



ESG Analyst Data

(dollars in thousands, except per share data)

		2020	2019	2018
Economic and Financial Performance⁽¹⁾				
Financial Highlights	Net premiums earned	\$1,055,082	\$1,086,972	\$1,037,451
	Total revenues	1,068,727	1,201,165	1,070,166
	Net income (loss)	(112,706)	14,820	27,650
	Net income (loss) per diluted share	(4.50)	0.58	1.08
	Total assets	3,069,678	3,013,472	2,816,698
	Shareholders' equity	825,149	910,472	888,375
	Return on equity	(13.0)%	1.6 %	3.0 %
	Book value per share	\$ 32.93	\$ 36.40	\$ 35.40
	Dividends per share	1.14	1.30	4.21
	Capital returned to shareholders through dividends and share repurchases	31,267	44,362	110,812
Investments	Total investments	2,149,217	2,155,099	2,074,123
	Net investment income	39,670	60,414	52,894
	Net investment realized gains (losses)	(32,395)	53,779	(20,179)
	Net unrealized investment portfolio gains (losses)	83,070	47,279	(9,323)
Customer retention rate	Premium retention rate	79.5 %	83.7 %	84.3 %
	Policy retention rate	76.7 %	80.9 %	81.2 %

		2020	2019	2018
Environmental				
Emissions	Total energy consumed in kWh	3,782,842	4,922,781	3,161,261
	Water usage (gallons)	2,083,928	3,368,992	2,581,348
	Natural Gas (ccf = 100 cubic feet)	208,573	192,525	189,649
	Percentage renewable energy	NA	NA	9 %
Climate	Climate risks discussed	Y	Y	Y

(1) 2018 excludes discontinued operations

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Social				
Workforce data	Headcount	1,165	1,185	1,183
	Percent of woman in workforce	55.1 %	56.7 %	57.4 %
	Percent of minorities in workforce	12.4 %	11.6 %	10.8 %
	Voluntary turnover rate	8.4 %	8.6 %	12.2 %
Human rights	Equal employment opportunity policy	Y	Y	Y
	Equitable pay statement	N	N	N
	Human rights statement	N	N	N
Ethics	Anti-bribery & anti-corruption policy	N	N	N
	Code of business conduct & ethics	Y	Y	Y
	Whistleblowing & non-retaliation policy	Y	Y	Y

		2020	2019	2018
Governance				
Board composition & independence	Size of board (number of nominees elected at the annual meeting)	12	12	12
	Board average age	63	62	62
	Maximum age for director service	72	72	72
	Average tenure of independent directors	14	13	13
	Number of independent directors	11	11	11
	Independent chairman	Y	Y	Y
	Independent lead director	N	N	N
Board diversity	Number of women on board	4	4	4
	Percent of directors who are woman	33 %	33 %	33 %
Board & committee meetings	Number of board and committee meetings during the calendar year	30	31	31
	Number of directors attending less than 75% of meetings during the calendar year	0	0	0
	Executive sessions	6	7	5

		2020	2019	2018
Governance (continued)				
Shareholders rights	Annual election of directors	N	N	N
	Majority voting standard for director of elections	Y	Y	Y
	Single voting class	Y	Y	Y
	Proxy access	N	N	N
	Poison pill	N	N	N
Executive compensation	Clawback provision for executive compensation	Y	Y	Y
	Single trigger vesting	Y	Y	Y
	CEO stock ownership guidelines	Y	Y	Y
	Executive stock ownership guidelines	Y	Y	Y
	Director stock ownership guidelines	Y	Y	Y

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Sustainability Disclosures				
Disclosure frameworks	ESG analysts Data	Y	N	N
	SASB Framework Report	Y	N	N