



Porch Group Corporate Presentation

August 2026



Disclaimers

Financial Targets

Porch is providing guidance and targets for future periods in this presentation, based on current market conditions, assumptions, and expectations as of the date of this presentation. Actual results may vary due to a number of factors, and there is no guarantee that we will be able to achieve these results. Please refer to the below for important disclaimers and a description of these factors. Certain company guidance and forward-looking targets in this presentation exclude the Reciprocal. For the avoidance of doubt, guidance does not include the future results of the Reciprocal. While we consolidate the Reciprocal's results into Porch GAAP financial statements, the Reciprocal results are allocated to noncontrolling interest owned by the Reciprocal members and not to Porch Shareholders and, therefore, are excluded from guidance for Adjusted EBITDA (Excluding Reciprocal).

Forward-Looking Statements

Certain statements in this presentation are considered forward-looking statements as defined by the Private Securities Litigation Reform Act of 1995. These statements are based on the beliefs and assumptions of management. Although we believe that our plans, intentions, and expectations reflected in or suggested by these forward-looking statements are reasonable, we cannot assure you that we will achieve or realize these plans, intentions, or expectations. Forward-looking statements are inherently subject to risks, uncertainties, and assumptions. Generally, statements that are not historical facts, including statements concerning our financial outlook and guidance, future financial performance and results, possible or assumed future actions, business strategies, events, or results of operations, are forward-looking statements. These statements may be preceded by, followed by, or include the words "believe," "estimate," "expect," "project," "forecast," "may," "will," "should," "seek," "plan," "scheduled," "anticipate," "intend," or similar expressions.

Forward-looking statements are not guarantees of performance. You should not put undue reliance on these statements which speak only as of the date hereof. You should understand that the following important factors, among others, could affect our future results and could cause those results or other outcomes to differ materially from those expressed or implied in our forward-looking statements: expansion plans and opportunities, and managing growth, to build a consumer brand; the incidence, frequency, and severity of weather events, extensive wildfires, and other catastrophes; economic conditions, especially those affecting the housing, insurance, and financial markets; expectations regarding revenue, cost of revenue, operating expenses, and the ability to achieve and maintain future profitability; existing and developing federal and state laws and regulations, including with respect to insurance, warranty, privacy, information security, data protection, and taxation, and management's interpretation of and compliance with such laws and regulations; the structure, availability, and performance of the Reciprocal's and HOA's reinsurance programs to protect against loss and maintain their financial stability ratings and a healthy surplus, the success of which are dependent on a number of factors outside management's control; the possibility that a decline in our share price would result in a negative impact to the Reciprocal's surplus position and may require further financial support to enable the Reciprocal to meet applicable regulatory requirements and maintain financial stability rating; the possibility that a decline in our share price would result in a negative impact to our captive reinsurance business' capital and collateral portfolio, and may require further financial support to enable the captive reinsurance business to meet applicable regulatory requirements; uncertainties related to regulatory approval of insurance rates, policy forms, insurance products, license applications, acquisitions of businesses, or strategic initiatives, and other matters within the purview of insurance regulators (including the discount associated with the shares contributed to HOA, that were subsequently transferred to the Reciprocal in connection with the closing of the sale of HOA to the Reciprocal); the ability of the Company and its affiliates to successfully operate and manage the Reciprocal and our ability to successfully operate our businesses alongside a reciprocal exchange; our ability to implement our plans, forecasts and other expectations with respect to the Reciprocal and to realize expected synergies and/or convert policyholders from our existing insurance carrier business into policyholders of the Reciprocal; reliance on strategic, proprietary relationships to provide us with access to personal data and product information, and the ability to use such data and information to increase transaction volume and attract and retain customers; the ability to effectively integrate and leverage artificial intelligence and machine learning technologies; the ability to develop new, or enhance existing, products, services, and features and bring them to market in a timely manner; changes in capital requirements, and the ability to access capital when needed to provide statutory surplus; our ability to timely repay our outstanding indebtedness; the increased costs and initiatives required to address new legal and regulatory requirements arising from developments related to cybersecurity, privacy, and data governance and the increased costs and initiatives to protect against data breaches, cyber-attacks, virus or malware attacks, or other infiltrations or incidents affecting system integrity, availability, and performance; retaining and attracting skilled and experienced employees; costs related to being a public company; and other risks and uncertainties discussed in Part II, Item 1A, "Risk Factors," in our Annual Report on Form 10-K ("Annual Report") for the year ended December 31, 2025, and in our subsequent reports filed with the Securities and Exchange Commission ("SEC"), as well as those discussed elsewhere in this presentation, all of which are available on the SEC's website at www.sec.gov.

We caution you that the foregoing list may not contain all the risks to forward-looking statements made in this presentation. You should not rely upon forward-looking statements as predictions of future events. We have based the forward-looking statements contained in this release primarily on our current expectations and projections about future events and trends we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties, and other factors, including those described above and elsewhere in this presentation. We disclaim any obligation to update publicly any forward-looking statements, whether in response to new information, future events, or otherwise, except as required by applicable law.

Non-GAAP Financial Measures

This presentation includes non-GAAP financial measures such as Adjusted EBITDA (Excluding Reciprocal), Adjusted EBITDA (Excluding Reciprocal) % of RWP, Insurance Services Adjusted EBITDA, Insurance Services Adjusted EBITDA Margin, Insurance Services Adjusted EBITDA % of RWP, and Attritional Loss Ratio ("ALR"). See appendix for additional information.

