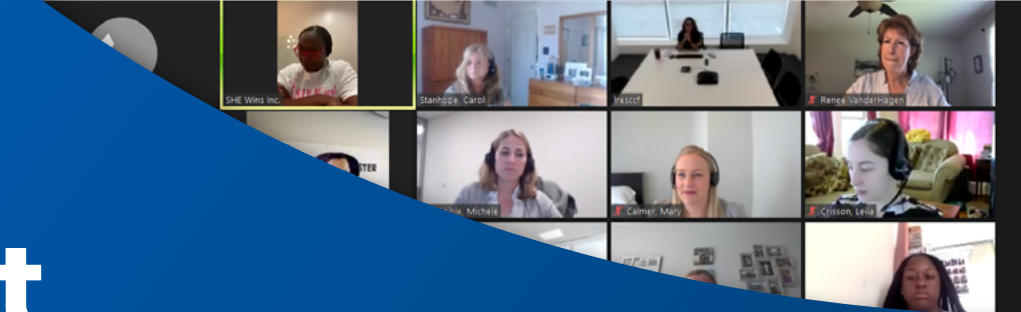


A FAIRFAX COMPANY

Social Impact

2021 Annual Report





Crum & Forster (C&F) believes that Social Impact is at the heart of doing good business. In fact, we believe in “doing good by doing well.” Our commitment to supporting the diverse communities where our employees live and work runs deep and has been a distinctive feature of our long-standing history. Through numerous charitable giving and employee volunteerism programs, we endeavor to improve the lives of our fellow citizens and drive positive change within our communities.

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2021 continued to be a challenging year because of the ongoing global pandemic and rising economic uncertainty. Social impact programs played a crucial role in supporting those in need who were particularly affected by these challenges.

C&F has a long history of social consciousness and adheres to a multi-pronged approach to social responsibility. Through **C&F Cares**, our matching gifts program, our employee-led **Charitable Impact Committee**, and our **Employee Volunteer Programs**, we helped thousands of our fellow citizens in need.

Diversity, Equity and **Inclusion** is also paramount to our social impact philosophy and **Belonging@C&F** represents the work we do in this area. We have a passionate and active **Inclusivity Council** along with **Employee Resource Groups** that collaborate to recognize and celebrate various employee cultures, backgrounds and experiences, and create allies and understanding across our company and our wider communities.

These programs and activities are integral to C&F's belief in doing good by doing well and are a hallmark of our culture. We are proud of our work in this area, and our commitment to bringing about positive social change remains steadfast.

Marc Adee

Chief Executive Officer

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Social Impact at C&F

Community, fairness and dedication to those we serve is core to C&F – to our stakeholders, employees, policyholders, producers and, importantly, the local communities and the many charities that we support.

Our social impact programs demonstrate our passion for driving positive change among the diverse groups we serve – whether through corporate charitable giving, employee-driven philanthropic and charitable efforts, and active and engaged volunteerism in the communities where we live and work.

We also believe our colleagues, and the outstanding work they do to support C&F's social impact efforts, are our greatest asset. Our mission to attract, retain and support diverse talent is representative of different life experiences and educational levels, genders, races, sexual orientations, cultural backgrounds, religions, and differing abilities and age groups. Belonging@C&F celebrates our employees, and each and every day we strive to make this great place to work an even better one.

So how does it all come together? Let's take a more detailed look at what we accomplished in these areas in 2021.

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Crum & Forster made donations to organizations in 44 states and the District of Columbia.

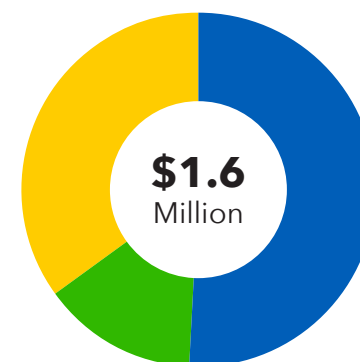


Charitable Giving

C&F is unwavering in our commitment to supporting the communities where our employees live and work. Our programs demonstrate our passion for driving positive change among the diverse groups we serve through both charitable giving and community service and engagement.

