



Committed to Ensuring **A Better Home For All**



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LETTER FROM FRED EPPINGER | *CEO*

As we look ahead, there are exciting opportunities that lie before our company. In the five years I have had the privilege to lead this company, the Stewart family of employees has consistently achieved significant milestones each year. Those achievements are a testament to our resilience and commitment to doing the right thing, even when it is the harder choice.

In these changing times, the importance of corporate sustainability has never been more evident. At Stewart, our eyes are fixed firmly on the future with sustainability efforts focused not just about preserving our legacy but about ensuring a thriving future for generations to come. Our path is straightforward and our employees will lead the way through responsive service, teamwork and a dedication to making the right decisions.

For these reasons and more, it is with great pride that I share our 2024 Sustainability Report. Our employees and leaders have put in a tremendous amount of effort to continue to evolve and advance Stewart, allowing us to build a company that our local communities can be proud of, a partner of choice.

Our commitment to sustainability is woven into the very fabric of the company and is part of every decision we make as we pursue excellence in every interaction we have with our customers.

It is a great privilege to lead this company, and I am confident we will achieve our vision of becoming the Premier Title Services Company – a company we, and our stakeholders, can all be proud of.



Fred



Frederick H. Eppinger
Chief Executive Officer



Stewart's Senior Leadership Team at their annual end-of-year meeting.

2024 SUSTAINABILITY HIGHLIGHTS



FOR OUR EMPLOYEES

- ▶ Introduced key enhancements to strengthen the new hire onboarding experience, including welcome sessions, feedback surveys, and employee guides and learning resources
- ▶ Enhanced our Paid Time Off Program to include more time off and broader accessibility, as well as dedicated volunteer time off, providing space for employees to give back to their local communities
- ▶ Achieved active engagement from more than 85% of our global employees with the LinkedIn Learning™ platform
- ▶ Expanded our engagement survey to include all global employees
- ▶ Achieved 1,200 active plan participants in our Employee Stock Purchase Plan (ESPP)



FOR OUR COMPANY

- ▶ Enhanced our foundational leadership development programs and new discipline-specific leadership offerings
- ▶ Stewart named as one of the Best Companies to Work For 2024-2025 by U.S. News & World Report
- ▶ Awarded three Culture Excellence awards in the areas of employee well-being, professional development, and employee appreciation as part of the Top Workplaces award program
- ▶ Received individual employee recognition including HousingWire Tech100, HousingWire Women of Influence, HousingWire Tech Trendsetter, Inman's Best of Finance, CIO Views Magazine's Top 10 Empowering Women Leaders, and National Mortgage Processes' 40-Under-40



FOR OUR COMMUNITY AND ENVIRONMENT

- ▶ Contributed 15,737 volunteer hours from over 1,400 employees to help local communities
- ▶ Reached a major Stewart Title Foundation, Inc. giving milestone by surpassing \$1 million in donations to 902 organizations and 100 students
- ▶ Positively impacted the environment through efforts that resulted in:
 - Saving more than 12,900 trees from being harvested¹
 - Reducing paper consumption by more than 5.6 million sheets through electronic signing of documents²
 - Our NotaryCam® subsidiary performed over 154,000 signings remotely online, eliminating the associated carbon emissions of vehicles traveling for those signings

¹ Based on data supplied by our vendor, Iron Mountain®.

² Based on data supplied by our vendor, DocuSign®.



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, 2024.

Leading credit rating agencies have given Stewart high marks.

A-

Fitch Ratings®

A-

A.M. Best

A^{II}

Demotech®



ABOUT STEWART

Name | Stewart Information Services Corporation

Industry | Financial Services & Insurance

Headquarters | Houston, Texas | **Worldwide Employees** | 7,000

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.

We also serve mortgage and home equity lenders throughout the entire loan lifecycle, offering point-of-sale platforms, credit and verification solutions, collateral valuations, centralized title for purchase, refinance and reverse mortgages, and servicing support. Additionally, we offer due diligence for capital markets, home and personal insurance services, tax-deferred exchanges, property information and technology to streamline the real estate process.

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

Our corporate offices are located at

1360 Post Oak Blvd. | Houston, Texas 77056



STAYING TRUE TO OUR CORE VALUES

Stewart has always managed our business with an eye toward the future to ensure we are part of it. Four years ago, we committed to becoming the premier title services company, and that goal continues to guide our interactions and decisions today. It shapes how we support employees and the people we work with, how we impact the communities where we live and work and the environment at large, and how we manage our company in a transparent manner consistent with our company values.



We have a winning approach, hustling to make big things happen for our clients and partners.



We work as a team, collaborating and supporting each other to foster growth.



We are courageous and honest, owning mistakes and staying open to new ideas.



We are customer oriented, striving to provide a memorable and seamless experience.



We are accountable, delivering on our promises with integrity.

TITLE INSURANCE'S ROLE FOR PROPERTY OWNERS AND THE ECONOMY

Real estate plays a major role in the economy, no matter the financial environment. Housing typically contributes between 15% and 18% of gross domestic product (GDP) through residential investment and consumer housing expenditures. In 2024, housing's share of GDP was 16.2%, up from 16.0% in 2023.¹

Commercial real estate is also a significant economic driver, with new commercial construction and existing building operations contributing \$2.5 trillion to U.S. GDP.²

Stewart's services – from title insurance and closing services to remote online notarization, appraisal management, and property information – play a vital role in supporting the real estate industry. We provide the confidence homeowners, real estate agents, commercial brokers, builders, investors, and lenders need to keep transactions moving and sustain this crucial sector of the economy.

The Facts on Title Insurance

Unlike car, home, or health insurance, which protects against future events, title insurance protects against past events related to the property and its previous owners. Additionally, while most insurance policies require ongoing payments, title insurance is purchased with a one-time premium at closing.

Benefits to Home Buyers and Home Owners:

- ▶ Curative work is conducted upfront to identify and resolve potential title issues before the transaction is completed
- ▶ Title insurance protects against title defects not found during the search, including issues that may not appear in public records
- ▶ Title insurance includes a duty to defend, meaning title companies will fight to keep policyholders in their home if ownership issues arise at no additional cost
- ▶ Policies can be passed on to heirs

¹ NAHB (2025, January 30) Housing's Share of the Economy Remains Level with Positive Signs from Residential Investment from <https://eyeonhousing.org/2025/01/housings-share-of-the-economy-remains-level-with-positive-signs-from-residential-investment/#:~:text=0%20Jesse%20Wade%20January%2030,for%20the%20single%2Dfamily%20sector.>

² NAIOP (2025) Economic Impacts of Commercial Real Estate, 2025 U.S. Edition from <https://www.naiop.org/globalassets/research-and-publications/report/economic-impacts-of-commercial-real-estate-2025-us/2025-economic-impacts-of-cre.pdf>

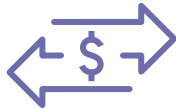
TITLE INSURANCE'S ROLE FOR PROPERTY OWNERS AND THE ECONOMY

What Goes into a Title Policy

On a standard residential transaction:



An average of **22 hours** is spent researching and clearing a property for sale, preparing documents, and distributing funds³



36% of all transactions require extensive, non-routine efforts to be cleared for sale³



62% of title companies report an average of four curative actions (correcting title issues) per transaction³

Ways the Title Insurance Industry Benefits the U.S.:



Employs **155,000 people** across the United States⁴



Provides **\$14 billion** in wages and benefits to employees⁴

The Cost of Producing a Title Policy



Employee: 51%

Title Data & Tech
17%

Office Costs
13%

Compliance
3%

Taxes
4%

Losses
4%

Profit
8%

Source: Industry analysis of NAIC Form 9 Annual Statements

The median cost of title insurance and settlement services is 0.67% of the purchase price of a home.

Source: Fannie Mae

³ Supplement to: ndp | analytics. 2024. ALTA Critical Issues Study. More than pushing a button: Estimating the time and complexity of clearing title. April.

⁴ EY Quantitative Economics and Statistics (QUEST); Created by Ernst & Young LLP. © 2024 Ernst & Young LLP. All rights reserved. 2309-4336772. ED None.

GOVERNANCE



“Our journey to becoming the premier title services company is driven by an unwavering commitment to good corporate governance - a commitment we champion every single day.”

Elizabeth Giddens | *Chief Legal Officer*

“Strong corporate governance is at the core of Stewart’s success. Through ethical leadership and responsible decision making, we create sustainable value for our shareholders, employees, and the communities we serve.”

Julie Warnock | *Sr. Counsel, Corporate Governance*

“Stewart’s Code is instrumental in shaping the company’s stellar reputation for treating its employees and customers with honesty and integrity.”

Paul Lanagan | *Associate General Counsel*

“Stewart has a long standing commitment to a culture of compliance. Trying to do the right thing every day is just part of who our employees are.”