Porch Investment Highlights



Massive Opportunities

U.S. Homeowners Insurance TAM
is ~\$200B
<2% penetration in TX (top state)



Defensible Strategy

Unique property data for ~90% of
U.S. homes creates best-in-class
Reciprocal results



Profitable & Predictable

\$122m '26 Adj EBITDA Guidance¹
\$660m Medium-Term Target²
Recurring and predictable revenue



Strong & Engaged Team

Founder-led
Long-term oriented
Building a truly great company



Record of Execution

Insurance Services Rule of 80
GAAP profitability
EOY 2026: <3x leverage



Ready to Scale

High incremental margins
24% Adj EBITDA % of RWP^{1,3}
Track record of successful M&A

¹) Refers to Adjusted EBITDA (Excluding Reciprocal) and Adjusted EBITDA (Excluding Reciprocal), which are non-GAAP financial measures. Please see slide 2 and appendix for important information regarding non-GAAP measures and financial targets. Mid-point of 2026 guidance used for Adjusted EBITDA (Excluding Reciprocal)

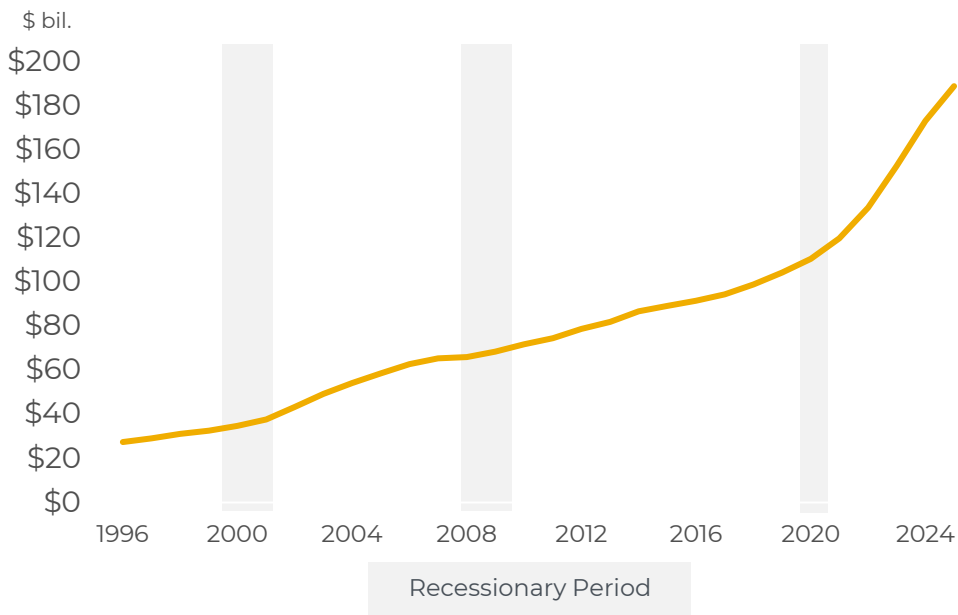
²) Medium-term Adjusted EBITDA (Excluding Reciprocal) target provided at the December 2024 Investor Day and updated in the Q1'25 earnings presentation

³) Based on trailing twelve-month Insurance Adj EBITDA (Excluding Reciprocal) % of RWP for the quarter ended June 30, 2026

Targeting U.S. Homeowners Insurance in a Compelling Way

As the manager of a 3rd party-owned Reciprocal, Porch participates in the large and growing US Homeowners Insurance market. We differentiate with a high margin, commission and fee-based business model with low earnings volatility. This results in predictable, high margin, recurring revenue.

US Homeowners Insurance Premiums¹



Secular Demand

- Homeowners insurance is required for nearly all homeowners



Premium Tailwinds (Through Cycles)

- Premiums resilient in recessions; lower rates = better housing
- Inflation scales premiums over time
- Weather can expand industry premium pools



Porch Model

- Fee-based management services structure helps separate Porch profitability from weather volatility and risk



AI & Industry Structure

- Insurance is a regulated claims-paying obligation, not a workflow
- Regulation + capital requirements create natural “moats”

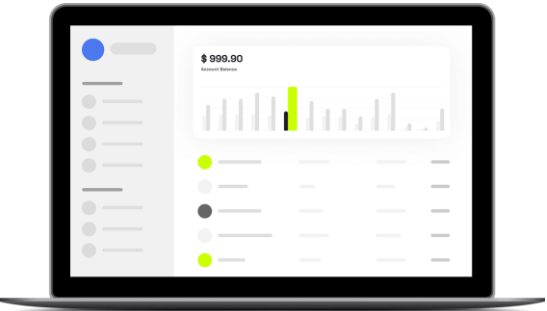
Notes:
1) Source: S&P Market Intelligence U.S. Total Homeowners Direct Written Premiums data through 2025.

**Our strategy drives
differentiation and
competitive advantages**

Porch: A New Kind Of Homeowners Insurance Company

Software & Data

Unique assets, strong SaaS margins and insights into US homebuyers



Unique data
& distribution

Insurance

Differentiators to win

Advantaged underwriting

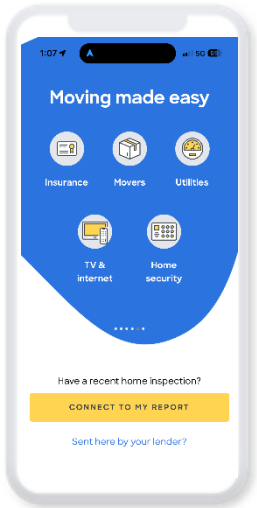
Best for homebuyers

More protection

Data Platform

Services for Consumers

Warranty, moving and home management services



Unique data
& experience

Software Brands Have **Strong Market Share** in Key Industries



Roughly half of all US home inspections¹



~40% of title transactions²



Leading POS software for mortgage



Measurement software for roofers

Notes:

- 1) ISN, Home Inspector Pro and Palmtech inspection volume as a percentage of estimated 2025 home inspections (total inspections as a percentage of average home sales estimates across National Association of Realtors, Mortgage Bankers Association and Fannie Mae)
- 2) Rynoh title transaction share is based on 2025 Rynoh transactions as a percentage of total US home sales and refinance transactions according to Mortgage Bankers Association

Our Data "Home Factors" Provides **Unique Property Insights**



Competitors know about **people and geographies** with little property data



We know how **people, geographies, and homes** are unique



We have Home Factors for
~90% of U.S. homes

With Unique Data, Reciprocal Aims to **Target Lower Risk Homes**

Higher prices for homes with more risk than the market realizes
Lower prices for homes with less than average risks

