2.0	2.3
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	2.2	2.6
		Purchased Electricity	kWh	5,332	5,334
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Los Angeles	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	7.8	7.0
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	8.0	7.4
		Purchased Electricity	kWh	33,464	30,841
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Miami	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	2.0	1.9
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	2.0	2.1
		Purchased Electricity	kWh	5,216	4,573
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>

(GHG) EMISSIONS & ENERGY USE BY U.S. FACILITY <sup>1,3</sup>				YTE	YTE
				2022	2021
New York City	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	138.5	105.8
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	138.5	112.6
		Purchased Electricity	kWh	480,080	390,283
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Orange	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	35.9	32.5
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	36.8	34.5
		Purchased Electricity	kWh	153,678	143,805
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Philadelphia	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	37.8	38.0
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	37.8	40.1
		Purchased Electricity	kWh	127,203	116,499
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
San Francisco	Scope 2	GHG from Purchased Electricity (location based) <sup>4</sup>	tCO <sub>2</sub> e	6.4	1.6
		GHG from Purchased Electricity (market based) <sup>4</sup>	tCO <sub>2</sub> e	6.5	1.8
		Purchased Electricity	kWh	27,264	7,289
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	1.6	excl. <sup>2</sup>
		Indirect use of Natural Gas	therms	295	excl. <sup>2</sup>
Stamford	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	excl. <sup>3</sup>
		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 <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Tampa	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	24.1	28.1
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	24.2	30.5
		Purchased Electricity	kWh	63,303	66,172
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Walnut Creek	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	20.9	*
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	21.4	*
		Purchased Electricity	kWh	89,529	*
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	excl. <sup>2</sup>
Warren	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1,279.4	1,295.5
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	1,279.7	1,365.0
		Purchased Electricity	kWh	4,303,894	3,967,776
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	344.5	excl. <sup>2</sup>
		Indirect use of Natural Gas	therms	64,868	excl. <sup>2</sup>

1. No direct GHG emissions within U.S. operations during period this report covers.

2. Indirect GHG emissions from heat and/or cooling provided by building owners to support our leased facilities are only included for some facilities at this time (those for which natural gas consumption data has been provided by the building owner).

3. GHG emissions due to energy use at the Carmel and Stamford facilities have been excluded from this report as all energy use at these facilities is paid for and provided by the landlord as part of the base rent.

4. Chicago office closed and relocated to Chicago ENIC office in 2021.

NOTE: The Scope and Boundary of GHG emissions reported for 2022 have been expanded as compared to those reported for 2021.

\* indicates fields that have been subject to scope and/or boundary changes that prevent a meaningful comparison with emissions reported in prior year(s). "nr" indicates items that were not reported in the prior year(s) indicated.

**(GHG) EMISSIONS & ENERGY USE BY OVERSEAS FACILITY<sup>1,3</sup>**

				YTE	YTE
				2022	2021
Bermuda	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	59.7	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	75.1	nr
		Purchased Electricity	kWh	99,766	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
Brazil	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	1.6	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	2.0	nr
		Purchased Electricity	kWh	7,025	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
Chile	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	8.7	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	11.4	nr
		Purchased Electricity	kWh	17,346	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
Dublin	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	5.1	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	7.4	nr
		Purchased Electricity	kWh	16,480	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
London	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	63.9	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	63.1	nr
		Purchased Electricity	kWh	199,765	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
Rotterdam	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		Purchased Electricity	kWh	excl. <sup>3</sup>	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
Singapore	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	10.4	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	12.6	nr
		Purchased Electricity	kWh	33,312	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>2</sup>	nr
Toronto	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		Purchased Electricity	kWh	excl. <sup>3</sup>	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
Zurich	Scope 2	GHG from Purchased Electricity (location based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		GHG from Purchased Electricity (market based)	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr
		Purchased Electricity	kWh	excl. <sup>3</sup>	nr
		GHG from Purchased Steam, Heat, & Cooling <sup>2</sup>	tCO <sub>2</sub> e	excl. <sup>3</sup>	nr

1. No direct GHG emissions within overseas operations during period this report covers.

2. Indirect GHG emissions from heat and/or cooling provided by building owners to support our leased facilities internationally are not currently included in this report.

3. GHG emissions due to energy use at the Rotterdam, Toronto, and Zurich facilities are not currently included in this report.

NOTE: The Scope and Boundary of GHG emissions reported for 2022 have been expanded as compared to those reported for 2021.

\* indicates fields that have been subject to scope and/or boundary changes that prevent a meaningful comparison with emissions reported in prior year(s). "nr" indicates items that were not reported in the prior year(s) indicated.