Mary Thomas | *Chief Compliance Officer*

OUR COMMITMENT TO SUSTAINABILITY

Our commitment to ensuring a better home for all informs the actions we take for our employees, our customers and our communities. It guides our decisions and helps us create a sustainable business model that empowers our company to have a positive, long-term impact for our stakeholders.

Our Primary Sustainability Focus

In 2024, Stewart conducted an internal review of sustainability issues, with internal experts identifying key concerns for the stakeholders they regularly engage with.

After examining the input and data, the areas deemed most important to our stakeholders were:

- ▶ Data Security
- ▶ Privacy
- ▶ Customer Satisfaction/Relations
- ▶ Compliance
- ▶ Accountability
- ▶ Ethics
- ▶ Anti-Corruption
- ▶ Talent Attraction, Recruitment and Retention
- ▶ Culture
- ▶ Government Regulations

Engaging with Stakeholders

Stewart understands that an integral part of being a sustainable company is engaging with our stakeholders in a way that fosters education and enhances the effectiveness of our sustainability efforts. Some of the ways we engage with stakeholders include:

- ▶ Advisory boards
- ▶ Customer surveys
- ▶ Employee engagement surveys
- ▶ Membership and participation in industry trade groups
- ▶ Partnerships with charities aligned with our sustainability purpose
- ▶ Online engagement via our website and social media

Our Sustainability Governance Structure





THE LEADERSHIP BEHIND OUR SUSTAINABILITY EFFORTS

Responsibly managing the operations of the company and maintaining the standards and practices that make Stewart attractive to do business with and work for are the core of our approach to governance and how we ensure a better home for all. The ten qualified board members bring diverse perspectives and varied and relevant experience to the company and the important decisions that guide us. Nine of these members meet the “independent” listing standards set forth by the NYSE. The board’s principal responsibilities are to:

- ▶ Review the company’s performance, long-term plans and strategy
- ▶ Review the company’s systems and practices designed to bring about compliance with applicable laws and regulations
- ▶ Ensure that appropriate policies and practices are in place for managing risks, including cybersecurity risk, faced by the company
- ▶ Provide direction, advice and counsel to the chief executive officer
- ▶ Discharge their responsibilities as fiduciaries
- ▶ Maintain ultimate responsibility for the risk management of the company

Board of Directors

Thomas Apel | Chair of the Board | Former CEO of Adfitech, Inc.
Compensation Committee

Frederick Eppinger | CEO of Stewart Information Services Corporation

C. Allen Bradley Jr. | Former CEO of Amerisafe, Inc.
Nominating and Corporate Governance Committee

Robert Clarke | Retired Partner, Bracewell, LLP
Audit Committee

William Corey Jr. | Former Audit and Senior Relationship and National Pursuit
Team Partner for PricewaterhouseCoopers, LLP | Audit Committee | Compensation Committee

Deborah Matz | Former Chair of the National Credit Union Administration
Audit Committee | Nominating and Corporate Governance Committee

Matthew Morris | Founder and CEO of Lutroco, LLC

Karen Pallotta | President of Services, LLP
Compensation Committee | Nominating and Corporate Governance Committee

Manolo Sanchez | Former Chair and CEO of BBVA Compass
Audit Committee | Nominating and Corporate Governance Committee

Helen Vaid | Former CEO of Foundry Brands
Audit Committee | Compensation Committee

Board Member Highlights

- ▶ 30% are women
- ▶ 20% self-identify as being from racial/ethnic minority groups
- ▶ 20% have served in the military
- ▶ 90% are “independent” as defined by the NYSE

BOARD SKILLS AND QUALIFICATIONS

	Thomas Apel	Frederick Eppinger	C. Allen Bradley Jr.	Robert Clarke	William Corey Jr.	Deborah Matz	Matthew Morris	Karen Pallotta	Manolo Sanchez	Helen Vaid
Board of Directors Experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Industry Experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	
CEO/Business Head/Leadership	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
International	✓	✓		✓	✓		✓		✓	✓
Human Capital Management/Compensation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance/Capital Allocation	✓	✓	✓	✓	✓	✓	✓		✓	✓
Financial Literacy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regulatory	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Governance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Technology/Systems	✓	✓	✓		✓	✓	✓	✓	✓	✓
Legal			✓	✓						
Marketing/Sales	✓	✓	✓		✓		✓	✓	✓	✓
Sustainability/Corporate Responsibility		✓	✓	✓	✓	✓	✓	✓	✓	✓
Cybersecurity/Information Security/ Data Privacy	✓			✓	✓	✓	✓		✓	✓

COMMITTEES OF THE BOARD

Our board of directors has determined that each member of our committees is “independent” as that term is defined in the rules of the NYSE.

Audit Committee responsibilities include assisting the board of directors in monitoring:

- I. integrity of the financial statements of the company
- II. independent auditors' qualifications and independence
- III. performance of the company's internal audit function, which has been outsourced to Deloitte & Touche, LLP
- IV. engagement of KPMG LLP, as the company's independent external auditors
- V. compliance by the company with legal and regulatory requirements
- VI. oversight of the company's cybersecurity policies

Compensation Committee responsibilities include, among other things:

- I. reviewing the company's plans and policies
- II. reviewing and recommending to the board of directors the compensation of our executive officers and directors

Nominating and Corporate Governance Committee responsibilities include:

- I. making recommendations to our board of directors' nominations of persons for election by our common stockholders to our board of directors
- II. creating procedures for identification of nominees
- III. considering and recommending the criteria for nomination to our board of directors
- IV. receiving and considering nominations submitted by our stockholders
- V. overseeing the self-evaluation governance of the board of directors
- VI. overseeing the company's sustainability initiatives

Additional details regarding the duties of each committee described above are set out in the committee charters, which are available on the company's website, stewart.com.

CODE OF BUSINESS CONDUCT AND ETHICS

Our success depends on maintaining a culture of ethical behavior that is at the core of the company's relationships with employees, policyholders, customers, suppliers, competitors and shareholders.

The company's Code of Business Conduct and Ethics (the "Code") plays a critical part in Stewart's leadership role in the real estate industry by preserving our reputation for honesty and strong ethical standards. The Code is reviewed and updated as needed to ensure it remains relevant to our goals moving forward and that it reflects Stewart's value proposition. In 2024, Stewart continued to bring awareness of the Code, our core values, and methods of reporting ethical concerns to our employees, including new employees.

We require our employees to read and acknowledge the Code and company employee policies annually as well as receive training regarding the Code. Among other things, the Code:

- ▶ Establishes in clear terms Stewart's core values
- ▶ Applies to all employees, officers and directors
- ▶ Clarifies conduct expectations on a wide range of issues, including social media
- ▶ Provides a framework for the handling of conflicts of interest
- ▶ Protects proprietary business interests, assets and information
- ▶ Creates an atmosphere of compliance from the top with applicable laws, and governmental rules and regulations, including but not limited to: Antitrust, Securities Trading, Anti-Money Laundering, Real Estate Settlement Procedures Act (RESPA), Anti-Bribery and Anti-Corruption laws
- ▶ Encourages full, accurate and timely disclosures
- ▶ Prohibits retaliation
- ▶ Provides guidelines to encourage whistleblowers
- ▶ Prohibits contributions from the company's funds to political campaigns

Compliance Committee

Stewart has a Compliance Committee established by charter and approved by the board of directors. This committee is comprised of compliance liaisons from across the enterprise and is chaired by Stewart's Chief Compliance and Regulatory Officer. The committee meets quarterly to discuss emerging topics in compliance and ethics and to coordinate efforts and activities across the enterprise.

Compliance Hotline

We encourage employees to speak up because it is the best way to foster trust in our culture. We offer employees multiple channels to report ethical concerns and periodically remind them of these channels through various employee communications.

We maintain a compliance hotline so employees and other stakeholders can anonymously report any suspected impropriety, including financial impropriety, without fear of reprisals or recrimination. Employees can use the hotline (telephone and web-based) to report violations of the Code, company policies and laws, and rules and regulations. An industry-leading vendor manages the hotline, which is available toll-free, 24 hours a day, seven days a week. Reporting to the hotline is confidential. The company has a management committee that meets regularly to address all complaints submitted through the hotline and identify any enhanced learning, awareness and prevention measures. The audit committee periodically receives reports on our program.

In addition to the hotline, employees can communicate ethical concerns to their manager, any member of management, Stewart Human Resources, or a compliance officer.

SUPPLIER/VENDOR CODE OF CONDUCT / PRIVACY / ENTERPRISE RISK MANAGEMENT

Supplier/Vendor Code of Conduct

Stewart is committed to conducting business according to the highest ethical, legal, environmental, human rights, labor and socially responsible standards. The company holds its vendors to the same standards. To this end, Stewart has set forth these expectations in a Supplier/Vendor Code of Conduct. While Stewart recognizes that there may be different legal and cultural environments applicable to its suppliers, it does establish minimum requirements to do business with Stewart. Stewart maintains a robust onboarding process for entering into new relationships and consistently monitors existing ones.

