

2025 STEWART SUSTAINABILITY SNAPSHOT

Committed to Ensuring a Better Home for All



LETTER FROM FRED EPPINGER | CEO

In the time I have had the privilege to lead this organization, the Stewart family of employees has consistently achieved significant milestones each year by keeping our eyes fixed firmly on the future. With that in mind, this year marks an exciting evolution in how we share our sustainability efforts.

To better reflect the ongoing nature of our work, we are transitioning from a single annual printed report to a hybrid sustainability reporting model. Our full set of content will now be housed on our company website, allowing us to provide more timely updates and a dynamic, continually refreshed view of our efforts. This shift enhances the user experience, making it easier for stakeholders to locate the information they need, when they need it.

In addition to our digital reporting, we will produce an annual snapshot, highlighting some of the key achievements from the past year and directing readers to the complete set of details online. This approach strengthens both accessibility and transparency, ensuring we can share our progress in a way that is simple, engaging and aligned with how people seek information today.

Our commitment to sustainability is woven into the very fabric of the company and is part of every decision we make as we pursue our vision of becoming the Premier Title Services Company – a company we, and our stakeholders, can all be proud of.



Frederick H. Eppinger
Chief Executive Officer

ABOUT STEWART

Name | Stewart Information Services Corporation

Industry | Financial Services & Insurance

Headquarters | Houston, Texas | **Worldwide Employees** | 7,800

Founded in 1893, Stewart (NYSE: STC) is a customer-focused, global title insurance and real estate services company. We offer products and services through our direct operations, our Stewart Trusted Provider® network of approved agencies and attorneys, and others within the Stewart family of companies.

Our customers include home buyers and sellers, residential and commercial real estate professionals, mortgage lenders and servicers, title agencies, real estate attorneys, investors and home builders. Our dedication to these customers drives us every day to:

- ▶ Foster meaningful relationships through our innovation and efforts
- ▶ Provide the best experience for employees and customers
- ▶ Serve all our stakeholders in a sustainable way
- ▶ Create an inclusive workplace that fosters pride, passion, respect and belonging
- ▶ Lessen our impact on the environment
- ▶ Provide transparency around the way we do business



2025 SUSTAINABILITY HIGHLIGHTS



FOR OUR EMPLOYEES

- ▶ Advanced our benefits strategy by strengthening access to high-quality care, and expanding family and women's health support, reinforcing our commitment to providing best-in-class benefits for employees and their families
- ▶ Continued investment in employee wellbeing through expanded flexible U.S. time off options and an enhanced global wellness program, offering meaningful support and choices that empower employees
- ▶ Increased active engagement to more than 90% of our global employees with the LinkedIn Learning™ platform
- ▶ Expanded our financial wellness offerings and enhanced our retirement programs, providing employees greater choice and financial support
- ▶ Increased Employee Stock Purchase Plan participation, with purchasing employees up 9% and 10% across the two 2025 offering periods year over year



FOR OUR COMPANY

- ▶ Used artificial intelligence to create business improvements such as our Virtual Underwriter AI Agent benefiting both employees and customers
- ▶ Based on engagement survey feedback received from our employees, we were recognized in the USA Today Top Workplaces program as a 2025 Top Workplace and the recipient of four Culture Excellence Awards for innovation, leadership, purpose and values, and work-life flexibility
- ▶ Recognized by Forbes as one of America's Best Employers for Company Culture and one of America's Best Employers for Women in 2025
 - Named as the #1 2025 Best Employers for Women within the category of Business Services & Supplies and in the top 5% of all companies evaluated
- ▶ Received recognition for both employees and subsidiaries including HousingWire Women of Influence, GlobeSt.'s 2025 Women of Influence, and HousingWire Tech 100 recognition for Stewart subsidiaries CloudVirga®, Informative Research, NotaryCam® and PropStream®



FOR OUR COMMUNITY AND ENVIRONMENT

- ▶ Expanded the reach of our Stewart Title Foundation, Inc. with aggregate donations of \$1.2 million to more than 940 organizations and 119 students
- ▶ Contributed 20,780 volunteer hours by 1,790 participating employees, to support local communities around the world, representing a 32% increase year over year
- ▶ Impacted the environment positively through digital document signings and paper recycling, resulting in over 1.3 million pounds of CO2 reduction¹
- ▶ Performed over 235,000 notarizations remotely online, through our NotaryCam® subsidiary, eliminating the associated carbon emissions of vehicles traveling for those signings

Additional information regarding our governance, sustainability initiatives and progress is available through our website at stewart.com/sustainability and stewart.com/corporate-governance. The information on our website is not, and shall not, be deemed to be incorporated by reference into this Proxy Statement or any other filings with the SEC unless expressly noted in any such other filings.