## APPENDIX B: PERFORMANCE TABLES

### Employment

Total Employees: 2,359

### Employee Age Diversity

UNITED STATES		
Location	Age group	Employee Count
Atlanta, GA	30-50	36
	Over 50	5
	Under 30	10
<b>Atlanta, GA Total</b>		<b>51</b>
Boston, MA	30-50	14
	Over 50	8
	Under 30	7
<b>Boston, MA Total</b>		<b>29</b>
Chicago, IL-South Riverside	30-50	26
	Over 50	25
	Under 30	14
<b>Chicago, IL-South Riverside Total</b>		<b>65</b>
Hartford, CT	30-50	1
		<b>1</b>
Houston, TX	30-50	15
	Over 50	5
	Under 30	1
<b>Houston, TX Total</b>		<b>21</b>
Indianapolis, IN	30-50	16
	Over 50	18
	Under 30	9
<b>Indianapolis, IN Total</b>		<b>43</b>
Los Angeles, CA	30-50	18
	Over 50	6
	Under 30	9
<b>Los Angeles, CA Total</b>		<b>33</b>
Miami, FL	30-50	31
	Over 50	14
	Under 30	5
<b>Miami, FL Total</b>		<b>50</b>

UNITED STATES		
New York, NY	30-50	83
	Over 50	29
	Under 30	63
<b>New York, NY Total</b>		<b>175</b>
Orange, CA	30-50	10
	Over 50	22
<b>Orange, CA Total</b>		<b>32</b>
Philadelphia, PA	30-50	24
	Over 50	6
	Under 30	6
<b>Philadelphia, PA Total</b>		<b>36</b>
Remote-MA	30-50	2
	Over 50	3
<b>Remote-MA Total</b>		<b>5</b>
Remote MD	30-50	1
<b>Remote MD Total</b>		<b>1</b>
Remote, AL	Over 50	1
		<b>1</b>
Remote, AZ	30-50	3
	Over 50	2
	Under 30	1
<b>Remote, AZ Total</b>		<b>6</b>
Remote, CA	30-50	9
	Over 50	3
<b>Remote, CA Total</b>		<b>12</b>
Remote, CO	30-50	1
	Under 30	1
<b>Remote, CO Total</b>		<b>2</b>
Remote, CT	30-50	5
	Over 50	3
	Under 30	1
<b>Remote, CT Total</b>		<b>9</b>
Remote, DE	30-50	1
	Under 30	1
<b>Remote, DE Total</b>		<b>2</b>

## Employee Age Diversity Cont'd

UNITED STATES		
Remote, FL	30-50	12
	Over 50	12
	Under 30	2
<b>Remote, FL Total</b>		<b>26</b>
Remote, GA	30-50	3
	Over 50	3
<b>Remote, GA Total</b>		<b>6</b>
Remote, IA	30-50	1
<b>Remote, IA Total</b>		<b>1</b>
Remote, IL	30-50	3
	Over 50	5
<b>Remote, IL Total</b>		<b>8</b>
Remote, IN	30-50	6
	Over 50	3
<b>Remote, IN Total</b>		<b>9</b>
Remote, KS	Over 50	2
<b>Remote, KS Total</b>		<b>2</b>
Remote, ME	30-50	1
<b>Remote, ME Total</b>		<b>1</b>
Remote, MI	30-50	3
	Over 50	1
<b>Remote, MI Total</b>		<b>4</b>
Remote, MN	30-50	2
	Over 50	4
<b>Remote, MN Total</b>		<b>6</b>
Remote, MO	30-50	3
<b>Remote, MO Total</b>		<b>3</b>
Remote, NC	30-50	6
	Over 50	3
	Under 30	1
<b>Remote, NC Total</b>		<b>10</b>
Remote, NH	30-50	1
	Over 50	3
<b>Remote, NH Total</b>		<b>4</b>
Remote, NJ	30-50	64
	Over 50	56
	Under 30	23
<b>Remote, NJ Total</b>		<b>143</b>
Remote, NV	30-50	1
	Over 50	4
<b>Remote, NV Total</b>		<b>5</b>