Higher Risk = Surcharge

Market Pricing

Lower Risk = Discount



Jack S

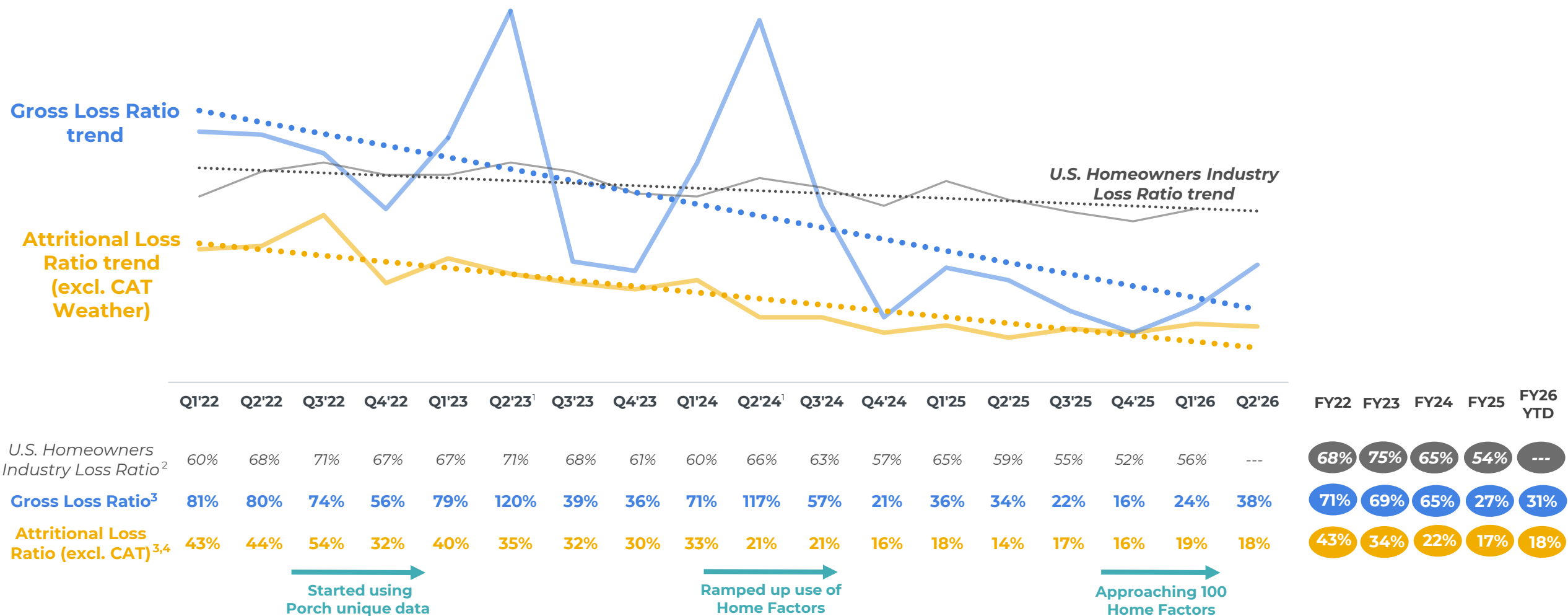
Water heater is 20 years old, in the attic, with rust



Jill P

Has a >100 amp electrical panel with no repairs needed

Better Risk Selection Drives Exceptional Reciprocal Results



Notes:

1) The increases in Gross Loss Ratio in Q2 '23 and Q2 '24 are related to weather events in Texas. At the Reciprocal, we have mitigated its volatility and exposure to weather by purchasing third-party Reinsurance at a \$35M retention per event limit.

2) Industry loss ratio represents direct losses incurred as a percentage of direct premiums earned less policyholder dividends for the U.S. Homeowners Multiple Peril industry, based on S&P Capital IQ Pro statutory data. Industry results are presented on a calendar-year basis and may include prior accident-year development.

3) Gross Loss Ratio and Attritional Loss Ratio (excl. CAT) are provided on a current accident year basis

4) Attritional loss ratio excludes catastrophic weather claims. Attritional loss ratio is a non-GAAP financial measure. Please see slide 2 and appendix for important information regarding non-GAAP measures.

2025 AM Best Report: Top Quartile Underwriting Performance

U.S. >\$350m Direct Premiums Earned: 2025 Direct Combined Ratio¹



Texas >\$50m Direct Premiums Earned: 2025 Direct Combined Ratio¹



Source: AM Best Market Share Report April 2026, showing homeowners peer group. For US carriers with >\$350m Direct Premiums Earned and for Texas carriers with >\$50m Direct Premiums Earned.

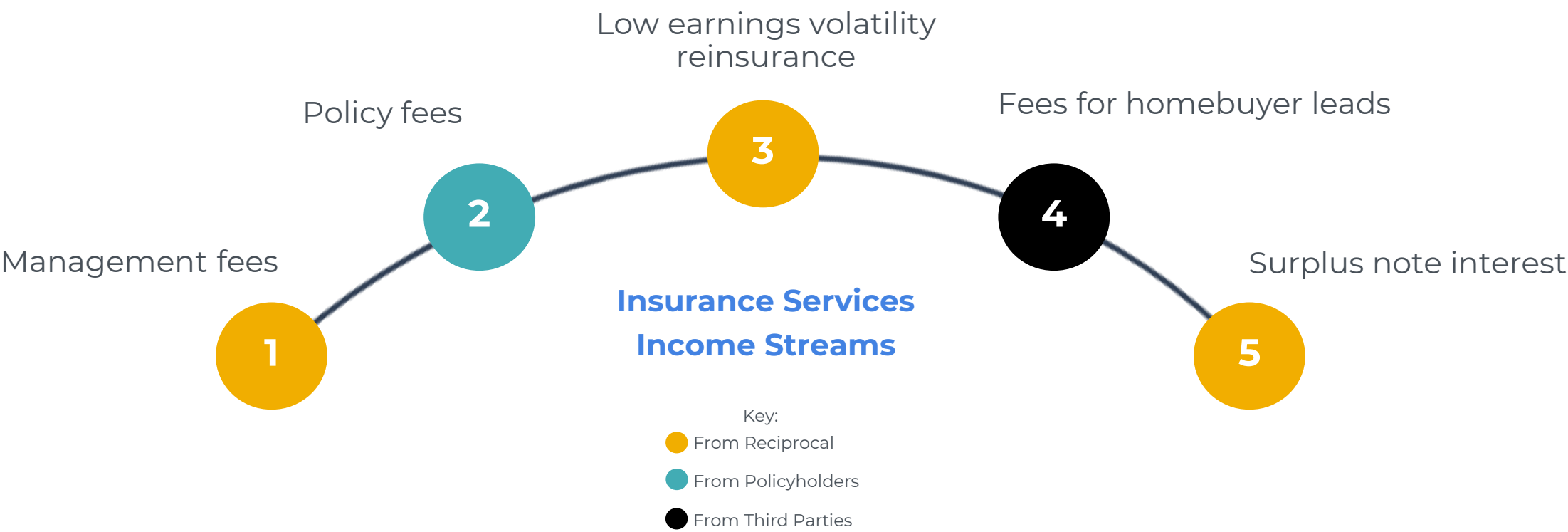
1) Gross Direct Combined Ratio ("DCR") as defined by AM Best, which is the sum of the Direct Loss and Loss Adjustment Expense Ratio, the Direct Policyholder Dividend Ratio, and the Underwriting Expense Ratio. Beginning in Q1'25, the Reciprocal's Direct Combined Ratio began including fees paid to Porch Group. Direct Combined Ratio Measures the company's overall underwriting profitability. A Direct Combined Ratio of less than 100 indicates a company is making an underwriting profit.