Through our Corporate Giving and our employee-driven efforts, which include our Charitable Impact Committee (CIC), C&F Cares and Volunteerism, we demonstrate our longstanding culture of charitable giving. In fact, it's in our DNA! Our parent company Fairfax Financial Holdings Limited, since 1991, has made cumulative donations of nearly \$262 million to charitable causes.

In 2021, through our Corporate Giving, C&F Cares and CIC initiatives, C&F gave more than \$1.6 million, while our employee volunteers supported numerous local initiatives with more than 5,200 hours of service. In fact, over the past decade, C&F has given more than \$20.4 million and our colleagues have given over 47,400 hours of community assistance. We look to build on those efforts in 2022.



2021 Charitable Giving

Corporate	51%
C&F Cares	14%
CIC	35%

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Below are highlights from each corporate giving discipline:

C&F Corporate Giving – C&F firmly believes we have a responsibility to provide support to organizations where our employees live and work. Through a rigorous evaluation process, we identify entities based on need and location. To that end, C&F donated more than \$821,000 to organizations across the country in 2021. Included among those were:

- ▶ [Boys & Girls Clubs of America](#), a 160-year-old organization aimed at enabling all young people, especially those who need it the most, to reach their potential as productive, caring, responsible citizens. C&F supports multiple Boys & Girls Club locations across the United States.
- ▶ [Redwoods Group Foundation](#), a not-for-profit group that focuses on child sexual abuse prevention, drowning prevention and social entrepreneurship. The Foundation seeks to transform communities by identifying how social harms happen and developing solutions to the root causes of that harm.
- ▶ [Tri-County Scholarship Fund](#), which provides opportunity for financially needy N.J. children – without regard to race or religion – by offering scholarships to better, safer and values-based independent schools that help students reach their full potential.
- ▶ [Foundation for Morristown Medical Center](#), a nonprofit, public foundation that strives towards inspiring community philanthropy to advance exceptional health care for patients at Morristown Medical Center and Goryeb Children's Hospital. C&F is in the midst of a five-year, \$250,000 pledge, one that has played a vital role in supporting the hospital's initiative to add two floors to the Gagnon Cardiovascular Institute, as well as offer peace-of-mind to dozens of heart patients.
- ▶ [St. John's University Maurice R. Greenberg School of Risk Management](#), Insurance and Actuarial Science, a global leader in risk and insurance education and training and draws candidates from all regions of the world.

Helping to Fight Hunger

Food insecurity remains a problem for nearly 14 million Americans. That's why C&F partnered with O'Toole Scrivo, one of N.J.'s fastest growing law firms, to donate \$80,000 to food banks across the country at Thanksgiving. Recipients included Table of Hope and The Sharing Place, both in New Jersey; Forgotten Harvest in Michigan; The Houston Food Bank in Texas; Food Bank for NYC in New York; Inter-Faith Food Shuttle in North Carolina; CAPCA in Arkansas, and The Greater Chicago Food Depository in Illinois.

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Charitable Impact Committee (CIC) – The CIC bridges the gap between employees, the local communities and C&F’s corporate commitment to giving. It is comprised of employees from various divisions and geographic locations across the United States, and focuses on providing donations to local charities and organizations that are in need of funding. The most exciting part about this initiative is that the nominations come from our valued employees.

Through the CIC, this year C&F provided \$220,000 to 20 organizations around the country, including:

- ▶ [Brian’s Angels](#), a homeless outreach organization in Bristol, Conn., that provides items such as toiletries, non-perishable foods, clothing (such as socks, thermal sets, underwear, shoes, coats), temporary shelter, and supplies.
- ▶ [LGBTQ Center of Durham](#), a North Carolina-based group that supports LGBTQ+ people through services, programming, resources, and support networks that center their wellbeing and allow them to thrive.
- ▶ [Life is Good No Matter What](#), an Ohio-based organization that provides adults facing life-threatening cancers with an escape from the label of “cancer patient,” allowing them to remember what it’s like to feel normal, if just for a day. Since its founding in 2012, the non-profit organization granted nearly 60 escapes to adults.