UNITED STATES		
Remote, NY	30-50	6
	Over 50	7
	Under 30	1
<b>Remote, NY Total</b>		<b>14</b>
Remote, OH	30-50	7
	Over 50	1
<b>Remote, OH Total</b>		<b>8</b>
Remote, OK	30-50	1
<b>Remote, OK Total</b>		<b>1</b>
Remote, OR	30-50	1
<b>Remote, OR Total</b>		<b>1</b>
Remote, PA	30-50	11
	Over 50	5
	Under 30	1
<b>Remote, PA Total</b>		<b>17</b>
Remote, SC	30-50	2
Remote, SC	Over 50	2
<b>Remote, SC Total</b>		<b>4</b>
Remote, TN	30-50	2
	Over 50	2
<b>Remote, TN Total</b>		<b>4</b>
Remote, TX	30-50	11
	Over 50	4
<b>Remote, TX Total</b>		<b>15</b>
Remote, VA	30-50	5
<b>Remote, VA Total</b>		<b>5</b>
Remote, VT	30-50	2
	Over 50	1
<b>Remote, VT Total</b>		<b>3</b>
Remote, WA	30-50	2
	Over 50	1
<b>Remote, WA Total</b>		<b>3</b>
San Francisco, CA	30-50	8
	Over 50	1
	Under 30	3
<b>San Francisco, CA Total</b>		<b>12</b>
Stamford, CT	30-50	14
	Over 50	7
Stamford, CT	Over 50	7
	Under 30	2
<b>Stamford, CT Total</b>		<b>23</b>

UNITED STATES		
Tampa, FL	30-50	1
	Over 50	2
<b>Tampa, FL Total</b>		<b>3</b>
Walnut Creek, CA	30-50	5
	Over 50	19
<b>Walnut Creek, CA Total</b>		<b>24</b>
Warren, NJ	30-50	417
	Over 50	312
	Under 30	128
<b>Warren, NJ Total</b>		<b>857</b>
<b>Grand Total</b>		<b>1796</b>

INTERNATIONAL		
Location	Age group	Employee Count
Barcelona, Spain	30-50	4
	Over 50	1
<b>Barcelona, Spain Total</b>		<b>5</b>
Bermuda	30-50	18
	Over 50	7
	Under 30	6
<b>Bermuda Total</b>		<b>31</b>
Brazil	30-50	1
	Over 50	1
	Under 30	2
<b>Brazil Total</b>		<b>4</b>
Chile	30-50	11
	Over 50	6
	Under 30	8
<b>Chile Total</b>		<b>25</b>
Dublin, Ireland	30-50	21
	Over 50	5
	Under 30	10
<b>Dublin, Ireland Total</b>		<b>36</b>
France	30-50	5
	Over 50	7
	Under 30	1
<b>France Total</b>		<b>13</b>
Germany	30-50	1
	Over 50	3
<b>Germany Total</b>		<b>4</b>

INTERNATIONAL		
London	30-50	128
	Over 50	55
	Under 30	71
<b>London Total</b>		<b>254</b>
Madrid, Spain	30-50	4
	Over 50	3
	Under 30	4
<b>Madrid, Spain Total</b>		<b>11</b>
Montreal QC, Canada	30-50	3
	Over 50	2
<b>Montreal QC, Canada Total</b>		<b>5</b>
Netherlands	30-50	9
	Over 50	4
	Under 30	1
<b>Netherlands Total</b>		<b>14</b>
Remote - Toronto, Canada	30-50	2
	Over 50	1
<b>Remote-Toronto, Canada Total</b>		<b>3</b>
Remote, Brussels	Over 50	1
<b>Remote, Brussels Total</b>		<b>1</b>
Remote, QC	30-50	1
	Over 50	1
<b>Remote, QC Total</b>		<b>2</b>
Singapore Insurance	30-50	12
	Over 50	3
	Under 30	1
<b>Singapore Insurance Total</b>		<b>16</b>

## Employee Age Diversity Cont'd

INTERNATIONAL		
Singapore		
Reinsurance	30-50	16
	Over 50	6
	Under 30	5
Singapore Reinsurance Total		<b>27</b>
Toronto-Insurance		
Canada	30-50	21
	Over 50	18
	Under 30	10
Toronto-Insurance Canada Total		<b>49</b>

INTERNATIONAL		
Toronto-Reinsurance		
Canada	30-50	11
	Over 50	18
	Under 30	6
Toronto-Reinsurance Canada Total		<b>35</b>
Zurich		
	30-50	19
	Over 50	7
	Under 30	2
Zurich Total		<b>28</b>
Grand Total		<b>563</b>

