

SECTOR & GEOGRAPHIC REGION DEFINITIONS

This schedule defines the Sector & Geographic Region definitions, approved by the Board of Directors, to be used for the purposes of reporting Unmodified Gross Assets and Named Windstorm Unmodified Gross Assets pursuant to Sections IV.C and IV.D of the Rating & Premium Plan. For the avoidance of doubt, this schedule is reproduced for convenience only; it does not form part of the Rating & Premium Plan and should not be used for any coverage guidance or interpretation. The language of the policies shall be controlling in all cases.

The definitions of the terms defined in the Shareholders' Agreement and exhibits thereto are incorporated by reference into this Schedule.

SECTOR DEFINITIONS

The Sector definitions, as approved by the Board of Directors on December 7, 2021 (effective January 1, 2022), are as follows:

“Biofuels & Biochemicals” means the Sector for reporting Unmodified Gross Assets in respect of companies or business operations engaged in the manufacturing, refining, transportation (excluding Pipeline Operations), distribution, marketing, and/or sale of biofuels and/or biochemicals.

“Electrical Storage” means the Sector for reporting Unmodified Gross Assets of companies or business operations engaged in the storage of electrical energy.

“Electric Utilities” means the Sector for reporting Unmodified Gross Assets (other than those accounted for under another business Sector) of companies or business operations engaged in the generation (excluding co-generation electricity plants located within or adjacent to refinery complexes), transmission, distribution, marketing, and/or sale of electrical energy.

“Hydrogen” means the Sector for reporting Unmodified Gross Assets in respect of companies or business operations engaged in the manufacturing, transportation (excluding Pipeline Operations), distribution, marketing, and/or sale of hydrogen.

“Mining” means the Sector for reporting Unmodified Gross Assets of companies or business operations engaged in the exploration, mining, and/or extraction of:

- (1) mineral deposits or ores,
- (2) coal,
- (3) oil sands for transportation to extraction plants, and/or
- (4) bitumen by a hot-water wash (often referred to as the steam process).

“Offshore Carbon Capture & Storage” means the Sector for reporting Unmodified Gross Assets that are physically located Offshore (including Pipelines) in respect of companies or business operations engaged in the capture, transportation, processing, storage, and/or sequestration of carbon dioxide.



“Offshore Exploration & Production” means the Sector for reporting Unmodified Gross Assets that are physically located Offshore (including Pipelines) in respect of companies or business operations engaged in the exploration, development, production, processing, and/or on-site storage of hydrocarbons.

“Offshore Wind” means the Sector for reporting Unmodified Gross Assets that are physically located Offshore (including cables) in respect of companies or business operations engaged in the generation, and/or transmission of electrical energy from wind energy resources.

“Onshore Carbon Capture & Storage” means the Sector for reporting Unmodified Gross Assets that are physically located Onshore in respect of companies or business operations engaged in the capture, transportation, processing, storage, and/or sequestration of carbon dioxide.

“Onshore Exploration & Production” means the Sector for reporting Unmodified Gross Assets that are physically located Onshore in respect of companies or business operations engaged in

- (1) the exploration, development, production, processing, and/or on-site storage of hydrocarbons, and/or
- (2) the extraction of bitumen from oil sands by the Steam Assisted Gravity Drainage Process (SAGD) (the drilling of injection and production wells, steam injection in order to separate the bitumen from the sand, and collection of the bitumen and pumping it to the surface).

“Onshore Wind” means the Sector for reporting Unmodified Gross Assets that are physically located Onshore in respect of companies or business operations engaged in the generation, and/or transmission of electrical energy from wind energy resources.

“Other” means the Sector for reporting Unmodified Gross Assets that do not qualify under any of the other Sector definitions.

“Pharmaceuticals” means the Sector for reporting Unmodified Gross Assets of companies or business operations engaged in the discovery, development, manufacturing, and/or marketing of vaccines, prescription and over-the-counter medicines, and/or health-related products for humans and/or animals.

“Pipeline Operations” means the Sector for reporting Unmodified Gross Assets that are physically located Onshore (other than those accounted for under another business Sector) in respect of:

- (1) companies or business operations engaged in the transportation via Pipelines, processing, terminaling, and/or storage of fluids, and/or
- (2) underground cables.

“Refining & Marketing / Chemicals” means the Sector for reporting Unmodified Gross Assets (other than those accounted for under another business Sector) in respect of:

- (1) companies or business operations engaged in the manufacturing, refining, transportation (excluding Pipeline Operations), distribution, marketing, and/or sale of:
 - (a) motor gasoline,
 - (b) distillate fuels,



- (c) lubricants,
 - (d) synthetic crude oil refined (upgraded) from bitumen extracted from oil sands,
 - (e) other refined products derived from hydrocarbons (including synthetic crude oil), and/or
 - (f) chemicals of all types other than Pharmaceuticals, and/or
- (2) co-generation electricity plants located within or adjacent to refinery complexes.

“**Solar**” means the Sector for reporting Unmodified Gross Assets of companies or business operations engaged in the generation, and/or transmission of electrical energy from solar energy resources.