2) Insurance Services Adjusted EBITDA % of RWP is a non-GAAP financial measures. Please see slide 2 and appendix for important information regarding non-GAAP measures.

More Margin in the System, Better Results for Porch Shareholders

5 Income Streams Generate Strong Financial Results for Porch, while the Reciprocal also grows surplus

TTM Insurance Services Adj EBITDA % of RWP at 24%¹



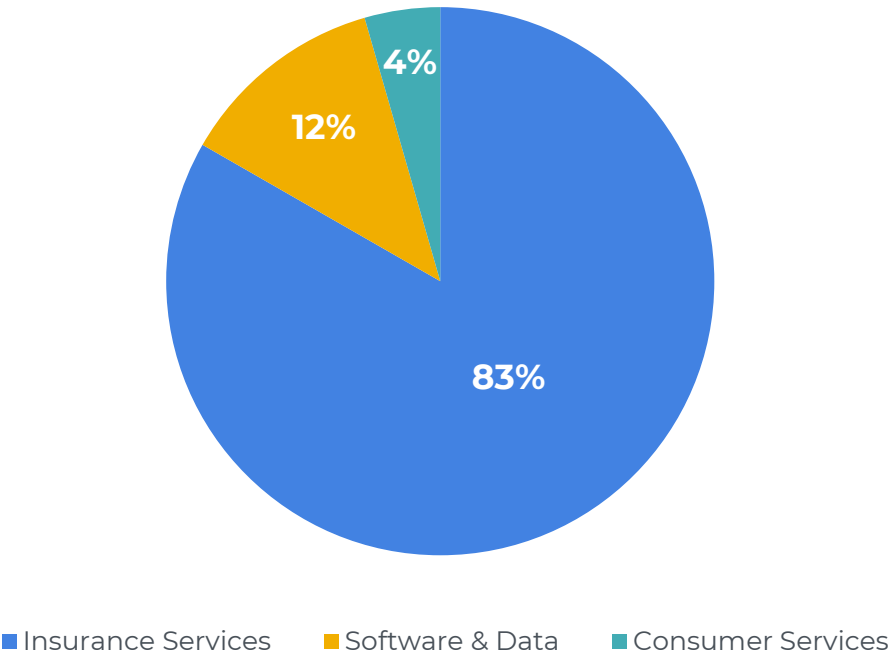
Notes:
All numbers are \$million unless otherwise stated.

1) Insurance Services Adjusted EBITDA % of RWP is presented on a trailing twelve-month basis for the quarter ended June 30, 2026. Insurance Services Adjusted EBITDA % of RWP is Insurance Services Adjusted EBITDA divided by RWP. Insurance Services Adjusted EBITDA and Insurance Services Adjusted EBITDA % of RWP are non-GAAP financial measures. Please refer to "Non-GAAP Financial Measures" in the Appendix for further details. Insurance Services Adjusted EBITDA % of RWP was 32% in Q2'26 and 24% on a trailing twelve-month basis.

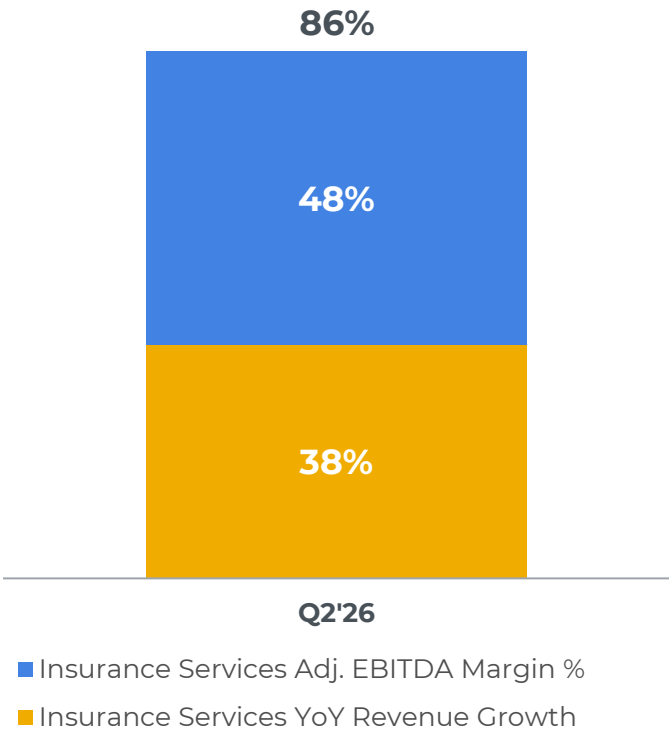
2) Our captive reinsurer provides reinsurance coverage for the Reciprocal for risks with low earnings volatility, such as non-catastrophic weather quota share. Our intent is to continue this quota share as we believe this is a long-term strategy to create capital efficiency for the Reciprocal and attractive, lower-risk economics for Porch shareholders.