## Employee Gender Diversity

UNITED STATES		
Location	Gender	Employee Count
Atlanta, GA		
	Female	28
	Male	23
Atlanta, GA Total		<b>51</b>
Boston, MA		
	Female	14
	Male	15
Boston, MA Total		<b>29</b>
Chicago, IL-South Riverside		
	Female	35
	Male	30
Chicago, IL-South Riverside Total		<b>65</b>
Hartford, CT		
	Female	1
Hartford, CT Total		<b>1</b>
Houston, TX		
	Female	11
	Male	10
Houston, TX Total		<b>21</b>
Indianapolis, IN		
	Female	32
	Male	11
Indianapolis, IN Total		<b>43</b>
Los Angeles, CA		
	Female	17
	Male	16
Los Angeles, CA Total		<b>33</b>
Miami, FL		
	Female	27
	Male	23
Miami, FL Total		<b>50</b>
New York, NY		
	Female	72
	Male	103
New York, NY Total		<b>175</b>

UNITED STATES		
Orange, CA		
	Female	18
	Male	14
Orange, CA Total		<b>32</b>
Philadelphia, PA		
	Female	19
	Male	17
Philadelphia, PA Total		<b>36</b>
Remote - MA		
	Female	3
	Male	2
Remote - MA Total		<b>5</b>
Remote MD		
	Female	1
Remote MD Total		<b>1</b>
Remote, AL		
	Male	1
Remote, AL Total		<b>1</b>
Remote, AZ		
	Female	2
	Male	4
Remote, AZ Total		<b>6</b>
Remote, CA		
	Female	5
	Male	7
Remote, CA Total		<b>12</b>
Remote, CO		
	Female	1
	Male	1
Remote, CO Total		<b>2</b>
Remote, CT		
	Female	3
	Male	6
Remote, CT Total		<b>9</b>
Remote, DE		
	Female	1
	Male	1
Remote, DE Total		<b>2</b>

UNITED STATES		
Remote, FL		
	Female	11
	Male	15
Remote, FL Total		<b>26</b>
Remote, GA		
	Female	3
	Male	3
Remote, GA Total		<b>6</b>
Remote, IA		
	Male	1
Remote, IA Total		<b>1</b>
Remote, IL		
	Female	3
	Male	5
Remote, IL Total		<b>8</b>
Remote, IN		
	Female	3
	Male	6
Remote, IN Total		<b>9</b>
Remote, KS		
	Female	2
Remote, KS Total		<b>2</b>
Remote, ME		
	Female	1
Remote, ME Total		<b>1</b>
Remote, MI		
	Female	3
	Male	1
Remote, MI Total		<b>4</b>
Remote, MN		
	Female	2
	Male	4
Remote, MN Total		<b>6</b>
Remote, MO		
	Female	2
	Male	1
Remote, MO Total		<b>3</b>
Remote, NC		
	Female	6
	Male	4
Remote, NC Total		<b>10</b>
Remote, NH		
	Female	3
	Male	1
Remote, NH Total		<b>4</b>
Remote, NJ		
	Female	54
	Male	88
	Not declared	1
Remote, NJ Total		<b>143</b>
Remote, NV		
	Female	2
	Male	3
Remote, NV Total		<b>5</b>
Remote, NY		
	Female	8
	Male	6
Remote, NY Total		<b>14</b>
Remote, OH		
	Female	5
	Male	3
Remote, OH Total		<b>8</b>

UNITED STATES		
Remote, OK		
	Male	1
Remote, OK Total		<b>1</b>
Remote, OR		
	Male	1
Remote, OR Total		<b>1</b>
Remote, PA		
	Female	6
	Male	11
Remote, PA Total		<b>17</b>
Remote, SC		
	Male	4
Remote, SC Total		<b>4</b>
Remote, TN		
	Female	1
	Male	3
Remote, TN Total		<b>4</b>
Remote, TX		
	Female	9
	Male	6
Remote, TX Total		<b>15</b>
Remote, VA		
	Female	3
	Male	2
Remote, VA Total		<b>5</b>
Remote, VT		
	Female	1
	Male	2
Remote, VT Total		<b>3</b>
Remote, WA		
	Female	2
	Male	1
Remote, WA Total		<b>3</b>
San Francisco, CA		
	Female	7
	Male	5
San Francisco, CA Total		<b>12</b>
Stamford, CT		
	Female	12
	Male	11
Stamford, CT Total		<b>23</b>
Tampa, FL		
	Female	2
	Male	1
Tampa, FL Total		<b>3</b>
Walnut Creek, CA		
	Female	9
	Male	15
Walnut Creek, CA Total		<b>24</b>
Warren, NJ		
	Female	416
	Male	439
	Not declared	2
Warren, NJ Total		<b>857</b>
Grand Total		<b>1796</b>