Note: Inventories should be classified under the business sector in which they are accounted for.



GEOGRAPHIC REGION DEFINITIONS

The maps presented below are for illustrative purposes only, the Geographic Region definitions are controlling.

The Geographic Region definitions, as approved by the Board of Directors on December 6, 2012, and subsequently amended on March 21, 2017 (effective January 1, 2018), are as follows:

The “**Offshore Gulf of Mexico Geographic Region**” is the Offshore portion of the Gulf Of Mexico.



The “**Onshore Gulf of Mexico Geographic Region**” is the Onshore Coastal areas appurtenant to (and islands within) the Offshore Gulf of Mexico Geographic Region.

The “**Offshore Upper Atlantic Geographic Region**” is the portion of the Atlantic Basin (i.e., Offshore areas only) bounded to the south by the latitude of the most easterly point of the border of the states of Florida and Georgia.



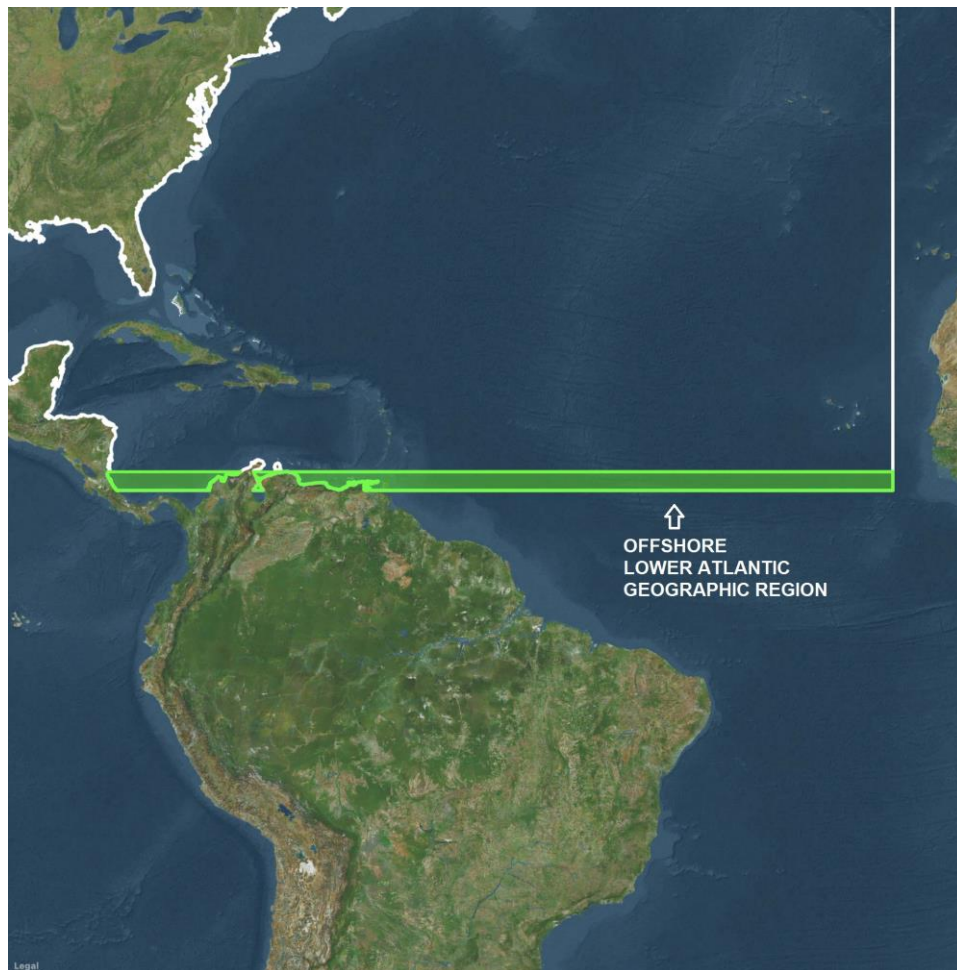
The “**Onshore Upper Atlantic Geographic Region**” is the Onshore Coastal areas appurtenant to (and islands within) the Offshore Upper Atlantic Geographic Region.

The “**Offshore Non-Gulf of Mexico, Caribbean & Mid-Atlantic Geographic Region**” is the portion of the Atlantic Basin (i.e., Offshore areas only) bounded to the west and north-west by the Offshore Gulf of Mexico Geographic Region and bounded to the north by the latitude of the most easterly point of the border of the states of Florida and Georgia, and bounded to the south by latitude 11.5° north.



The “**Onshore Non-Gulf of Mexico, Caribbean & Mid-Atlantic Geographic Region**” is the Onshore Coastal areas appurtenant to (and islands within) the Offshore Non-Gulf of Mexico, Caribbean & Mid-Atlantic Geographic Region.

The “**Offshore Lower Atlantic Geographic Region**” is the portion of the Atlantic Basin (i.e., Offshore areas only) bounded to the north by latitude 11.5° north.



The “**Onshore Lower Atlantic Geographic Region**” is the Onshore Coastal areas appurtenant to (and islands within) the Offshore Lower Atlantic Geographic Region.
