



A Great Place to Work!

At Crum & Forster, we believe that our people are our most important asset. We are deeply invested in our employees and their dependents - their health, wealth and overall well-being.

Every day, we strive to make a great place to work an even better place to work. We do this by listening and considering the whole person who comes to work for us - their wellness, ongoing learning and growth, spirit of the community and competitive compensation and benefits.

**DIVERSITY, EQUITY
& INCLUSION**

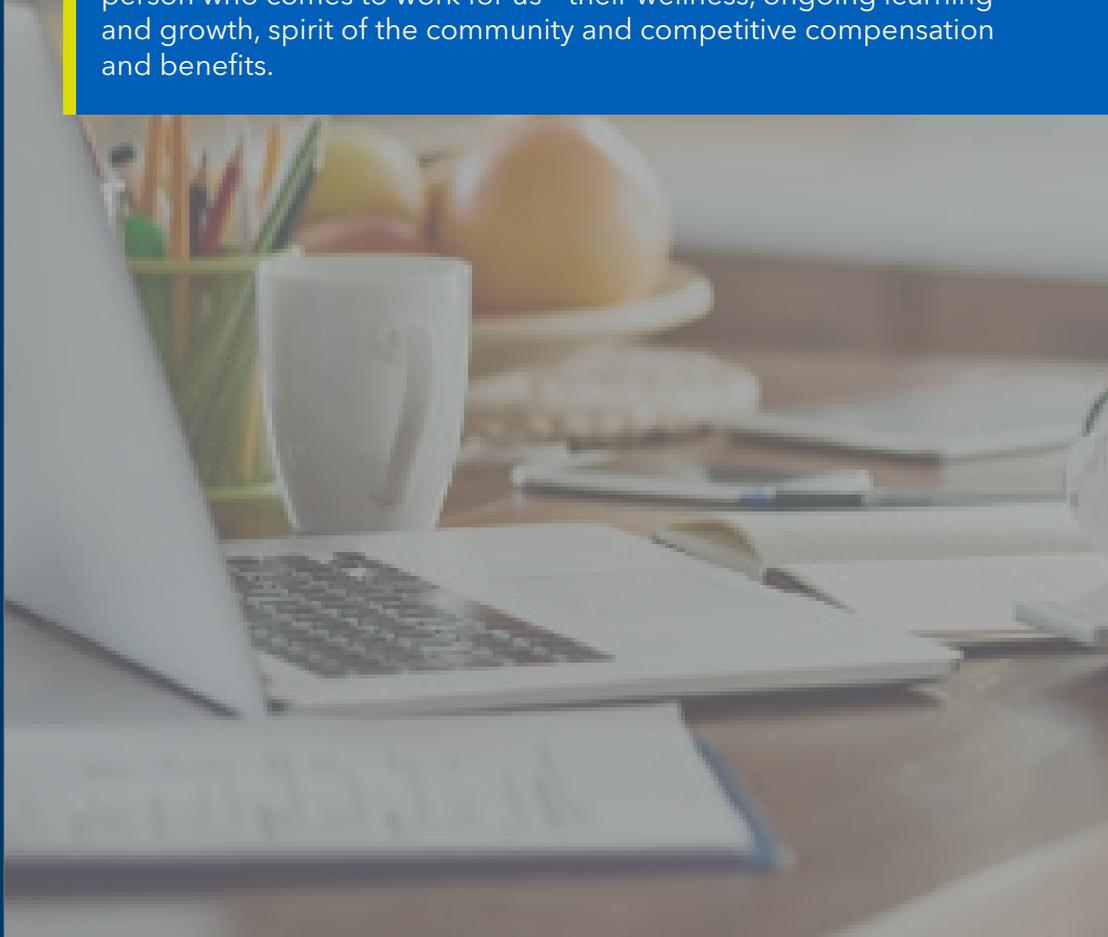
**COPORATE SOCIAL
RESPONSIBILITY**

WELLNESS

**LEARNING
& DEVELOPMENT**



EST. 1822





What Do We Value?

Our outstanding colleagues are – and have always been – the key to our success. And we believe in fostering an environment where everyone can bring their true selves to the workplace.



DIVERSITY, EQUITY & INCLUSION

With six active Employee Resource Groups and an Executive Inclusivity Council, C&F values the diverse voices of all our people. It is our mission to attract, retain and support diverse talent that is representative of different life experiences and educational levels, genders, races, sexual orientations, cultural backgrounds, religions, differing abilities and age groups. Belonging@C&F highlights and celebrates our employees' diverse and wide-ranging experiences, identities and opinions.