Insurance Services is Porch's Largest Business & Rule of 80

Trailing Twelve-Month Mix: Adjusted EBITDA
(Excluding Reciprocal)



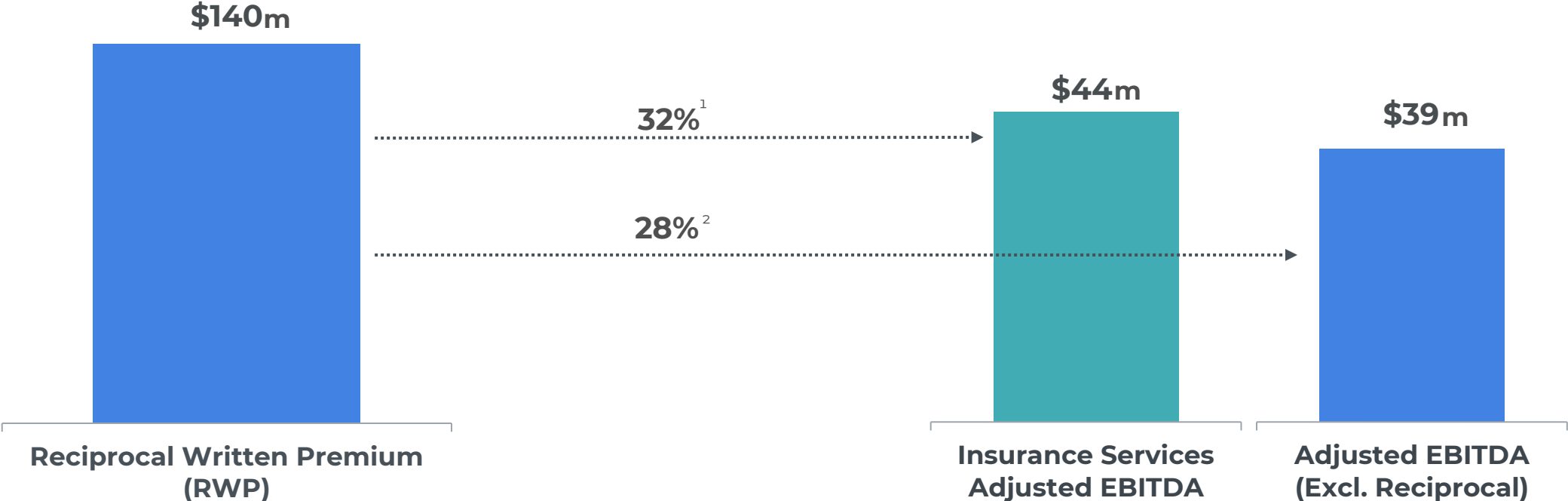
Insurance Services Rule of 80



Notes:
1) Trailing Twelve-Month mix is based on Q3'25 to Q2'26
2) Adjusted EBITDA (Excluding Reciprocal) mix is based on total segment Adjusted EBITDA excluding corporate-related expense
3) Adjusted EBITDA (Excluding Reciprocal) is a non-GAAP financial measure. Please see the Non-GAAP Financial Measures slide in the appendix for important information regarding non-GAAP measures.

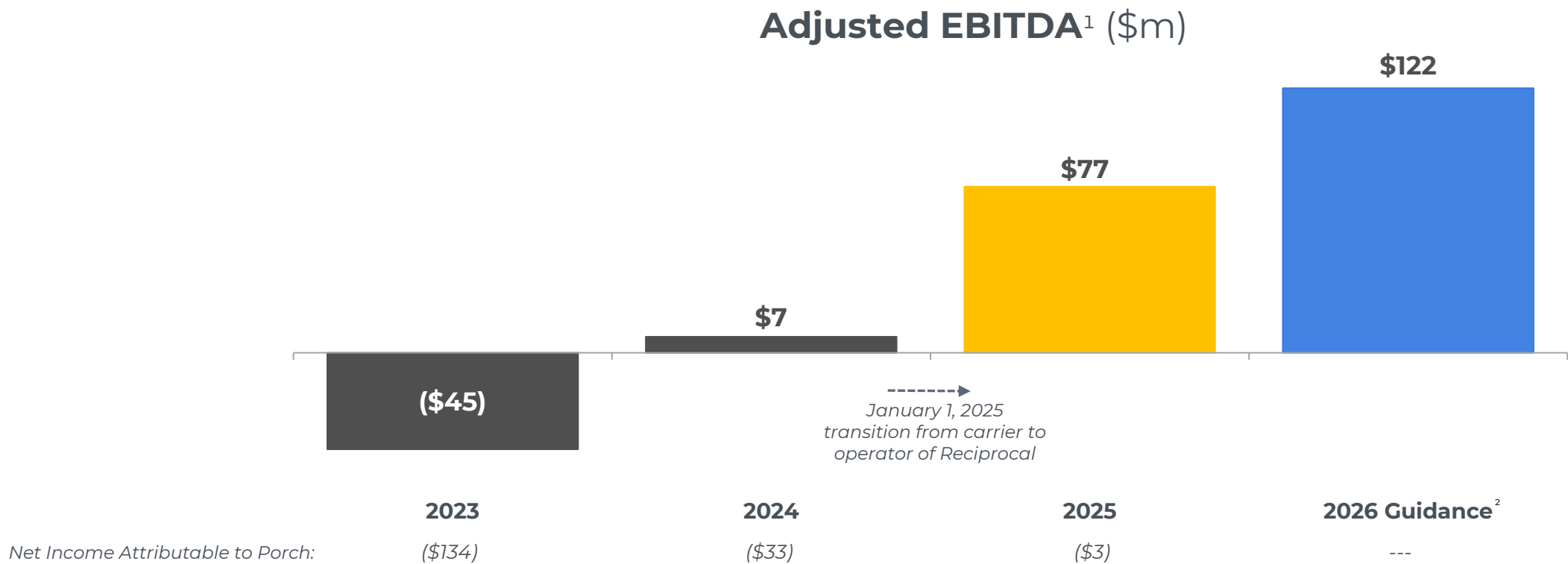
**Which delivers strong
financial performance**