## Employee Gender Diversity Cont'd

INTERNATIONAL		
Location	Gender	Employee Count
Barcelona, Spain	Female	1
	Male	4
<b>Barcelona, Spain Total</b>		<b>5</b>
Bermuda	Female	15
	Male	14
	Not declared	2
<b>Bermuda Total</b>		<b>31</b>
Brazil	Male	3
	Not declared	1
<b>Brazil Total</b>		<b>4</b>
Chile	Female	5
	Male	15
	Not declared	5
<b>Chile Total</b>		<b>25</b>
Dublin, Ireland	Female	18
	Male	15
	Not declared	3
<b>Dublin, Ireland Total</b>		<b>36</b>
France	Female	4
	Male	7
	Not declared	2
<b>France Total</b>		<b>13</b>
<b>Germany</b>		
<b>Germany Total</b>	Male	4
		<b>4</b>
London	Female	78
	Male	162
	Not declared	14
<b>London Total</b>		<b>254</b>
Madrid, Spain	Female	3
	Male	6
	Not declared	2
<b>Madrid, Spain Total</b>		<b>11</b>

INTERNATIONAL		
Montreal QC, Canada	Female	4
	Male	1
<b>Montreal QC, Canada Total</b>		<b>5</b>
Netherlands	Female	5
	Male	8
	Not declared	1
<b>Netherlands Total</b>		<b>14</b>
Remote-Toronto, Canada	Female	2
	Male	1
<b>Remote-Toronto, Canada Total</b>		<b>3</b>
Remote, Brussels	Female	1
<b>Remote, Brussels Total</b>		<b>1</b>
Remote, QC	Male	2
<b>Remote, QC Total</b>		<b>2</b>
Singapore Insurance	Female	8
	Male	8
<b>Singapore Insurance Total</b>		<b>16</b>
Singapore Reinsurance	Female	17
	Male	10
<b>Singapore Reinsurance Total</b>		<b>27</b>
Toronto-Insurance Canada	Female	22
	Male	23
	Not declared	4
<b>Toronto-Insurance Canada Total</b>		<b>49</b>
Toronto-Reinsurance Canada	Female	18
	Male	16
	Not declared	1
<b>Toronto-Reinsurance Canada Total</b>		<b>35</b>
Zurich	Female	10
	Male	18
<b>Zurich Total</b>		<b>28</b>
<b>Grand Total</b>		<b>563</b>

## Employee Ethnic Diversity

UNITED STATES	
Location	Employee Count
<b>Atlanta, GA</b>	<b>51</b>
Asian	2
Black or African	22
Hispanic or Latino	4
White	23
<b>Boston, MA</b>	<b>29</b>
Asian	1
Black or African	1
Hispanic or Latino	2
Unavailable/Not Declared	1
White	24
<b>Chicago, IL-South Riverside</b>	<b>65</b>
Asian	1
Black or African	6
Hispanic or Latino	6
Two or More Races	1
Unavailable/Not Declared	1
White	50
<b>Hartford, CT</b>	<b>1</b>
White	1
<b>Houston, TX</b>	<b>21</b>
Asian	1
Black or African	7
Hispanic or Latino	3
Unavailable/Not Declared	1
White	9
<b>Indianapolis, IN</b>	<b>43</b>
Black or African	6
Hispanic or Latino	1
White	36
<b>Los Angeles, CA</b>	<b>33</b>
Asian	2
Black or African	1
Hispanic or Latino	11
Two or More Races	2
Unavailable/Not Declared	2
White	15
<b>Miami, FL</b>	<b>50</b>
American Indian or Alaska Native	2
Hispanic or Latino	42
Unavailable/Not Declared	1
White	5
<b>New York, NY</b>	<b>175</b>
Asian	18
Black or African	17
Hispanic or Latino	14
Two or More Races	1
Unavailable/Not Declared	2

UNITED STATES	
White	123
<b>Orange, CA</b>	<b>32</b>
Asian	5
Black or African	4
Hispanic or Latino	10
White	13
<b>Philadelphia, PA</b>	<b>36</b>
Asian	4
Black or African	1
Two or More Races	2
Unavailable/Not Declared	2
White	27
<b>Remote-MA</b>	<b>5</b>
Asian	1
White	4
<b>Remote MD</b>	<b>1</b>
White	1
<b>Remote, AL</b>	<b>1</b>
White	1
<b>Remote, AZ</b>	<b>6</b>
Hispanic or Latino	1
White	5
<b>Remote, CA</b>	<b>12</b>
Asian	3
Hispanic or Latino	2
White	7
<b>Remote, CO</b>	<b>2</b>
White	2
<b>Remote, CT</b>	<b>9</b>
Asian	2
White	7
<b>Remote, DE</b>	<b>2</b>
Asian	1
White	1
<b>Remote, FL</b>	<b>26</b>
Asian	1
Hispanic or Latino	6
Two or More Races	1
White	18
<b>Remote, GA</b>	<b>6</b>
Black or African	3
White	3
<b>Remote, IA</b>	<b>1</b>
White	1
<b>Remote, IL</b>	<b>8</b>
Asian	3
White	5
<b>Remote, IN</b>	<b>9</b>
White	9
<b>Remote, KS</b>	<b>2</b>
White	2