Privacy

Stewart is committed to protecting the customer and employee data that has been entrusted to us, which is why our policies and procedures aim to prioritize data protection throughout the data lifecycle. Stewart has implemented technical and organizational measures to protect our customers' and employees' personal information. Stewart's Privacy Program is based on evolving data security laws and regulations, industry standards and best practices which require that data processing is appropriate based on the business purposes and legal obligations which are applicable to us.

The Stewart Privacy Program governs how we handle personal information from collection, use, disclosure, storage, through to disposal. Our Privacy Program includes Stewart's Notice of Privacy Practices which are provided to customers at the time of collection; the Stewart Privacy Policy and other policies and procedures that address how we handle, protect and securely dispose of personal information; a dedicated privacy request response team committed to ensuring that we address our customers' and employees' privacy questions and rights requests; and other policies and procedures which address business continuity in the event of a privacy incident.

Stewart's privacy team is committed to evolving and proactively addressing data protection and privacy, building trust and confidence with our customers and employees, innovating responsibly, and protecting our brand. For more information about how Stewart processes personal information, please visit our Stewart Privacy Policy online.

Enterprise Risk Management

Mitigating risks while identifying and acting upon opportunities that will support Stewart in achieving its strategic, financial, operational and institutional goals is key to Stewart's success. That is the objective of Stewart's Enterprise Risk Management (ERM) program.

The board and executive management team are responsible for ERM and have established an ERM committee to assist with oversight. The ERM committee is chaired by the chief risk officer and consists of representatives from across the enterprise. The ERM committee regularly provides presentations and updates to the board and executive management on current and emerging risks and provides recommendations on how to improve risk management processes.

Key elements of the ERM program include:

- ▶ Managing risk within a defined governance structure as established by the board and executive management
- ▶ Using an enterprise-wide portfolio approach and framework for the management of enterprise risks through the formalization of an ERM process that will identify, assess, respond, manage, monitor and report on key risks the company faces in a timely manner
- ▶ Implementing appropriate risk management strategies that are responsive to the company's risk profile, business strategies, risk appetite, specific key risk exposures and risk tolerance thresholds
- ▶ Integrating consideration of risk and risk management into business decision-making throughout the company
- ▶ Communicating necessary information with respect to key risks to senior executives and, as appropriate, to the board or relevant committees
- ▶ Assessing environmental, social and governance risk
- ▶ Identifying and assessing emerging risks that may impact the organization

ENTERPRISE RISK MANAGEMENT

Information Technology and Security

Our Privacy Policy defines how we protect the non-public, personal information of our clients and partners. Stewart also recognizes the importance of protecting our clients' and partners' confidentiality and data integrity. To that end, we continuously and methodically evaluate cyber risks, how they evolve and how they affect us.

Stewart's Cybersecurity Program takes into account the evolving legal and regulatory requirements, industry standards, cybersecurity risks, and geopolitical environment. We are committed to cybersecurity education and training across our entire organization, including our employees, partners and customers. Stewart continuously evaluates and monitors third-party risk relating to the protection of sensitive data and information systems. Our program focuses on a broad area of security domains, including:

- ▶ Risk management
- ▶ Data protection
- ▶ Security event monitoring
- ▶ Identity and access management
- ▶ Threat and vulnerability management
- ▶ Disaster recovery
- ▶ Business resiliency
- ▶ Continuity

Our chief information security officer oversees, implements and enforces the Cybersecurity Program and provides annual and periodic reports on the status of cybersecurity across the organization. Our cybersecurity team routinely challenges our employees and the effectiveness of existing controls. A dedicated group, which includes our chief information security officer, runs simulated tabletop exercises to prepare for any attack.

Wire Fraud Prevention

The real estate industry is a major target for wire fraud attempts, due to the large sums of money that are exchanging hands. Wire fraud is a serious issue that we have been focused on combatting for several years. According to the FBI, the real estate sector suffered losses of more than \$145 million in 2023 with more than 9,500 complaints filed to the FBI Internet Crime Complaint Center (IC3). While these numbers are a significant improvement from the prior year, we must continue to do everything we can to combat wire fraud.

We have several measures in place, including a strict policy on how to provide and receive wiring instructions, callback verification, secure email transmission, centralized control of bank account access, email warnings, and education and awareness for customers, real estate agents and all employees. All employees are required to complete mandatory wire fraud and security awareness training each year.

We are an industry leader in taking concrete steps to protect our customers, partners and company against wire fraud. In Canada, we partner with Treefort™ for identity authentication technology to protect our customers. In the U.S., our partnership with CertifID® is an important part of our overall program.

ENTERPRISE RISK MANAGEMENT / BUSINESS CONTINUITY / ANTI-CORRUPTION

CertifID Program

Stewart, our Stewart Trusted Provider independent agent network, and customers, have access to CertifID, the leading provider of wire fraud protection for the title industry. CertifID facilitates sending wire instructions more securely. The service also includes insurance coverage in the event of loss as well as fraud recovery services.

On wire transfers they facilitate, CertifID:

- ▶ Confirms client identities and receipts of wiring details
- ▶ Secures the transfer of bank account information
- ▶ Provides mortgage payoff protection through wiring instruction verification
- ▶ Guarantees each wire transfer up to \$1 million against fraud
- ▶ Provides funds recovery services to assist in the return of stolen funds
- ▶ Validates the authenticity of wiring instructions to ensure payments aren't sent to fraudsters

Fraud and Forgery Watch Program

Our Fraud and Forgery Watch Program rewards our employees and those of our independent agents who discover and report fraud or forgery connected with a title insurance order or policy.

Business Continuity

As part of our emergency response management, Stewart has an enterprise-wide business continuity program (BCP) and disaster recovery (DR) plan to ensure continued operations of critical services in the event of a disruption to regular operations. Our board of directors reviews the BCP.

Key elements of the program include:

- ▶ Annual updating of individual BCP and DR plans for all critical Stewart offices and corporate support functions

- ▶ BCP plans with standardized procedures across the company, where appropriate, as well as individual elements to reflect unique considerations of each business operation or support function
- ▶ Company-wide policies and guidelines detailing responses to a range of potential business disruptions, such as natural disasters and pandemics
- ▶ Emergency management team consisting of Stewart senior leadership team members to ensure a quick and coordinated response to events
- ▶ Annual testing of the effectiveness of Stewart's response to various scenarios

Anti-Corruption

Stewart and its family of companies have robust policies against corruption of any kind. Most are set forth in the company's Code of Business Conduct and Ethics. The Code also establishes Stewart's foundational expectations and core values for its employees and board of directors. Violations lead to employment action up to and including termination. Several areas in the Code and in other company policies, bulletins and guidelines, such as the Related Party Transactions Policy, Vendor Risk Management Policy and the Securities Trading and Investment Policy form the basis of Stewart's Anti-Corruption philosophy.

The areas include:

- ▶ Improper payments
- ▶ Conflicts of interest
- ▶ Prohibited personal use of corporate property and corporate information
- ▶ Gifts, loans and entertainment
- ▶ Laws, regulations and government-related activities
- ▶ Antitrust
- ▶ Insider trading

ANTI-CORRUPTION / OCCUPATIONAL HEALTH AND SAFETY / POLITICAL ACTIVITY

- ▶ Real Estate Settlement Procedures Act (RESPA)
- ▶ State anti-kickback and referral fee laws
- ▶ Foreign Corrupt Practices Act (FCPA)
- ▶ Office of Foreign Assets Control (OFAC)
- ▶ Fair dealing
- ▶ Related party transactions
- ▶ Wire fraud
- ▶ Government business
- ▶ Vendor risk
- ▶ Political contributions

Our policies and guidelines provide information, support and resources to ensure that we act ethically and in compliance with the laws and regulations that affect our business. Adherence is vital for Stewart to continue as a leader in our industry and to preserve the company's reputation for integrity and strong ethical standards. Employees have access to training materials on all related topics. For example, each year, affected employees complete training and certification for FCPA compliance purposes.

Occupational Health and Safety

The health and safety of our employees and clients are top priorities for us. Our program helps ensure both. Highlights include:

- ▶ Posting and communicating workers' compensation guidelines and claims-reporting process
- ▶ Establishment and communication of workplace safety guidelines and procedures
- ▶ Providing training and equipment to support employee well-being in various areas, such as ergonomics

We continued to align and adapt our management response guidance, workplace guidelines and education to reflect the current environment, and CDC, OSHA, state and local guidelines.

Political Activity

Stewart does not have a political action committee, nor do we use any of our funds to contribute to any political campaign. However, we respect the right of employees to participate in the political process and encourage them to engage in political activities should they desire to do so. Employees may participate in any lawful political activities of their choice individually with their own money or resources and on their own time. Employees may not use their work time in any political campaign, offer the use of Stewart facilities, equipment or personnel, contribute on behalf of Stewart or direct any payment or expenditure of company funds for any political campaign contributions or purposes, or in conjunction with any election or primary, within the United States or internationally, without advance approval from Stewart's Chief Compliance and Regulatory Officer.