Q2 2026 Earnings Highlights



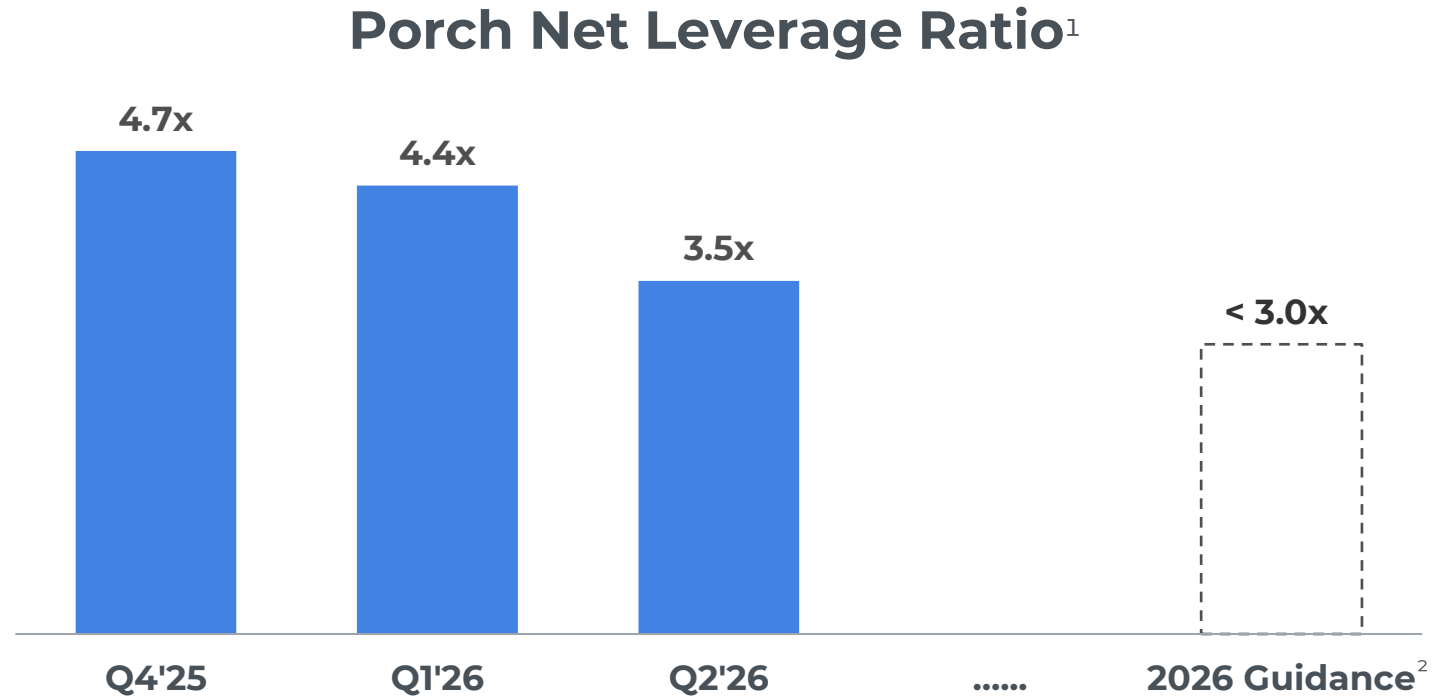
Notes:
All numbers are \$million unless otherwise stated and are unaudited.
¹ Refers to Insurance Services Adjusted EBITDA % of RWP. Insurance Services Adjusted EBITDA % of RWP is a non-GAAP financial measure. Please see slide 2 and appendix for important information regarding non-GAAP measures
² Refers to Adjusted EBITDA (Excluding Reciprocal) % of RWP. Adjusted EBITDA (Excluding Reciprocal) % of RWP is a non-GAAP financial measure. Please see slide 2 and appendix for important information regarding non-GAAP measures
Adjusted EBITDA (Excluding Reciprocal) and Insurance Services Adjusted EBITDA are non-GAAP financial measures. Please see slide 2 and appendix for important information regarding non-GAAP measures.
Q2'26 net income attributable to Porch was \$5.6 million; Q2'26 Insurance Services Gross Profit was \$81.2 million

Reciprocal Formation Strengthens Earnings Power



All numbers are \$million unless otherwise stated and are unaudited.
See slide 2 for additional information regarding financial targets.
1) Figures represent Adjusted EBITDA in years 2023-2024 and Adjusted EBITDA (Excluding Reciprocal) in years 2025-2026
2) Based on the midpoint of 2026 guidance range for Adjusted EBITDA (Excluding Reciprocal). Please see slide 2 and appendix for important information regarding non-GAAP measures and financial targets.