## Employee Ethnic Diversity Cont'd

UNITED STATES	
<b>Remote, ME</b>	<b>1</b>
American Indian or Alaska Native	1
<b>Remote, MI</b>	<b>4</b>
Asian	1
Black or African	1
White	2
<b>Remote, MN</b>	<b>6</b>
Asian	1
White	5
<b>Remote, MO</b>	<b>3</b>
White	3
<b>Remote, NC</b>	<b>10</b>
Black or African	3
Hispanic or Latino	1
Two or More Races	1
White	5
<b>Remote, NH</b>	<b>4</b>
White	4
<b>Remote, NJ</b>	<b>143</b>
Asian	65
Black or African	10
Hispanic or Latino	11
Native Hawaiian	1
Two or More Races	1
White	55
<b>Remote, NV</b>	<b>5</b>
Asian	1
White	4
<b>Remote, NY</b>	<b>14</b>
Asian	4
Black or African	1
White	9
<b>Remote, OH</b>	<b>8</b>
White	8
<b>Remote, OK</b>	<b>1</b>
Asian	1
<b>Remote, OR</b>	<b>1</b>
White	1
<b>Remote, PA</b>	<b>17</b>
Asian	4
Hispanic or Latino	1
White	12
<b>Remote, SC</b>	<b>4</b>
Unavailable/Not Declared	1
White	3

UNITED STATES	
<b>Remote, TN</b>	<b>4</b>
Black or African	1
Unavailable/Not Declared	1
White	2
<b>Remote, TX</b>	<b>15</b>
Asian	4
Black or African	1
Hispanic or Latino	2
Native Hawaiian	1
White	7
<b>Remote, VA</b>	<b>5</b>
Asian	2
White	3
<b>Remote, VT</b>	<b>3</b>
White	3
<b>Remote, WA</b>	<b>3</b>
White	3
<b>San Francisco, CA</b>	<b>12</b>
Asian	4
Black or African	1
Hispanic or Latino	2
White	5
<b>Stamford, CT</b>	<b>23</b>
Asian	3
Black or African	2
Hispanic or Latino	3
White	15
<b>Tampa, FL</b>	<b>3</b>
Hispanic or Latino	1
White	2
<b>Walnut Creek, CA</b>	<b>24</b>
Asian	1
Black or African	3
Hispanic or Latino	2
Unavailable/Not Declared	1
White	17
<b>Warren, NJ</b>	<b>857</b>
Asian	161
Black or African	66
Hispanic or Latino	64
Indian	1
Native Hawaiian	1
Two or More Races	9
Unavailable/Not Declared	15
White	540
<b>Grand Total</b>	<b>1796</b>

INTERNATIONAL		
Location	Ethnicity	Employee Count
<b>Barcelona, Spain</b>	Unavailable/Not Declared	5
<b>Barcelona, Spain Total</b>		<b>5</b>
<b>Bermuda</b>	Unavailable/Not Declared	31
<b>Bermuda Total</b>		<b>31</b>
<b>Brazil</b>	Unavailable/Not Declared	4
<b>Brazil Total</b>		<b>4</b>
<b>Chile</b>	Unavailable/Not Declared	25
<b>Chile Total</b>		<b>25</b>
<b>Dublin, Ireland</b>	Unavailable/Not Declared	36
<b>Dublin, Ireland Total</b>		<b>36</b>
<b>France</b>	Unavailable/Not Declared	13
<b>France Total</b>		<b>13</b>
<b>Germany</b>	Unavailable/Not Declared	4
<b>Germany Total</b>		<b>4</b>
<b>London</b>	Asian	21
	Black or African	7
	Unavailable/Not Declared	106
	White	120
<b>London Total</b>		<b>254</b>
<b>Madrid, Spain</b>	Unavailable/Not Declared	11
<b>Madrid, Spain Total</b>		<b>11</b>
<b>Montreal QC, Canada</b>	Unavailable/Not Declared	5
<b>Montreal QC, Canada Total</b>		<b>5</b>
<b>Netherlands</b>	Unavailable/Not Declared	14
<b>Netherlands Total</b>		<b>14</b>