¹According to data provided by our vendors, DocuSign® and Iron Mountain®

GOVERNANCE

Responsibly managing company operations and maintaining the standards and practices that make Stewart attractive to do business with and work for are central to our governance approach and to how we ensure a better home for all. In 2025, Stewart continued to focus on those issues deemed most important to our stakeholders, including data security, privacy, customer satisfaction and relations and compliance among others.

SOCIAL

At Stewart, we believe in making a meaningful impact beyond business. Our commitment to social responsibility is reflected in how we support our employees, partners, customers, vendors and the communities where we live and work. Through active engagement, charitable giving and employee-driven initiatives, we strive to create a better future for all.

ENVIRONMENT

Stewart continues to focus on digitizing the real estate transaction, reducing paper use and fossil fuel consumption and reducing, reusing and recycling the materials used throughout our business processes.

COMMUNITY SERVICE HIGHLIGHTS

Over the past five years, Stewart's charitable giving has more than doubled, growing from \$513,750 in 2021 to \$1.208 million in 2025. This growth reflects not only increased financial investment but also a fundamental shift toward an employee-led, participation-driven model of impact.

Community Service Awards: 50%

1,185 donations made to organizations across all 50 states and D.C.



Significant Enterprise Partnerships: 19%

- Feeding America
- Rebuilding Together
- Houston Food Bank
- ALTA Good Deeds Foundation
- MBA Opens Doors Foundation

Targeted Annual Grants: 31%

- Stewart Scholarship Program
- Board of Directors Charitable Matching Gift Program
- Disaster Relief
- Other individually identified community needs



The Stewart Title Foundation completed **5 years** of operations



Increased Community Service Award participation by **27%**



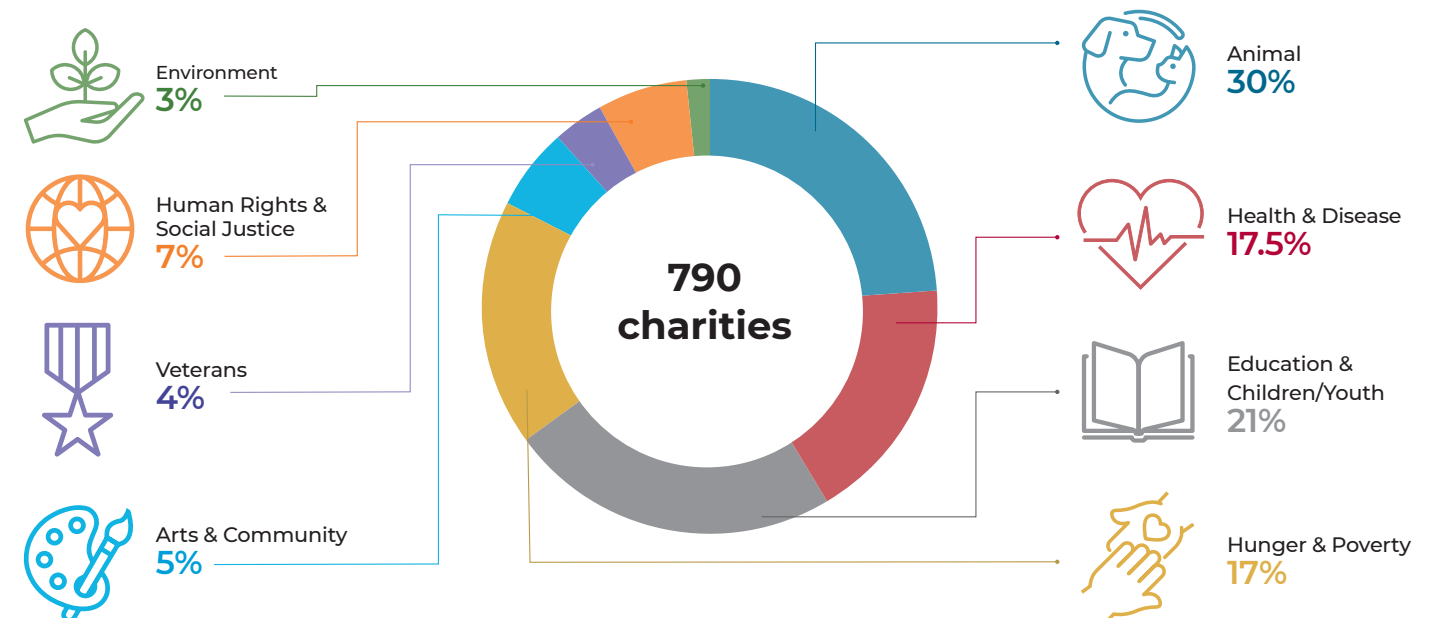
Expanded Stewart Scholarship eligibility to **Canada**