Cash Generative Model Improves Balance Sheet

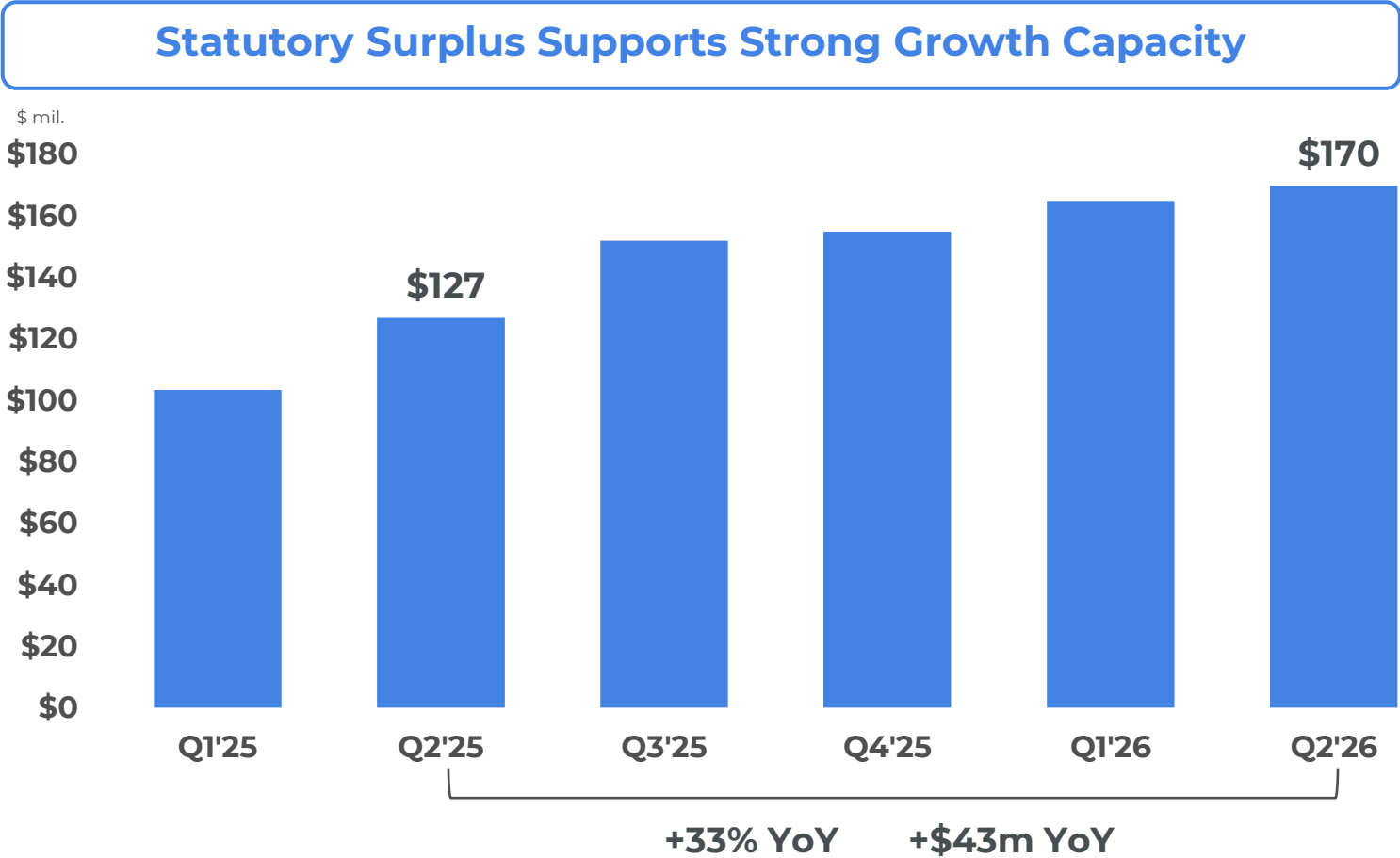


Notes:

- 1) Net leverage ratio defined as total debt minus Porch cash, short-term investments and long-term investments divided by trailing twelve-month Adjusted EBITDA (Excluding Reciprocal).
2) As outlined in second quarter 2026 earnings materials, net leverage ratio is expected to move to below 3x by year-end 2026.

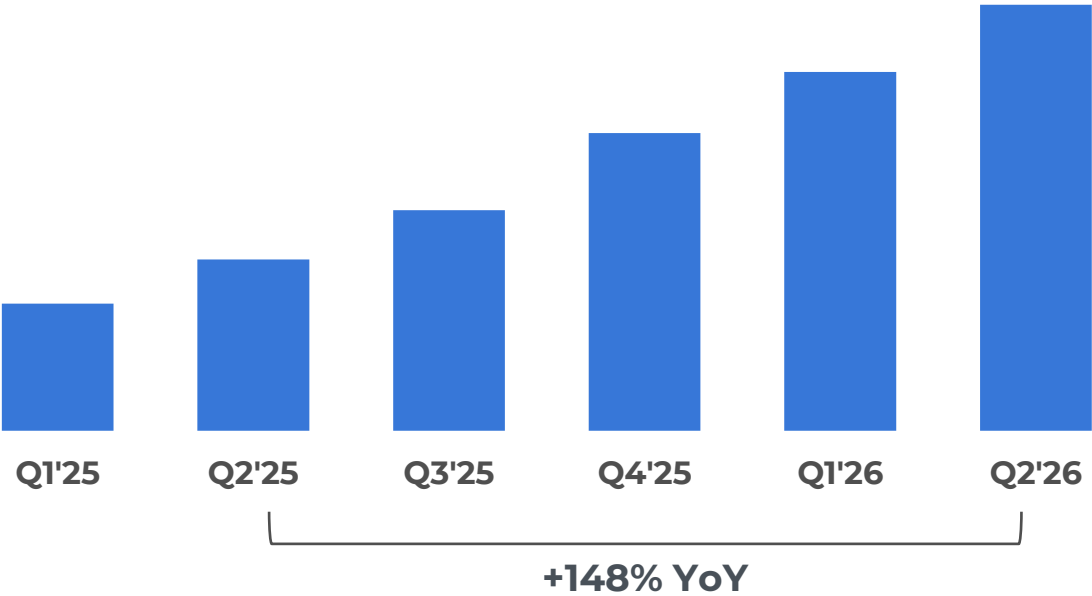
And the ability to do more

Reciprocal Statutory Surplus Grew +33% Year-over-Year

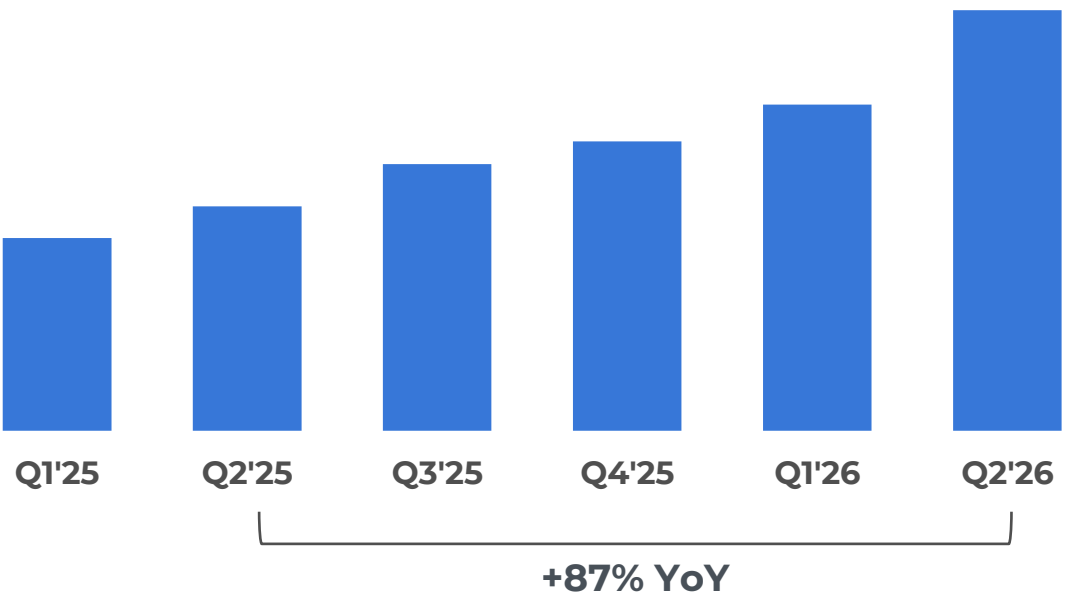


Top of the Funnel: Increasing the Pool of Potential Customers

More Producing Agency Branch Locations...