INTERNATIONAL		
<b>Remote-Toronto, Canada</b>	Unavailable/Not Declared	3
<b>Remote-Toronto, Canada Total</b>		<b>3</b>
<b>Remote, Brussels</b>	Unavailable/Not Declared	1
<b>Remote, Brussels Total</b>		<b>1</b>
<b>Remote, QC</b>	Unavailable/Not Declared	2
<b>Remote, QC Total</b>		<b>2</b>
<b>Singapore Insurance</b>	Chinese	10
	Unavailable/Not Declared	6
<b>Singapore Insurance Total</b>		<b>16</b>
<b>Singapore Reinsurance</b>	Chinese	23
	Indian	1
	Unavailable/Not Declared	3
<b>Singapore Reinsurance Total</b>		<b>27</b>
<b>Toronto-Insurance Canada</b>	Unavailable/Not Declared	49
<b>Toronto-Insurance Canada Total</b>		<b>49</b>
<b>Toronto-Reinsurance Canada</b>	Unavailable/Not Declared	35
<b>Toronto-Reinsurance Canada Total</b>		<b>35</b>
<b>Zurich</b>	Unavailable/Not Declared	28
<b>Zurich Total</b>		<b>28</b>
<b>Grand Total</b>		<b>563</b>

**TOTAL EMPLOYEES HIRED: 761**

	BY GENDER			BY AGE			BY REGION					
	Male	Female	Not Declared/	Under 30	30-50	Over 50	U.S.	Canada	South			
			Unidentified						America	Europe	Asia	Bermuda
2022	401	345	15	195	420	146	511	21	21	177	22	9
2021	228	199	n/a	138	223	91	343	21	8	70	4	6
2020	152	120	n/a	88	136	55	207	14	3	49	2	4
2019	180	157	n/a	103	180	54	258	16	0	59	0	4
2018	152	131	n/a	101	125	59	220	19	1	39	3	3

n/a = not available

**RATE OF EMPLOYEES HIRED<sup>1</sup>**

	BY GENDER			BY AGE			BY REGION					
	Male	Female	Not Declared/	Under 30	30-50	Over 50	U.S.	Canada	South			
			Unidentified						America	Europe	Asia	Bermuda
2022	21%	18%	<1%	10%	22%	8%	27%	1%	1%	9%	1%	<1%
2021	13%	12%	n/a	8%	13%	5%	20%	1%	0%	4%	0%	0%
2020	10%	8%	n/a	6%	9%	3%	13%	1%	0%	3%	0%	0%
2019	11%	10%	n/a	7%	11%	3%	16%	1%	0%	4%	0%	<1%
2018	11%	9%	n/a	7%	9%	4%	16%	1%	<1%	3%	<1%	<1%

<sup>1</sup> As compared to the end of the previous calendar year.

n/a = not available

**TOTAL EMPLOYEE TURNOVER: 371**

	BY GENDER			BY AGE			BY REGION					
	Male	Female	Not Declared/	Under 30	30-50	Over 50	U.S.	Canada	South			
			Unidentified						America	Europe	Asia	Bermuda
2022	192	170	9	150	129	92	307	15	2	39	2	6
2021	133	135	n/a	55	130	88	226	9	1	27	3	7
2020	76	72	n/a	28	75	47	115	7	0	23	2	3
2019	78	74	n/a	32	71	49	123	11	0	16	1	1
2018	69	75	n/a	26	67	52	108	21	1	13	2	0

n/a = not available

**RATE OF EMPLOYEE TURNOVER<sup>1</sup>**

	BY GENDER			BY AGE			BY REGION					
	Male	Female	Not Declared/	Under 30	30-50	Over 50	U.S.	Canada	South			
			Unidentified						America	Europe	Asia	Bermuda
2022	8%	7%	<1%	6%	5%	4%	13%	<1%	<1%	2%	<1%	<1%
2021	8%	8%	n/a	3%	8%	5%	13%	1%	0%	2%	0%	0%
2020	5%	5%	n/a	2%	5%	3%	7%	0%	0%	1%	0%	0%
2019	5%	5%	n/a	2%	5%	3%	8%	7%	0%	1%	<1%	<1%
2018	5%	5%	n/a	2%	5%	4%	8%	2%	<1%	1%	<1%	0%

n/a = not available

<sup>1</sup> As compared to end of previous calendar year.