Grew Volunteer Time Off usage by **32%**

Community Service Awards Program

In 2025, the Community Service Awards program, through the Stewart Title Foundation, gave 1,185 awards to 790 unique organizations on behalf of Stewart employees. The chart below illustrates the breakout of the types of charitable organizations who received awards.



EMPLOYEE HIGHLIGHTS



33% of our employees have been with Stewart for **10+ years**



3,300 employees took advantage of the annual **gym and fitness** reimbursement program



34% of employees completed **wellness activities** for medical premium credits



Employees received over **\$13 million** in matched 401k **retirement savings**



1,314 employees participated in our **Employee Stock Purchase Plan**



Women comprise **71%** of our workforce



28% of employees identify as being from a **racial/ethnic minority group**



Globally, more than **91%** of our employees actively engage with **LinkedIn Learning**

Stewart Scholarship Program

Since 1994, we have supported continuing education for high school seniors and undergraduate students who are children of Stewart employees and have excelled academically. The Stewart Scholarship Program lets us recognize and reward these students with annual scholarships. In 2024, we increased our annual scholarship pool from \$136,000 to \$200,000 and raised the number of scholarships from 68 to 100.

In 2025, **119 students** across the country received **\$238k** in scholarships.



Summer Internship Program



Our summer intern program hosted **28 students** from **15** different universities in positions throughout our corporate headquarters.

Company Awards

As a company, Stewart is honored to have received multiple awards in recognition of our company culture.



ENVIRONMENTAL HIGHLIGHTS

Stewart continues to focus on digitizing the real estate transaction, reducing paper use and fossil fuel consumption, and reducing, reusing and recycling the materials used throughout our business processes.

Impacted the environment positively through digital document signings and paper recycling, resulting in over **1.3 million pounds of CO2 reduction**¹



Electronic signing saved more than **970,000** pounds of wood



Paper recycling saved more than **480,000** sheets of paper



Online notarizations of **235,000+** reduced travel emissions

FINANCIAL HIGHLIGHTS

Successful sustainability initiatives depend on the strength of a company's financial position. We remain dedicated to intelligent investment in key technologies and geographic markets as part of our sustainability strategies.

\$927 million

Cash and high-quality investments

\$1.4 billion

Total shareholder equity

\$865 million

Policyholder surplus

\$512 million

Balance sheet claims reserves

\$136 million

Operating cash flow

24%

Debt-to-capitalization ratio

All financial information as of December 31, 2025.

Leading credit rating agencies have given Stewart high marks.

A-

Fitch Ratings®

A-

A.M. Best

A"

Demotech®

Explore additional information about the topics below on our website.

Governance

stewart.com/en/about-stewart/sustainability/governance

Board of Directors

stewart.com/en/about-stewart/sustainability/governance/board-of-directors

Code of Business Conduct and Privacy Governance

stewart.com/en/about-stewart/sustainability/governance/compliance

Enterprise Risk Management

stewart.com/en/about-stewart/sustainability/governance/enterprise-risk-management

Political Activity

stewart.com/en/about-stewart/sustainability/governance/enterprise-risk-management

Culture of Caring, Our Social Impact

stewart.com/en/about-stewart/sustainability/culture-of-caring

Community Involvement

stewart.com/en/about-stewart/sustainability/culture-of-caring/community-involvement

Working at Stewart: Careers, Benefits and Employee Life

stewart.com/en/about-stewart/sustainability/culture-of-caring/employee-life

Inclusion and Belonging

stewart.com/en/about-stewart/sustainability/culture-of-caring/inclusion-and-belonging

Stewart's Awards and Accolades

stewart.com/en/about-stewart/sustainability/culture-of-caring/awards

Environmental

stewart.com/en/about-stewart/sustainability/environmental