SOCIAL



“Through volunteerism and philanthropic investments, Stewart empowers employees and supports the communities where we work and live. Giving back is part of who we are.”

Katie Holtman | *Community Relations Representative*

“We believe that a positive employee experience starts with a great onboarding process, and we are committed to making every new hire’s journey a successful and fulfilling one.”

Vanessa Jenkins | *Sr. Talent Acquisition Manager*

“Stewart empowers employees to take ownership in their development through tailored learning journeys throughout their career.”

Bridget Hardaway | *Sr. Manager, Talent Management*

“We invest in our people with programs, services and offerings that attract top talent, empower employees, and prioritize well-being, driving long-term success.”

Antouanette Gudino | *Vice President, HR*

“In 2024, we expanded benefits, amplified employee voices, and strengthened community connections, creating an even more supportive, inclusive, and engaged workplace.”

Emily Kain | *Chief Human Resources Officer*

“Sustainability at Stewart means creating value through engagement and inclusion – and it starts with how we treat our employees. We are proud to have created a culture that truly gives us a competitive advantage.”

Valerie Comeaux | *Vice President, HR-Talent*

COMMUNITY INVOLVEMENT

Commitment To Our Communities

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.

We focus our commitment in three key areas:

- ▶ Empowering employees to support local organizations and causes they care about through employee-nominated charity donations and paid time off to volunteer
- ▶ Partnering with charitable organizations through Stewart Title Foundation grants and hands-on support
- ▶ Responding to community needs with disaster relief and targeted gifts, including our board of directors charitable matching gift program and Stewart Scholarships



COMMUNITY INVOLVEMENT

Stewart Title Foundation 2024 Annual Giving Overview

We are proud to have reached a major giving milestone in 2024, surpassing \$1 million in donations to 902 organizations and 100 students. Since the Stewart Title Foundation's inception, we've contributed \$2.989 million to communities and students across the United States. Our 2024 giving represents a 23% increase over 2023.

47%

Community Service Awards

935 donations made to organizations across 46 states and D.C.

22%

Significant Enterprise Partnerships

- ▶ Feeding America®
- ▶ Rebuilding Together®
- ▶ Child Advocates®
- ▶ Houston Food Bank
- ▶ ALTA Good Deeds Foundation
- ▶ MBA Opens Doors Foundation®



31%

Targeted Annual Grants

- ▶ Stewart Scholarship Program
- ▶ Board of Directors Charitable Matching Gift Program
- ▶ Disaster Relief
- ▶ Kid's Meals
- ▶ Other individually identified community needs

COMMUNITY INVOLVEMENT

Revitalizing Communities with Rebuilding Together

Since 2023, 229 Stewart volunteers have dedicated 1,152 hours to revitalizing communities across the U.S. through Rebuilding Together, making essential home repairs for those in need. Every dollar donated to Rebuilding Together generates a projected \$2.84¹ in social return on investment through improved health, safety, independence, and cost savings.



In 2024, 76 volunteers gave time to help repair **6 homes** across 5 states



Since 2023, 229 Stewart volunteers have spent 1,152 hours repairing **15 homes** across **11 states**

Tackling Food Insecurity Across the U.S. with Feeding America

In 2023, Stewart became an official partner of Feeding America, the parent company of the Houston Food Bank and one of our long-standing local partners, along with 200 other food banks across the U.S.



Through our donations in 2024, Stewart provided **250,000 meals** to food insecure people across the U.S. via Feeding America partners²



At the Houston Food Bank, Stewart's donations provided over **73,000 meals to children** in need³

¹Source: Stewart Title 2024 Partnership Impact Report from Rebuilding Together.

²Source: Based upon \$1=10 meals as noted in the Feeding America annual report.

³Source: Based upon \$10=30 meals as noted in the Houston Food Bank FY24 Impact Report.



For the 3rd year in a row, Stewart will receive a **President's Volunteer Service Award** from the President's Council on Service and Civic Participation on behalf of the Houston Food Bank

Other notable charity partners:



Sponsored the **Child Advocates Super Hero Run** Annual Post-Race event and donated to their Court Services Program



Through our donation to the MBA Opens Doors Foundation, **15 families** were provided with rental or mortgage assistance



Our donation to ALTA Good Deeds funded grants of **\$6,000** each to **four charities**

Impacting Our Communities Through Volunteer Time Off

In 2024, we introduced a dedicated Volunteer Time Off program to reinforce our commitment to giving back. Every employee globally receives two days of paid time off to volunteer with charities of their choice and support the causes that are important to them.



In 2024, **15,737 volunteer hours** were used by 1,430 employees to help local communities



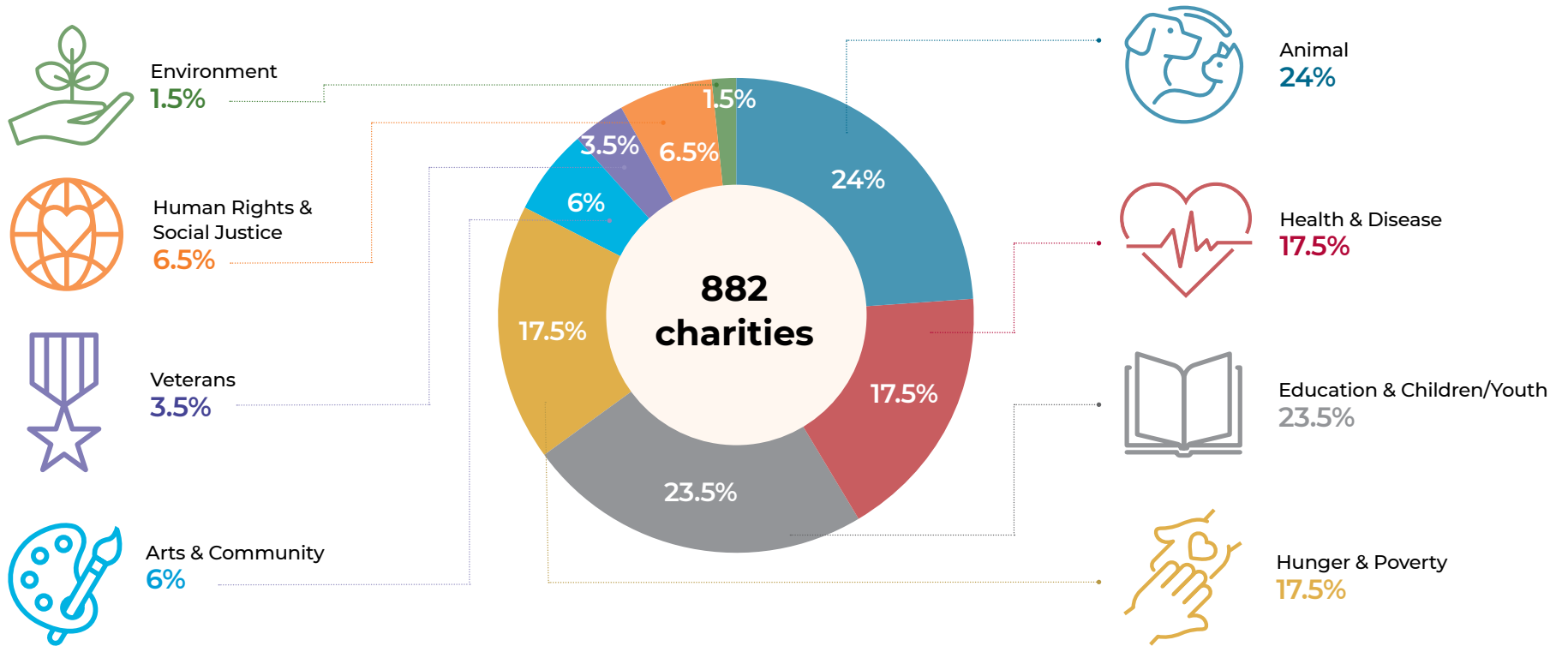
COMMUNITY INVOLVEMENT

Community Service Awards Program

Created in 2021, the Community Service Awards program allows any employee to nominate a local charity, foundation and/or other non-profit organization to receive a \$500 donation from the Stewart Title Foundation in the name of the nominating employee. In honor of our 130th anniversary, ten charities were randomly selected to receive \$1,300 instead of the standard amount.

In total, **935 awards** were given to **882 unique organizations** on behalf of employees.

Here is the 2024 breakdown by cause:



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.

Colleges of Scholarship Recipients



In 2024, we supported **100** students with **\$200K** in scholarships

U.S. Employee Highlights



35% of our employees have been with Stewart for **10+ years**



2,000 employees took advantage of the annual **gym and fitness** reimbursement



24% of employees completed **wellness activities** for medical premium credits



Employees received over **\$11.5 million** in matched 401k **retirement savings**



1,200 employees participated in our **Employee Stock Purchase Plan**



Women comprise **71%** of our workforce



25% of employees identify as being from a **racial/ethnic minority group**



Globally, more than **85%** of our employees actively engage with **LinkedIn Learning**

DEVELOPING OUR TALENT

We are continuing our journey to become the premier title services company by nurturing the continuous learning of our employees. Even before a new hire joins Stewart, we work behind the scenes to ensure a high-quality onboarding experience, including a comprehensive new hire learning plan that focuses on both organizational priorities as well as role-specific content.