“I wanted to send a sincere thank you for your support and willingness to believe in us. This donation is perfectly timed as we see a spike in folks seeking services as the world reopens and their needs remain present. Having your support reminds us that people have noticed we are doing the work and being able to share that with the staff makes my day.”

J. Clapp, Executive Director,
LGBTQ Center of Durham

“nourish.NJ is honored to partner with Crum & Forster and their dedicated employees. Together we are committed to building stronger communities across a broad range of cultures, backgrounds and experiences. Since 2007, Crum & Forster has helped change people’s lives by supporting our programs and resources that address the root causes of hunger, poverty and homelessness.”

Nancy Rudgers, Director of Development,
nourish.NJ

“We are grateful for the tremendous support from Crum & Forster, which, along with the generosity of other local corporate and private contributors, has enabled us to house all of our cardiac patients under the same roof - improving safety, efficiency and workflow. C&F’s philanthropic support has been instrumental in the hospital’s growth and success. They are a tremendous corporate partner.”

Dr. Linda Gillam, Dorothy and Lloyd Huck Chair
Department of Cardiovascular Medicine and Medical Director,
Cardiovascular Service Line
Morristown Medical Center/Atlantic Health System

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C&F Cares – The C&F Cares program enables our employees to continue supporting the 501(c)(3) organizations that are the most meaningful to them. We support our employees' generosity by providing a strong company match to both employee giving and charity hours up to \$10,000 per calendar year. Through this program, in 2021 our employees personally donated 3,338 volunteer hours and more than \$573,000 to 784 causes.

Here are some of the ways C&F employees gave back through the C&F Cares program:

- ▶ Employees responded to the Texas winter storm disaster by donating \$8,000 to four organizations providing meals and shelter to the community. After C&F's 2-to-1 match, a total of \$24,000 was donated.
- ▶ Employees responded to the COVID-19 Crisis in India, where some of our employees and partners live. Employees donated more than \$10,000, which was matched 2-to-1 by C&F for a total of \$30,000 donated to three organizations providing support and relief.



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Volunteerism – As C&F offices began to re-open two years into the global pandemic, employees were eager to get back to group volunteer efforts. We were able to continue providing much-needed volunteer support to local communities where we live and work. C&F believes it brings personal joy and satisfaction to participate in the many and varied community and charitable activities that interest our employees.

Since 2012, our colleagues have donated more than 47,400 hours of community service – including more than 5,200 in 2021!

- ▶ C&F employees in New Jersey kicked off 2021 by volunteering for [Interfaith Food Pantry](#) at the organization's outdoor Farmers Market. Our employees and their family members packed produce and placed bags of food into the trunks of clients' vehicles, providing 3,254 pounds of produce to 116 families in need in just two hours.
- ▶ Representatives from our C&F Surplus & Specialty, Surety, Commercial Lines and Property divisions in the Glastonbury, CT., offices volunteered at [The Cheshire Half Marathon & 5K event](#), which raised more than \$100,000 for state residents living with special needs.
- ▶ Our LatinX Employee Resource Group hosted a volunteer project benefiting [Kids' Meals](#), an organization that delivers free, healthy meals, year-round, to about 7,000 homes of children age five or under in the Houston, TX, area which has a large Hispanic population. The meals are distributed in brown paper lunch bags. Kids' Meals needs over 1.5 million lunch bags a year to deliver these meals. To help make these lunch bags special, volunteers decorate them, using markers, crayons, stamps, stickers, riddles, jokes or words of encouragement. The LatinX Employee Resource Group gathered via Zoom to decorate 340 lunch bags for Kids' Meals.
- ▶ C&F also began a relationship with the [All Stars Project](#). In its Development School for Youth (DSY), young people from inner cities learn to perform as professionals, and they partner with business leaders across the country who conduct development workshops. In March, 21 C&F employees volunteered their time at a resume-building workshop. Employees were paired with DSY Young People to help them realize their potential through their resumes.
- ▶ C&F's WAVE (Women Amplifying Value and Equity) Employee Resource Group partnered with [SHE Wins Inc.](#) to host a virtual career day and resume workshop for young women from Newark, NJ, who heard from panelists about their different career paths that led them to Crum & Forster. About 20 C&F volunteers then worked one on one with each young woman to create or improve their resume.

