



ESG Principles



Principle 1: We view ESG as integral to our company's purpose.

We believe that ESG is integral to our company's purpose and we strive to foster a sustainability mindset across our global enterprise. Our company Values are at the core of all that we do; they inform and drive our sustainability activities and programs.



Principle 2: We strive to balance different stakeholder needs to deliver results.

Our approach to ESG seeks to balance the interests of our key stakeholders – customers, employees, investors, regulators and the community – while maintaining our financial strength so that we can deliver on our purpose and promises.



Principle 3: We view ESG as an opportunity.

We believe that ESG ultimately creates strategic opportunities for our company, in spite of short-term challenges to our operations and business.



Principle 4: Our ESG journey is informed by research, data and outcomes.

Our views and approach to material ESG topics are evidence-based and are informed by the availability of credible data, ESG research findings and outcomes. We are committed to transparency and work to measure, quantify and report the outcomes of our ESG activities and decisions.



Principle 5: We strive to develop a consistent approach to ESG across the enterprise.

While we seek to align our activities across all dimensions of our global enterprise – including operations, underwriting and investment – our program is flexible and accommodates differences in business demands and regional expectations.

Francis

Francis Hyatt

Executive Vice President and Chief Sustainability Officer