Our focus on development continues throughout the entire employee lifecycle, from hire to retirement. As part of our talent strategy, we invest in a variety of resources and programs designed to strengthen employee capabilities and equip them with the knowledge and skills needed to succeed.

Some of our learning resources include:

- ▶ Technical and business skills training
- ▶ Leadership development
- ▶ Mentorship programs
- ▶ Regulatory and compliance courses
- ▶ Curated learning paths
- ▶ Assessments and coaching

We also empower our employees to take ownership in their development through our collaboration with LinkedIn Learning. More than 85% of our global employees actively engage with courses and videos on the platform, demonstrating that real-time, bite-sized learning is an effective way to support their growth and success in their roles.

Career Growth

Stewart's internal career development programs go beyond simple training—they empower employees to navigate and own their career journey. Our Goals and Performance philosophy, combined with global learning resources, encourage development and growth across the organization in the ways that matter most to our employees.

We provide guidance and support by:

- ▶ Offering a robust goal setting process
- ▶ Creating ongoing opportunities throughout the year for employees and managers to discuss goals, progress, and performance
- ▶ Aligning employee job expectations for success
- ▶ Providing visibility to development opportunities

We know that prioritizing employee development helps us achieve our goals, improves retention and employee engagement, and leads to stronger performance overall. While we actively seek top external talent, we're just as committed to supporting and promoting internal mobility. Whether it's learning new skills, stepping into a different role, or taking on stretch assignments to prepare for future opportunities, we promote career growth in many forms. In 2024, we were proud to celebrate over 200 internal promotions, proof of our dedication to internal mobility and employee growth.

Advancing Leadership Development

In 2024, we enhanced our foundational leadership development programs and introduced new discipline-specific leadership offerings. Our programs focus on building leadership skills, deepening business understanding, aligning to organizational priorities, and equipping leaders with training and resources to effectively grow teams and our business.

To support the advancement of leaders in critical operations roles, we launched Leadership Excellence, a program that connects leaders nationwide to strengthen skills in talent attraction and retention, financial and market acumen, strategic decision-making, and profitable growth.

We also introduced Leadership Rising, a program for high-potential operations-focused employees, fostering connections among future leaders through experience sharing, mentoring, and development resources, as they continue in their development journey.

DEVELOPING OUR TALENT

Our Focus on Underwriting Talent

Underwriting is central to the value we provide our customers. To develop Stewart's underwriting talent, the Underwriter Mentorship Program (UMP) supported its fourth cohort in 2024, offering mentorship and learning resources. UMP fosters a strong underwriting community by emphasizing knowledge transfer and meaningful connections. In 2024, we further elevated the program by exemplifying the 3 C's of Stewart's underwriting culture: Connection, Creativity, and Contribution.

We continuously enhance the Underwriter Mentorship Program and are proud to share the latest cohort gave it a 100% satisfaction score. Here's what participants are saying:

"The program provided a welcoming environment to ask questions and raise concerns. Having worked for another national title insurer without a program like this, I truly appreciate Stewart for offering it, as it made my transition much easier."

Stewart also invests in job-specific learning to unlock employees' full potential. In 2024, we launched Enhance U, the go-to resource for advancing technical skills in underwriting. Led by seasoned underwriters, the self-paced learning program offers comprehensive training to help underwriters expand their expertise and deliver exceptional customer service.

Essential Learning Activities

In addition to leadership and role-specific development, as well as our LinkedIn Learning partnership, our Essential Learning Activities program aligns global learning priorities to deliver critical training for a comprehensive learning experience. This approach ensures employees receive frequent, easily digestible learning tied to organizational goals. Regular training topics include the Code of Business Conduct and Ethics, Harassment Prevention, Workplace Safety, Human Rights, Security Awareness, Wire Fraud Prevention, Anti-Bribery, Antitrust, and more.



EMPLOYEE QUALITY OF LIFE

Stewart Wellness Program

Employee health and well-being are top priorities at Stewart. Our comprehensive wellness program supports physical, mental, social, emotional and financial wellness, while creating opportunities for team connection. Built on four core pillars, energy, focus, drive, and health, it gives employees the flexibility to prioritize what matters most.

In 2024, we expanded our wellness program globally and provided all employees with a bonus Wellness Day off. The program supports our mission to improve healthcare affordability by encouraging participation in wellness activities that allow U.S. employees to save on medical premiums. Stewart fully funds the program, reinforcing our commitment to employee well-being as a critical component of our benefits program.

A few of the exciting wellness program benefits include:

- ▶ Global wellness challenges to engage employees in healthy activities
- ▶ Self-guided courses to build healthy habits
- ▶ Monetary rewards for completing and tracking healthy habits
- ▶ Personalized nutrition and sleep guides
- ▶ Gym and fitness equipment reimbursement and discount programs*
- ▶ Medical premium credit after completing action-based wellness activities*
- ▶ One-on-one coaching and goal-setting opportunities on wellness topics*

Year over year, engagement in our wellness program continues to grow, especially since its global expansion. In 2024 alone, more than 2,000 employees took advantage of the annual gym and fitness reimbursement, saving employees over \$275,000. We are extremely proud to offer these wellness resources, reinforcing our commitment to employee well-being and making Stewart an incredible place to build a career.

*U.S. employees only

Paid Time Off Program

Stewart values employee feedback, and one key area of focus was making our paid time off program more flexible. In 2024, we enhanced our time off program for U.S. employees to provide greater ease of use and broader accessibility. We've also expanded our definition of "family" in relation to time off, to ensure our employees can take full advantage of the time they need, when they need it, in ways that matter most to them.

Expanding Our Leave and Support Programs

In 2024, we enhanced our benefits to better support our employees and their families. Our childbirth and bonding paid leave program exceeds U.S. requirements, providing expanded paid time off when welcoming a child into their family. Nearly 100 employees used this benefit last year.

We also provide programs for family planning, pregnancy and postpartum care, and women's health conditions. With a large female employee population, we're committed to regularly improving healthcare access, the quality of care, and the overall experience.

To strengthen financial protection in the case of injury or illness, we provide company-paid short-term disability coverage for eligible employees. We eliminated the waiting period for hospitalization and injury and reduced it for sickness to maximize employee support.

Retirement Savings

Stewart offers a competitive 401(k) retirement savings plan for eligible employees to support them in planning for long-term financial security. In 2024, we matched our employees' contributions, adding more than \$11.5 million to our employees on behalf of the company. Another way we celebrate and reward our employees is through an employer contribution to their 401(k) accounts when they reach each five-year milestone anniversary. The financial security of our employees is a priority for Stewart, and we are regularly looking for ways to enhance our financial planning resources, and provide education and support to our employees.

EMPLOYEE QUALITY OF LIFE / INCLUSION & BELONGING

Employee Stock Purchase Plan

Stewart's employee stock purchase plan (ESPP) gives employees in the United States and Canada the opportunity to buy Stewart stock at a discount twice a year. Contributing a percentage of after-tax earnings lets our employees become company shareholders, save for their personal financial goals and actively participate in the growth and success of the company. The plan continues to grow as our employees realize and appreciate the value of the program and the potential for our stock's appreciation. During 2024, our ESPP participation rate remained at 22 percent of eligible employees, but with more than 1,200 active plan participants.

Employee Assistance Program

We continue to offer a fully funded employee assistance program (EAP) to all Stewart employees and members of their household. This program provides confidential assistance for various personal issues our employees and families may face. Our EAP offers counseling and other related resources on financial services, legal issues, mental health, nutrition, childcare and other health and wellness interests, in addition to convenience services such as pet care, relocation services and home repair resources.

Everyone Seen. Everyone Heard. Everyone Celebrated.

Our commitment is simple: Everyone Seen. Everyone Heard. Everyone Celebrated.

We are committed to creating an inclusive workplace that fosters a deep sense of pride, passion, respect and belonging. We know that having the ability to bring your authentic self to work creates a stronger, more creative, and collaborative environment that enables our team to deliver the best business results possible. Our journey to being the premier title services company is fueled by this commitment. It drives the way we serve our customers, communities, and each other. We are grounded in making sure all our employees and customers are seen, heard and celebrated. It is essential for us to win, together.

We prioritize creating a culture that inspires innovation and allows us to offer the best to our customers and communities. Our employees seek to be part of something meaningful and worthwhile. They want to work for a company that contributes positively to society and is recognized as an industry leader. Our commitment is woven into our Stewart DNA and is central to everything we do.

Led by our Head of Talent and Executive Sponsors, Stewart's Inclusion Council drives our global strategy through collaboration between senior leadership and dedicated employees from various parts of our business. This council focuses on monitoring our progress internally with our employees and externally with our partners, customers, and communities.