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C&F recognizes that each of our team members has different identities and brings forward unique perspectives, experiences and talents. We believe that when we amplify all voices, we enhance our ability to collaborate and achieve success.

Through our partnerships with diverse non-profit organizations across the nation, we are committed to supporting our communities and the future of C&F. In 2021, we created a Leadership Development Program with at least 50% of interns self-identifying as a diverse individual. We also worked with our non-profit partners, many of whom serve the underserved, to create high school level immersion programs and mentoring.

Inclusivity Council

Our commitment to the spirit of diversity, equity and inclusivity is underscored by our Inclusivity Council, which is comprised of a diverse group of cross-divisional senior leaders who are passionate about and committed to furthering these efforts.

The mission of the Inclusivity Council is to foster an environment that encourages increased diversity across the organization, establishes and advances a culture of equity and belonging, and amplifies each employee's potential by making C&F a safe place for everyone.

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Employee Resource Groups

Our dynamic Employee Resource Groups (ERGs) collaborate to foster a diverse, inclusive workplace that is aligned with C&F's mission, values, goals, business practices and objectives. Our ERGs, which also serve to develop future leaders and enhance employee engagement, are:



Advocates for Black
Equity (ABES)



C&F Pride



Differing Abilities



LatinX



Asian American
Pacific Islander (AAPA)



Women Amplifying
Value & Equity (WAVE)

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C&F's Asian American and Pacific Islander Employee Resource Group learned the history behind origami cranes then made 1,000 by Thanksgiving 2021. The group donated the cranes to C&F's community partners to decorate schools and senior resource centers.



C&F is a Gold Sponsor of the [National African American Insurance Association \(NAAIA\)](#), which was established to create a network among people of color and others employed in or affiliated with the insurance industry. Six C&F employees attended NAAIA's Leadership Development series. The two-day virtual experience focused on professional development and career success. Seminars included "Being Black, Male & Successful in Corporate America," "Moving from Invisible to Invigorated - Maximizing the Potential for Everyone," and "Black Women Ready to Lead."



Our Differing Abilities Employee Resource Group partnered with [JESPY House](#), a nonprofit organization that enables adults with intellectual and developmental disabilities to achieve their full potential and lead independent lives. C&F made a donation that will help JESPY House further its mission of providing an environment where people with disabilities live and work together regardless of race, color, religion, creed, sexual orientation, gender identity, national origin, or ancestry.



C&F partnered with [PFLAG](#) for an informative and insightful conversation on Allyship in the workplace. This seminar provided participants with critical strategies and tools needed to help allies break through the barriers and be part of creating real inclusion. C&F believes open dialogue will further strengthen the company's standing as a supportive and inclusive place to work.



C&F's LatinX Employee Resource Group nominated the [Latino Educational Achievement Partnership \(LEAP\)](#) for corporate funding. LEAP empowers children in Durham, N.C., to achieve academic success by providing high quality, dual-language preschool and ongoing support throughout middle school. C&F's donation made it possible for LEAP to open another classroom for three-year olds.



C&F partnered with [SHE Wins Inc.](#) to host a virtual career day and resume workshop for young women from Newark, NJ who heard from panelists about their different career paths that led them to Crum & Forster. About 20 C&F volunteers then worked one-on-one with each young woman to create or improve their resume.

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Just as C&F's commitment to the communities in which we live and work is part of our DNA, so too is C&F's focus on our employees, the company's most important and valuable asset. We are deeply invested in the health, wealth and overall welfare of our colleagues and their families.

Through our Health and Wellness Programs, the company offers a wide array of employee-focused resources to support both physical and mental well-being, parenting, education and training and work/life balance.

Our high-touch Employee Assistance Program provides our employees with the support they may need to resolve issues affecting their health, well-being, family life or job performance.