**PARENTAL LEAVE: 2022**

	TOTAL NO. OF EMPLOYEES ENTITLED TO PARENTAL LEAVE			TOTAL NO. OF EMPLOYEES THAT TOOK PARENTAL LEAVE		TOTAL NO. OF EMPLOYEES THAT RETURNED FROM PARENTAL LEAVE		TOTAL NO. OF EMPLOYEES THAT STILL EMPLOYED 12 MONTHS AFTER RETURNING FROM PARENTAL LEAVE		RATE OF EMPLOYEES THAT RETURNED TO WORK AFTER PARENTAL LEAVE		RATE OF EMPLOYEES THAT REMAINED EMPLOYED 12 MONTHS AFTER RETURNING FROM PARENTAL LEAVE	
	Male	Female	Not Declared/ Others	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
2022	1135	1060	6	85	42	85	38	77	37	100%	90%	91%	97%
2021	796	718	n/a	38	16	38	16	36	16	100%	100%	95%	100%
2020	637	573	n/a	15	15	15	14	15	14	100%	93%	100%	100%
2019	571	505	n/a	19	13	19	13	17	13	100%	100%	89%	100%
2018	468	428	n/a	23	9	23	9	20	8	100%	100%	87%	89%

n/a = not available

2022 U.S Equal Employment Opportunity Commission EEO-1 Data For U.S. Employees

DIVERSITY OF THE BOARD OF DIRECTORS											
	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30-50	Over 50	White	Asian	Black/	Hispanic/	Pacific	Other
								African	Latino		
2022	6	3	0	0	9	8	0	0	1	0	0
2021	7	2	0	0	9	8	0	0	1	0	0
2020	7	2	0	0	9	8	0	0	1	0	0
2019	7	2	0	0	9	9	0	0	0	0	0
2018	7	1	0	0	8	8	0	0	0	0	0

DIVERSITY OF EXECUTIVE LEADERSHIP <sup>1,2</sup>											
	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30-50	Over 50	White	Asian	Black/	Hispanic/	Pacific	Other
								African	Latino		
2022	76%	24%	0%	27%	73%	79%	6%	6%	4%	1%	6%
2021	75%	25%	0%	28%	72%	82%	5%	5%	5%	0%	2%
2020	81%	19%	0%	26%	74%	88%	2%	2%	7%	0%	0%
2019	81%	19%	0%	33%	67%	87%	6%	6%	2%	0%	0%
2018	78%	22%	0%	49%	51%	86%	8%	2%	3%	<1%	<1%

1 An internal restructuring of job levels in September 2019 resulted in variation in the classification of Executive Leadership for 2019.

2 Data provided for U.S.-based employees only.

DIVERSITY OF ALL EMPLOYEES <sup>1</sup>											
	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30-50	Over 50	White	Asian	Black/	Hispanic/	Pacific	Other
								African	Latino		
2022	52%	48%	16%	50%	34%	61%	17%	9%	10%	<1%	3%
2021	53%	47%	16%	48%	36%	63%	16%	7%	9%	0%	1%
2020	53%	47%	15%	47%	38%	67%	15%	7%	9%	0%	2%
2019	52%	48%	14%	48%	38%	67%	16%	7%	8%	<1%	1%
2018	53%	47%	12%	48%	40%	69%	14%	7%	8%	1%	1%

n/a = not available

1 Data provided for U.S.-based employees only. Gender information not available for two employees in 2022.

	HISPANIC OR LATINO		NON-HISPANIC OR LATINO												
	MALE	FEMALE	MALE						FEMALE						
			White	Black or African American	Native Hawaiian or Other Pacific Islander	Asian	American Indian or Alaska Native	Two or more races	White	Black or African American	Native Hawaiian or Other Pacific Islander	Asian	American Indian or Alaska Native	Two or more races	Total
Executive/Senior Level Officials and Managers	22	11	262	13	0	46	0	2	155	7	0	22	1	1	542
First/Mid-Level Officials and Managers	4	11	60	6	0	46	0	2	55	13	1	23	0	0	221
Professionals	48	74	282	34	1	72	1	5	255	74	2	82	1	7	938
Technicians	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Administrative Support Workers	6	14	4	0	0	2	0	0	36	10	0	4	0	1	77
<b>Total</b>	<b>80</b>	<b>110</b>	<b>608</b>	<b>53</b>	<b>1</b>	<b>166</b>	<b>1</b>	<b>9</b>	<b>503</b>	<b>105</b>	<b>3</b>	<b>131</b>	<b>2</b>	<b>9</b>	<b>1,781</b>