Here are some highlights from 2024 that we are most proud of:

- ▶ We hosted company-wide celebrations through resource sharing and educational resources, promotion of celebratory events, and highlighting the employee voice for holidays and observances such as Black History Month, Hispanic Heritage Month, Pride Month, Veterans Day, and more
- ▶ We continued to promote giving through our Community Service Awards Program, highlighting opportunities to support employee-nominated organizations that benefit society
- ▶ We expanded our paid time off program further to include paid time off for volunteering, providing space for employees to give back to their local communities and non-profit organizations that matter most to them. We also broadened the definition of sick time and bereavement to be more inclusive of extended family, friends, and pets, focusing on putting our employees first
- ▶ We conducted our engagement survey globally for the first time in company history, focused on expanding our employee listening and ensuring everyone has an opportunity to provide meaningful input

INCLUSION & BELONGING / HUMAN RIGHTS

Most of all, we continued to embody our commitment to a positive work environment through our day-to-day interactions, emphasizing that fostering collaboration and respect is crucial to our success.

As we evaluate our progress, we start first with employee feedback. Our employees recognize the positive changes in company culture, access to resources, and new opportunities to connect globally.

Here are comments directly from our employees:

“At Stewart, we are able to be open with our personalities without fear of repercussion. We are given the opportunity to be involved with things that are important to us.”

“I feel included because I feel valued...It’s been very refreshing to feel important and part of the team and really a part of the company.”

Supplier Engagement

In addition to working with major national and global suppliers, Stewart works with local and regional small businesses owned by minorities, women, veterans, people with disabilities and the LGBTQ+ community. We are committed to supporting an array of businesses in the communities where we operate.

Human Rights

Stewart takes its responsibility to respect human rights internally seriously, but we don’t stop there. We are committed to positively impacting human rights issues worldwide. This is an area of growing importance to our employees, partners, shareholders, customers and communities, and we are dedicated to creating operating environments where human rights are protected and respected and ethical practices upheld.

We know we must continue to take steps to identify and address real and possible adverse human rights impacts we may be involved with, directly or indirectly, through our activities or business relationships. Our goal is to manage these risks by incorporating additional focus into our policies, practices and internal systems, and by taking immediate action to correct any unacceptable behavior.

We treat evaluating human rights and performing social due diligence as ongoing processes that require closer scrutiny at certain stages in our business activities. That includes being aware of potential impacts that result from changing operating conditions or new partnerships. We pay particular attention to individuals or groups that may be at greater risk of negative human rights impacts due to their vulnerability or marginalization and recognize the unique risks women and minority groups may face.

We hold our employees accountable to our Human Rights Policy. Our Essential Learning Activities Program provides training on important matters impacting human rights and requires employees to regularly review the policy.

EMPLOYEE ENGAGEMENT / TALENT ACQUISITION

Seeking Broad Perspectives Through Employee Listening

We believe the best way to understand our employees is to hear directly from them. As part of our engagement and culture strategy, we gather insights on company culture, inclusion, manager effectiveness, and more. These valuable survey results help shape our organization, strengthen connections, and keep us in tune with what matters most to our employees. We share progress openly, celebrating strengths and addressing opportunities with transparency.

In 2024, we expanded our engagement survey to include all global employees, giving us even deeper insight into our most critical focus areas:

86%

“I am proud to be a Stewart employee”

83%

“Individual differences of all kinds are respected at Stewart”

82%

“I can be my authentic self at Stewart”

81%

“My manager cares about my concern”

These focus areas have maintained positive momentum since our 2022 survey, and we continue to seek opportunities to enhance our employee value proposition in response to employee feedback. In 2024, we were awarded three Culture Excellence awards in the areas of employee well-being, professional development, and employee appreciation – areas to which we are deeply dedicated.

Our Recruiting Strategies and Practices

At Stewart, we pride ourselves on being a global equal employment opportunity employer, and we are committed to fair, equitable, and inclusive hiring. Our recruiting strategy ensures our workforce reflects the diverse customers and communities we serve while fostering an environment where every individual can thrive.

We know our employees are the key to Stewart’s success, so we empower them to bring their unique experiences, skills, and passion to help us continually evolve and improve. We believe an inclusive culture fuels engagement, sparks innovation, and strengthens our ability to serve both our customers and communities.

Our commitment to fair, equitable, and inclusive hiring applies to our policies, practices, decision-making and more. This commitment extends to all facets of employment, including maintaining a workplace free from harassment, discrimination, or retaliation, and focuses on promoting a culture of respect and equal opportunity for all.

In our continued efforts to build a dynamic workforce, we actively seek talent from various sources and platforms. By reaching out to a broad range of candidates, we aim to bring in fresh perspectives, unique experiences, and a wide range of skills that strengthen and enrich our organization.

Together, we are committed to building a workforce where everyone belongs and has an equal opportunity to succeed.

TALENT ACQUISITION / EARLY CAREER DEVELOPMENT

We are committed to building a world-class organization by attracting and retaining top talent. Our people are at the heart of everything we do, and creating a positive employee experience is essential to our success.

To ensure every new hire feels valued and supported, we've devoted significant resources to improving the onboarding experience. Over the past several years, we've launched a series of programs to streamline the process, simplify transitions, and equip new employees with the tools they need to thrive.

In 2024, we introduced key enhancements to strengthen the new hire onboarding experience:

- ▶ **New Hire Welcome Sessions:** A virtual orientation providing a comprehensive introduction to Stewart's culture, values, and operations, ensuring employees feel connected and prepared from day one.
- ▶ **New Hire Surveys:** Ongoing feedback opportunities to gain insights into the onboarding experience through active listening, helping us refine and enhance the process.
- ▶ **Additional New Hire Resources:** A 90-day Onboarding Guide and New Hire Learning Plans offer structured support, exposure to organizational priorities and essential compliance training, and provide a foundation for success in their role as a new Stewart employee.

By continually investing in our onboarding practices, we ensure every new hire has the support, resources, and sense of belonging needed to succeed. A great employee experience starts with great onboarding, and we're committed to making every new hire's journey a successful and fulfilling one.

Early Career Development

Stewart's internship program, a key part of our talent strategy for over eight years, helps invest in students' success while introducing a diverse pool of college and university talent to the title insurance industry. In 2024, we welcomed our largest and most diverse class yet, reinforcing our commitment to inclusion, belonging, and excellence. Interns gain hands-on experience through meaningful projects, tailored development, and mentorship, helping them transition from college to professional life while building lasting industry connections.

Our interns come from diverse backgrounds and university programs, with annual recruitment from the University of Houston, Houston Christian University, Prairie View A&M, South Texas College of Law, Texas Southern University, and other Texas-based schools. We're proud of our partnerships with Historically Black Colleges and Universities, Hispanic-Serving Institutions, and national programs like Fannie Mae's Future Houston Leaders, ensuring our program reflects the communities we serve.





Stewart's summer interns volunteer at the Houston Food Bank.

INTERNAL AWARDS

Stewart Chairman's Awards

The Chairman's Award, Stewart's highest honor, celebrates outstanding individual and team achievements. Launched in 2022, this annual award recognizes employees who drive business impact, inspire others, and embody our culture. Colleagues nominate candidates, and our executive leadership committee evaluates all nominees to determine the winners. In 2024, we hosted our third annual event, with a company-wide ceremony and a celebratory dinner for the recipients and their guests.

2024 Chairman's Award Individual Winners

Adrian Jenkins was selected for being the driving force behind the deployment of a nationwide commercial real estate education program, the Title Tenets Webinar Series.

Brent Cochrane was selected for demonstrating exceptional stewardship and an entrepreneurial mindset in leading the SVS search team and supporting key client relationships.

Bryan Durr was selected for transforming Stewart's search and exam capabilities in Pennsylvania while fostering a culture of excellence.

Carrie Gagne was selected for her essential role in leading, testing, and implementing the Treefort Identity Verification technology for Canadian underwriting.

Carrie Macon was selected for expanding the production integration to all available customer TPS in four states, including Arkansas, Alabama, Mississippi, and South Carolina, adding more than 30 new agency customers to the area production unit.

Creed Stephenson was selected for continually being a top revenue performer. Even in a small Utah county, and during a down market, Creed totaled \$750K in revenue and averaged approximately \$62k in monthly revenue.

Jennifer Rutt was selected for taking ownership and spearheading the successful launch of Rocky Mountain Recording Services.

Jennifer Vander Wagen was selected for her professional excellence and winning approach in resolving title claims for our customers and building partnerships with our teams.

John Chattaway was selected for taking ownership of the SharePoint Modernization Project and the successful rollout of the new Stewart Central intranet.

Michael Fletcher was selected for his key role coordinating title operational system and data base conversions in 2023 when his offices transitioned the Sacramento/Placer Agent to become a part of the STCA Direct Operations.