With access to personal health advocates and free counseling sessions, our employees are better equipped to manage day-to-day challenges and sudden critical events. The company provides these free services to all employees and their extended families through Health Advocate, a national patient advocacy and assistance company.

Our coaching programs, available to employees enrolled in any one of C&F's comprehensive medical programs, provide confidential assistance with smoking cessation, stress management, weight loss, hypertension and diabetes, to name a few. There is also an Enhanced Healthy Maternity Program for employees, in which they receive free pregnancy resources and ongoing nurse support, plus they can earn up to \$150 in incentives.

C&F's nutrition initiative helps our employees lose weight and eat healthier by offering a discounted price and a 50% company subsidy to Weight Watchers online resources and virtual meetings. In 2021, we also improved the Weight Watchers program to offer the subsidy/discounts for family members.

And our physical activities like team challenges, corporate-sponsored runs/walks and virtual group exercise classes encourage employees to stay active and move more.

A number of our wellness programs were enhanced in 2021. For example, we...

- ▶ Increased our paid parental leave from six weeks to 12 weeks.
- ▶ Expanded mental health services. In response to the COVID-19 pandemic, we enhanced our mental health services offerings, adding virtual telemedicine visits for behavioral health issues and expanding the number of FREE counseling sessions under our Employee Assistance Program from five to eight.
- ▶ Launched a Headspace Meditation Pilot that will continue to be offered in 2022.
- ▶ Expanded our adoption reimbursement benefit to include Second and Step Parent adoption expenses. This program provides benefits when an employee is completing an adoption, step-parent adoption or second parent adoption with a domestic partner (where permitted under state law).

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C&F was recognized by these leading organizations for our employee-focused programs:



American Heart Association 2021 Workplace Health Achievement – Gold Level – for our implementation of high quality workplace health programs, which builds a culture of good health for our employees. The Gold Level represents the highest level of recognition in this area.



Aetna 2021 Above and Beyond Workplace Well-being – Silver Award Winner – which celebrates our strong commitment to create a healthier workplace for employees through innovative wellness and support programs.



The Dave Thomas 100 Best Adoption Friendly Workplaces 2021 – Ranked #40 – recognizing C&F's robust adoption assistance program. Our program reimburses up to \$10,000 for domestic or foreign adoptions, including recently expanded coverage for step-parent and second parent adoptions with a domestic partner. C&F also is proud to provide qualifying mothers, fathers and/or domestic partners (regardless of gender) with up to 12 weeks of paid parental leave at up to 100% of actual base salary to care for and bond with their newborn or newly placed child, including adoption and/or foster care.

C&F Recognized as a Great Place to Work!

In July 2021, C&F was Certified™ As a [Great Place to Work by the Great Place to Work® \(GPTW\)](#) organization, widely recognized as the authority on benchmarking workplace culture. GPTW cited C&F's work in strengthening our focus on diversity, equity and inclusion, as well as successfully dealing with myriad issues associated with the pandemic. In addition, we scored high marks for our comprehensive suite of benefit programs, along with our historically strong commitment to corporate social responsibility.



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Crum & Forster (C&F) provides market-leading property, casualty, accident & health, and specialty insurance solutions. Bolstered by an "A" (Excellent) financial strength rating from AM Best, we are a true underwriting company, with a 200-year history of helping our customers manage risk with laser-focused expertise, integrity and discipline.

Fast-moving and responsive, we are fueled by teams of professionals who bring deep knowledge and talent to the broad array of markets we serve. Our people are empowered to problem-solve with you and make smart, swift and bold decisions. We work efficiently so you can too, and are continually investing in digital tools and technology to enhance service, convenience, and efficiency for all our stakeholders.

Our commitment to our valued customers and diverse distribution channels is underscored by our proactive engagement, meticulous attention to detail, and service, all designed to exceed expectations. You can count on C&F to be forthright and transparent as we precision-underwrite solutions that fit your needs and demonstrate that your partnership is our priority, year after year.

"A" (Excellent)
AM Best, 2021

\$3.7 Billion
Gross Premium Written*

95.9%
Combined Ratio*

*As of December 31, 2021