CORPORATE SOCIAL RESPONSIBILITY

Crum & Forster believes that social responsibility is at the heart of doing good business. We are committed to supporting the communities where our employees live and work through the causes and initiatives that service diverse and underserved groups. We lead with purpose through a combination of corporate- and employee-driven giving, coupled with hands-on involvement. In 2020, Crum & Forster donated \$1.5 million, primarily to food banks, educational programs, youth-serving organizations and many other programs affected by the disruption and financial uncertainty created by the COVID-19 pandemic. Our Charitable Impact Committee (CIC) is an employee-directed giving initiative that focuses on non-profit organizations that are local to where our employees live and work. The CIC, comprised of C&F colleagues, accepts employee nominations for organizations to support throughout the year. In 2020, the CIC donated \$200,000 to 17 organizations across the United States. The C&F Cares program enables our employees to continue supporting the organizations that are meaningful to them. We support our employees' generosity by providing a strong 100% company match to both employee giving and charity hours up to \$10,000 per calendar year. Through this program, in 2020 our employees personally donated \$420,000 to nearly 700 causes and logged more than 6,500 hours of community service.

WELLNESS

We provide comprehensive benefits and employee activities that encourage and support physical, mental and financial wellness.

LEARNING & DEVELOPMENT

Last year our employees took more than 5,000 courses to support their career growth! We also offer a variety of learning programs to support ongoing professional education, as well as career and leadership skills. To emphasize our commitment, we offer a Tuition Reimbursement Program for undergraduate and Master's degrees, as well as specific industry certifications.



"Our employees are encouraged to grow and enhance their careers with us by using our learning management system, which enables them to access a wide array of learning content and a custom curriculum."

C&F Cares About...



YOUR PHYSICAL WELLNESS

Health Savings Account for Consumer-Driven Plans (HDHP) C&F gives participants up to \$2,000 per year.

Medical and Dental

Freedom to choose the type of plan that works for you and your budget from consumer-driven (HDHPs) to an Open choice PPO. Teledoc access for ultimate flexibility.

Health Care, Dependent Care and Transportation Flexible Spending Accounts enable you to take advantage of pre-tax benefits.

Medical Concierge to make navigating the healthcare world a little easier for our employees.

Company-sponsored Wellness Programs, including discounts for Fitness centers, Fitbit Programs, Weight Watchers™, on-site fitness programs in select locations, as well as other convenience services.



YOUR FINANCIAL FUTURE

Retirement Savings 401k Plan, Roth and After Tax 75% match up to 6% of pre-tax contributions, plus an additional contribution when annual objectives are met. For the past two years, C&F contributed an additional 2.75% of employees' regular base pay (subject to change).

Fairfax Employee Share Purchase Plan

Share in the success of our parent company, Fairfax Financial Holdings Limited, by directing up to 10% of your salary toward the purchase of common stock and receive a match of 30% within each payroll period. Additionally, you may be eligible for an additional 20% match when underwriting profit goals are met.

C&F College Scholarship Program Providing financial assistance to children of C&F employees, the company awards up to 10 scholarships per year.



SUPPORT MANAGING WORK & LIFE

Flexible Workplace Model encourages employees to choose how they work most productively.

Generous Time Off Benefits, including Vacation, Sick and Safe Time and Holidays.

Short- and Long-Term Disability, including company-provided salary continuation for up to 26 weeks.

Life and AD&D Insurance at no cost to you, with an option to participate in supplemental plans at a discounted employee rate.

Adoption Assistance Program

C&F is proud to be recognized as one of the 100 Best Adoption-Friendly Workplaces by the Dave Thomas Foundation, with up to \$10,000 in financial support for expenses and paid time off after placement.



Other Optional Benefits including Discounted Pet Insurance, Travel Protection friends and Family Discount, Group Legal Services. Cellular program discounts, Identify Theft Protection.





THE FAIRFAX FAMILY

As part of Fairfax Financial Holdings, Crum & Forster is a member of a family of companies with a culture that is both unique and compassionate.

Fairfax is built on a set of Guiding Principles that promote the idea that C&F, our sister companies and our people have tremendous power to transform the communities where we live and work by doing well and in the process, doing good.

Among those principles:

- We are team players - no "egos."
- We are hardworking but not at the expense of our families.
- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are entrepreneurial. We encourage calculated risk-taking. It is all right to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun - at work!

Our core values make Crum & Forster a place where you can balance work and life in a meaningful way and achieve success in your career.

For additional information about Crum & Forster and our Great Place to Work, please reach out to us at HR.Recruiting@cfins.com

The information in this booklet is a summary of the benefits provided by each plan. Crum & Forster reserves the right to amend or terminate the plans and the benefits provided. In any case where the information in this booklet differs from the Plan document, the Plan document will be considered the accurate and reliable source.