Tammy Leach was selected for her leadership, mentorship, and management, leading to 2023 having the lowest year in Escrow Losses at her branch in the past five years.

Tracie Kester was selected for her winning approach and lasting impact on projects outside her role as an underwriter.

2024 Chairman's Award Team Winners

Informative Research's Customer Success Team

Angie Reeves, Catelynn Johnson, Cheryl Hoover, Heidi Goodwine, Jeffrey Harvey, Jermaine McIver, Kelly Richards, Lindsay Sheehan, Mary Yath, Shawn Crawford

Informative Research's Customer Success team was selected for maintaining a remarkable 100% strategic client retention rate, demonstrating their commitment to client innovation, satisfaction, and loyalty.

New York Underwriting Team

Heather Augspach, Keith Madden, Paul Bugoni, Richard King, Tim McLeron
The New York Underwriting team was selected for their outstanding work on large commercial transactions along with unmatched service and value to our customers.

INTERNAL AWARDS

Stewart Access Modernization Phase 2 Project team
Charles Murray, Dominic Guarnera,
Dona Sutton, Mona Mohan

The SAM Phase 2 Project team was selected for courageously leading the project to replace one of Stewart's core systems, Siebel, with Microsoft's Dynamics 365 system.

Stewart Valuation Intelligence's ValidityPro team

Matt Antoine, Taylor Koehn, Melissa Savioli,
John Raftery, Tanya Lewis, Eric Wentzell,
Matt Sharkovitz, Leslie Tobon, Jill Vozzella,
Lisa Veo-Perry, Kirill Sumerskii, Mark Troyanovsky,
Paul Gomez, James Webster, Gil Korpi, Kyle Shore
The SVI ValidityPro team was selected for positioning ValidityPro, SVI's mobile inspection app approved by both Freddie Mac and Fannie Mae, as a crucial component in supporting Valuation Modernization.



INTERNAL AWARDS

President's Club

Our President's Club recognizes and rewards individuals who help Stewart meet revenue growth business goals. These top performers help us deliver a world-class customer experience and build business relationships that last a lifetime. In 2024, we recognized 71 sales and escrow employees across our major business units with 29 first-time winners and ten recipients who have earned this honor five or more times.

President's Club awards are issued annually. Recipients enjoy:

- ▶ Leadership recognition
- ▶ Company-paid trip where they are honored for their contributions
- ▶ Recognition by peers via publication to Stewart's intranet site, Stewart Central
- ▶ Recognition at our all-employee meeting
- ▶ President's Club seal for use on all recipients' communications



Stewart Celebrates

Launched in 2018, our global Stewart Celebrates program encourages employees and managers to recognize their peers and employees for contributions beyond their typical job duties. The rewards are eCards for various celebratory moments and monetary spot awards ranging from \$25 to \$200 that can be redeemed for merchandise, gift cards and more. During 2024, Stewart employees sent more than 2,300 eCards and 5,897 spot awards to their employees and peers.

EXTERNAL AWARDS

Three Stewart Companies Earn HousingWire Tech100 Honors

[Cloudvirga™](#), [NotaryCam](#) and [PropStream®](#) recognized and celebrated among the most innovative and impactful organizations in housing. The HousingWire Tech100 program provides housing professionals with a comprehensive list of the top organizations in the mortgage and real estate industries.

Four Stewart Leaders Named Winners of Inman's 2024 Best of Finance Awards for Second Straight Year

For the second year in a row, Inman recognized Fred Eppinger, Stewart CEO; Brian Webster, President of [NotaryCam](#); Maria Moskver, President of [Cloudvirga](#); and Sean Buckner, President of [Informative Research](#). [Read more](#)

Erin Sheckler Honored with HousingWire's 2024 Women of Influence Award

Erin Sheckler received the [2024 Woman of Influence Award](#) presented by HousingWire. The annual award, now in its 15th year, honors 100 women shaping and propelling the mortgage, real estate and fintech industries forward.

Lou Pontani Honored with HousingWire's 2024 Tech Trendsetters Award

Lou Pontani, Executive Vice President, Information Technology & Enterprise Operations, was a recipient of the 2024 Tech Trendsetters Award presented by HousingWire. The annual award, now in its sixth year, recognizes the most impactful and innovative technology leaders serving the housing economy. [Read more](#)

Mary Thomas Appointed to the ALTA Board of Governors

Mary Thomas, SVP & Chief Compliance and Regulatory Officer, was sworn in to the American Land Title Association (ALTA) Board of Governors, a reflection of her long-standing dedication to excellence and her commitment to advancing our industry.

Other Individual Awards

Other Stewart employees received honors including [CIO Views Magazine's Top 10 Empowering Women Leaders](#) and [National Mortgage Processes' 40-Under-40](#).

EXTERNAL AWARDS

Stewart Named in U.S. News & World Report's 2024-2025 Best Companies to Work For



U.S. News & World Report, the global authority in rankings and named Stewart one of the 2024-2025 Best Companies to Work For. In addition to making the overall list, Stewart was included in Best Companies to Work For – Insurance category, and Best Companies to Work For – South region, stemming from factors contributing to job seekers' decision-making when choosing a workplace that best meets their needs. [Read more](#)

Stewart Home Office named a 2024 Houston Chronicle Top Workplace

Stewart was honored to be named a Houston Chronicle Top Workplace as the awards are based entirely upon employee nominations and feedback.




Stewart has been recognized as a 2024 Top Workplace Culture Excellence winner in three categories: Employee Well-Being, Employee Appreciation and Professional Development

These awards, from Energage, are based on employee feedback offered through the employee engagement survey administered early 2024.



ENVIRONMENT





“NotaryCam’s core business transforms paper-intensive processes by enabling electronic signing and notarization of documents. In 2024, the platform handled over 150,000 transactions and nearly 500,000 documents, saving over 2 million pages from being printed.” Brian Webster | *CEO, NotaryCam*

“We continue to expand our focus on making positive impacts to the environment and seeing our progress over the past several years has been extremely rewarding.” Brian Glaze | *Corporate Controller*

“Through strategic partnerships and thoughtful planning, we aim to reduce our environmental footprint, enhance sustainability of our leased spaces, and support long-term community well-being.”

Chelsea Copeland | *Director, Corporate Real Estate*



“Each year, we reduce our storage footprint by digitizing records and streamlining title premium remittances, reducing reliance on physical mail and check collection.” Lou Pontani | *EVP, Enterprise Operations*

MANAGING OUR IMPACT ON THE ENVIRONMENT

Being committed to ensuring a better home for all means working to reduce our impact on the environment as we conduct our business. We strive to balance the quality of our services and optimize how we use natural resources.

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. We were able to recycle or reuse substantially all disposed information technology assets in conjunction with our R2 certified vendor.



Digital document signing enabled us to save over

5.6 million

sheets of paper¹.



Our paper recycling prevented more than

12,984 trees

from being destroyed².

¹Based on data supplied by our vendor, DocuSign®.

²Based on data supplied by our vendor, Iron Mountain®.

MANAGING ENVIRONMENTAL RISKS AND GOALS

We manage our company's material risks, including environmental risk, through our Enterprise Risk Management (ERM) program. For our offices in areas with significant environmental risk, we have programs in place to ensure business continuity and minimal disruption for our employees. Our ERM program also emphasizes our responsibility as stewards of the environment.

We use our internal ERM process to determine our environmental risks. As an external reference, we have looked to the Sustainable Accounting Standards Board (SASB) Materiality Map[®] standards map which, corroborates that, as a company within the mortgage finance sector of the financial industry, Stewart's environmental risks are not material.

Setting Leadership-Level Goals

Stewart manages its environmental impact through the Environmental Management Committee that establishes expectations for the company in conjunction with leadership.

The committee meets regularly throughout the year and is responsible for:

- ▶ Monitoring world-wide climate disclosure requirements so we may effectively adhere to regulations in all our operational areas
- ▶ Providing a comprehensive assessment of all owned and leased spaces with a goal of reporting on all spaces with available environmental information
- ▶ Evaluating the environmental impacts of new offices before entering into leases
- ▶ Offering recommendations for reducing the company's environmental impact



WORKING TOWARD A POSITIVE IMPACT

We conduct our business in an environmentally responsible manner and have made progress in this area over the past several years. Being environmentally responsible is good for the planet, our customers and company. Our building and lease management and procurement teams make every effort to partner with companies and building owners committed to minimizing environmental impact.

Here are examples of our efforts relating to energy efficiency and waste management across our offices:

- ▶ Prioritizing buildings that use environmentally efficient lighting and/or are LEED-certified when renewing leases
- ▶ Partnering with an R2 certified vendor to recycle and repurpose our IT equipment
- ▶ Contracting with a third-party partner who is committed to shredding and recycling in an environmentally responsible manner. We scan and digitize documents and retain them electronically when possible
- ▶ Prioritizing purchasing new hardware for our data center that is ENERGY STAR® compliant
- ▶ Offering environmentally friendly office supply alternatives through our national vendor
- ▶ Offering employees, through Stewart's Commuter Expense Reimbursement Accounts, pretax contributions to pay for eligible public transportation and vanpooling expenses, promoting the reduction of emissions tied to daily commuting

Our Houston home office building is LEED Gold rated, was energy-certified in 2022 and is powered by 100% renewable energy. We have specific environmental standards in place, including:

- ▶ Energy, efficient lighting and motion sensors that turn off lights if they detect no movement

- ▶ Electric car charging stations in our parking garage
- ▶ Filtered water dispensers and recycled paper cups to reduce waste in our breakrooms
- ▶ Video conferencing and advanced AV technology to allow for greater use by remote workers and customers

Tracking Greenhouse Gas Emissions

Sustainably focused business practices help mitigate the impact of climate change. We comply with enacted legislation and monitor proposed regulations so that we are prepared to accumulate, validate and report on required climate disclosures in our domestic and international operations. Analyzing the results of compliance with these GHG emissions regulations will help us better understand Stewart's full emissions footprint, inform vendor partners interactions and set future priorities.



WORKING TOWARD A POSITIVE IMPACT

ECO-Friendly Technology And Business Processes

Stewart is committed to becoming a more environmentally friendly company through eco-friendly technology platforms and business processes. We continued our efforts in 2024 to digitize the real estate transaction process and partner interactions to reduce our impact on the environment and provide better experiences for our customers.

Our new and ongoing efforts in 2024 included:

- ▶ Providing electronic policy upload for independent agents eliminating the need to print and mail in paper policy forms
- ▶ Discontinuing the issuance of paper policy jackets
- ▶ Enabling electronic signature capability for policy jackets, eliminating the need to print paper and traditionally wet sign jackets
- ▶ Integrating with independent title agents title production systems to eliminate the need to print, scan and upload
- ▶ Adding a feature to the Stewart Connect portal that allows agents to upload copies of their full policies, eliminating the need to print out and mail policies
- ▶ Reducing paper-based payment processes (invoices, checks, envelopes, etc) with our Enterprise Payment Portal

Spotlight on NotaryCam



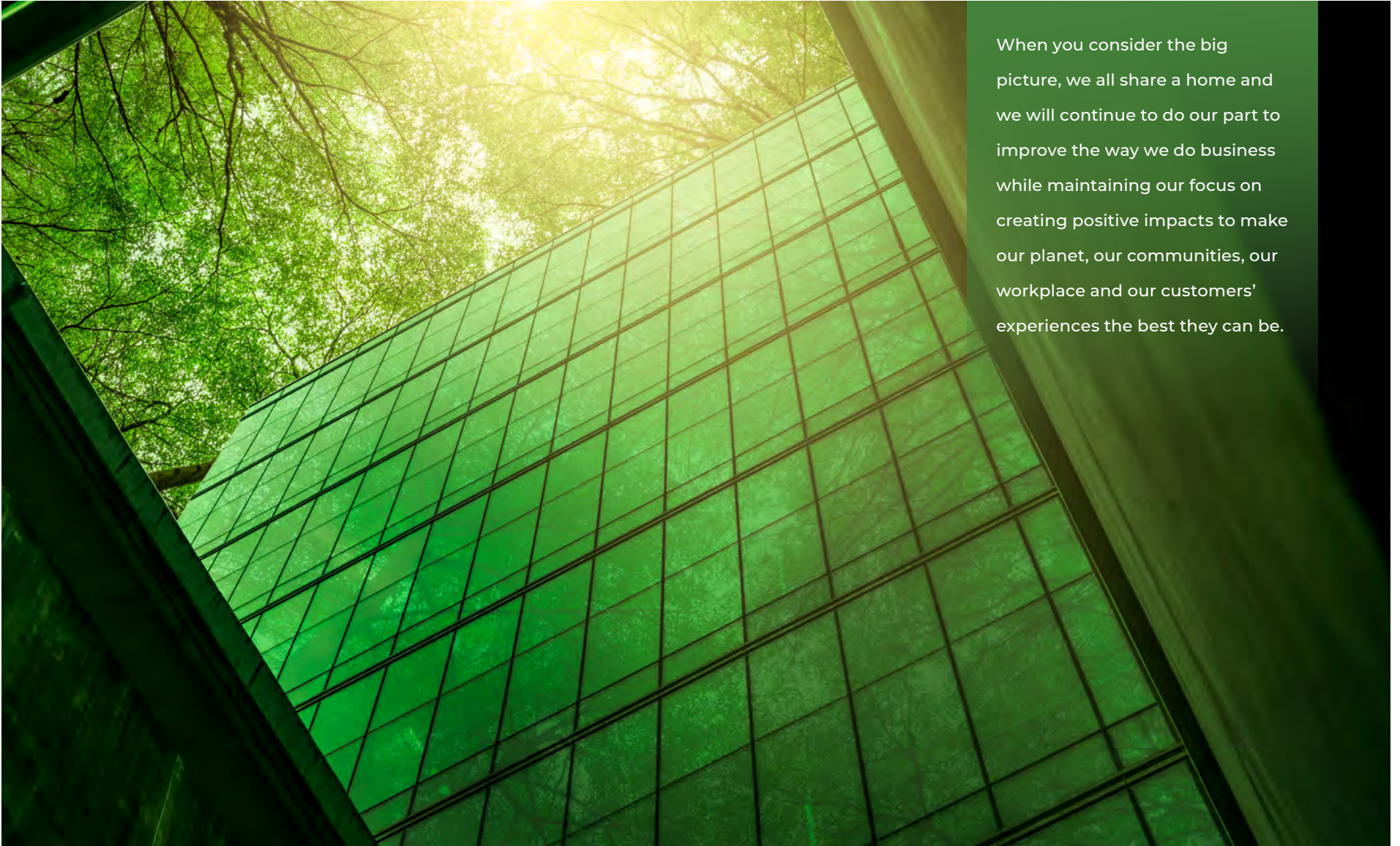
NotaryCam, a pioneering digital notarization platform owned by Stewart, connects all parties and documents in a virtual closing room while maintaining the process integrity and compliance that instills confidence. The platform allows

customers to securely sign documents from virtually anywhere in the world.

This helps significantly reduce the need for people to drive to title company offices to physically sign papers while ensuring the process remains secure and available to all transaction parties.

“Through the expansion of our platform, enhancements to client support, and unwavering commitment to innovation, we’re empowering lenders, title companies and borrowers to fully embrace the digital transformation of real estate and mortgage closings,” says Brian Webster, president of NotaryCam.

**NotaryCam closed more than
154,000 transactions online in 2024.**



When you consider the big picture, we all share a home and we will continue to do our part to improve the way we do business while maintaining our focus on creating positive impacts to make our planet, our communities, our workplace and our customers' experiences the best they can be.

Cautionary Statements Regarding Forward-Looking Statements

Certain statements in this report are “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements relate to future, not past, events and often address our expected future business and financial performance. These statements often contain words such as “may,” “expect,” “anticipate,” “intend,” “plan,” “believe,” “seek,” “will,” “foresee” or other similar words. Forward-looking statements by their nature are subject to various risks and uncertainties that could cause our actual results to be materially different than those expressed in the forward-looking statements. These risks and uncertainties include, among other things, the following:

- ▶ the volatility of economic conditions;
- ▶ adverse changes in the level of real estate activity;
- ▶ changes in mortgage interest rates, existing and new home sales, and availability of mortgage financing;
- ▶ our ability to respond to and implement technology changes, including the completion of the implementation of our enterprise systems;
- ▶ our ability to prevent and mitigate cyber risks;
- ▶ the impact of unanticipated title losses or the need to strengthen our policy loss reserves;
- ▶ any effect of title losses on our cash flows and financial condition;
- ▶ the ability to attract and retain highly productive sales associates;
- ▶ the impact of vetting our agency operations for quality and profitability;
- ▶ independent agency remittance rates;
- ▶ changes to the participants in the secondary mortgage market and the rate of refinancing that affects the demand for title insurance products;
- ▶ regulatory non-compliance, fraud or defalcations by our title insurance agencies or employees;
- ▶ our ability to timely and cost-effectively respond to significant industry changes and introduce new products and services;
- ▶ our ability to realize anticipated benefits of our previous acquisitions;
- ▶ the outcome of pending litigation;
- ▶ our ability to manage risks associated with potential cybersecurity or other privacy or data security breaches;
- ▶ the impact of changes in governmental and insurance regulations, including any future reductions in the pricing of title insurance products and services;
- ▶ our dependence on our operating subsidiaries as a source of cash flow;
- ▶ our ability to access the equity and debt financing markets when and if needed;
- ▶ effects of seasonality and weather; and
- ▶ our ability to respond to the actions of our competitors.

All forward-looking statements included in this report are expressly qualified in their entirety by such cautionary statements. We expressly disclaim any obligation to update, amend or clarify any forward-looking statements contained in this report to reflect events or circumstances that may arise after the date hereof, except as may be required by applicable law.