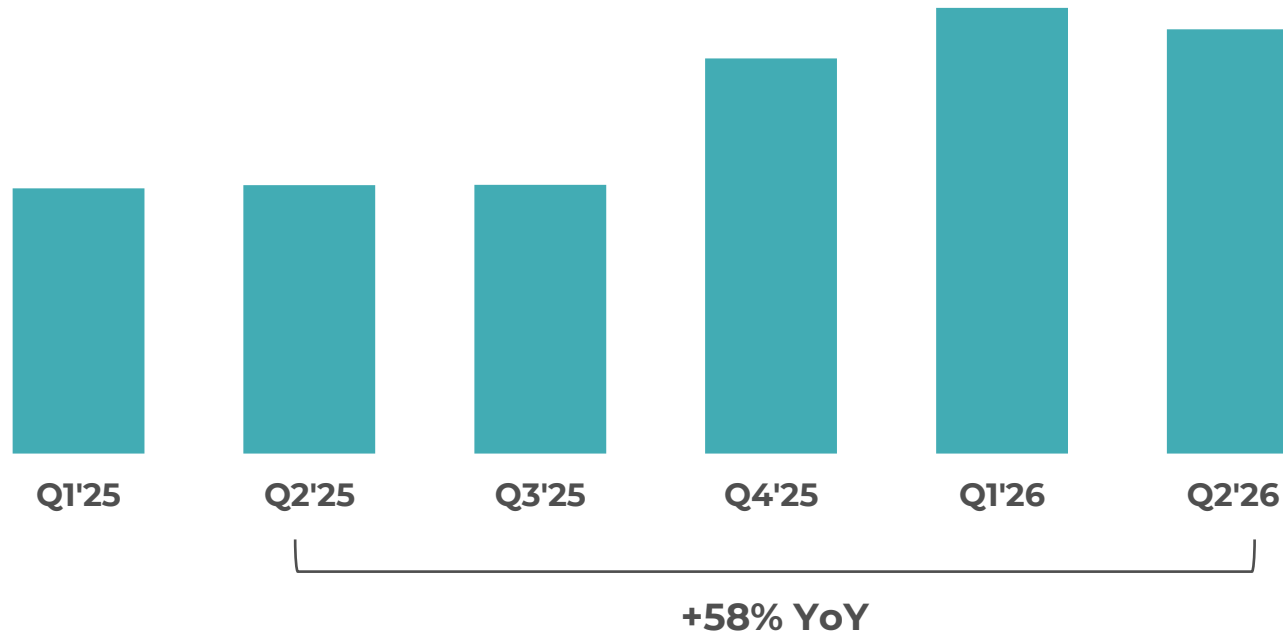
Drives Higher Quote Volumes



Notes:
Quote volumes and producing agency branch locations are based on internal data and are shown in the charts on quarterly averages

Conversion: Activation Efforts Drive Greater Conversion

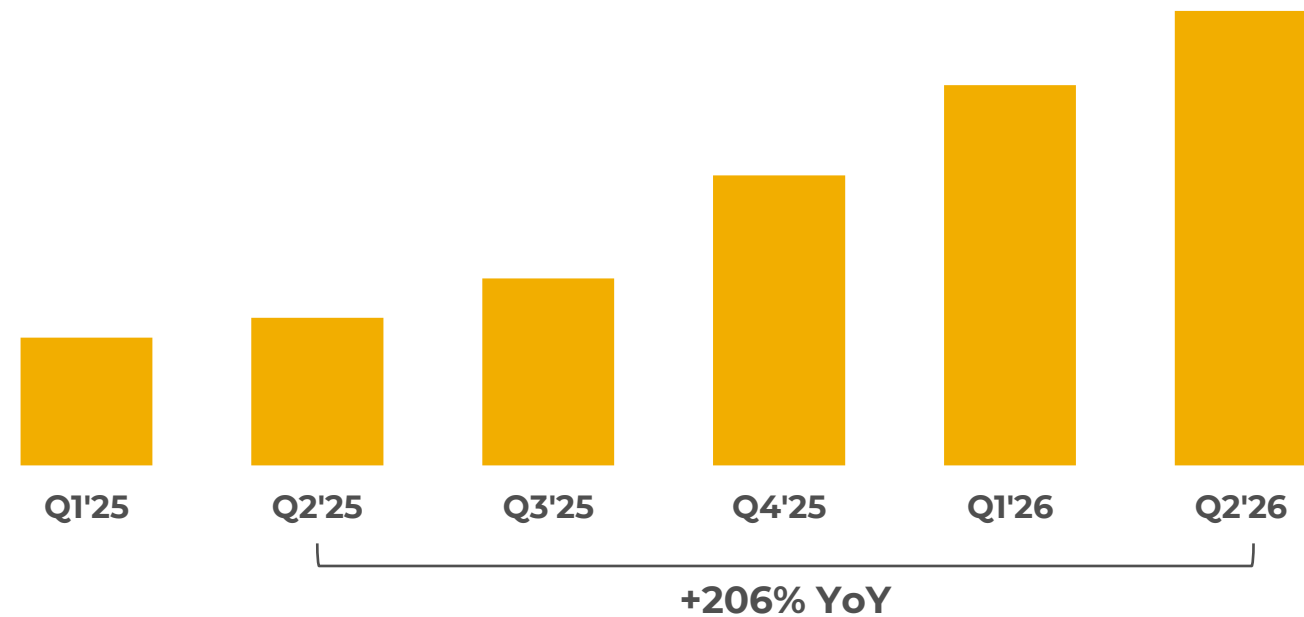
Conversion Remains Elevated on a YoY Basis



Notes:
Conversion rates relate to new policies. Conversion rates for new policies are based on internal data and are shown in the charts on quarterly averages

Q2'26 RWP from New Customers **Tripled**

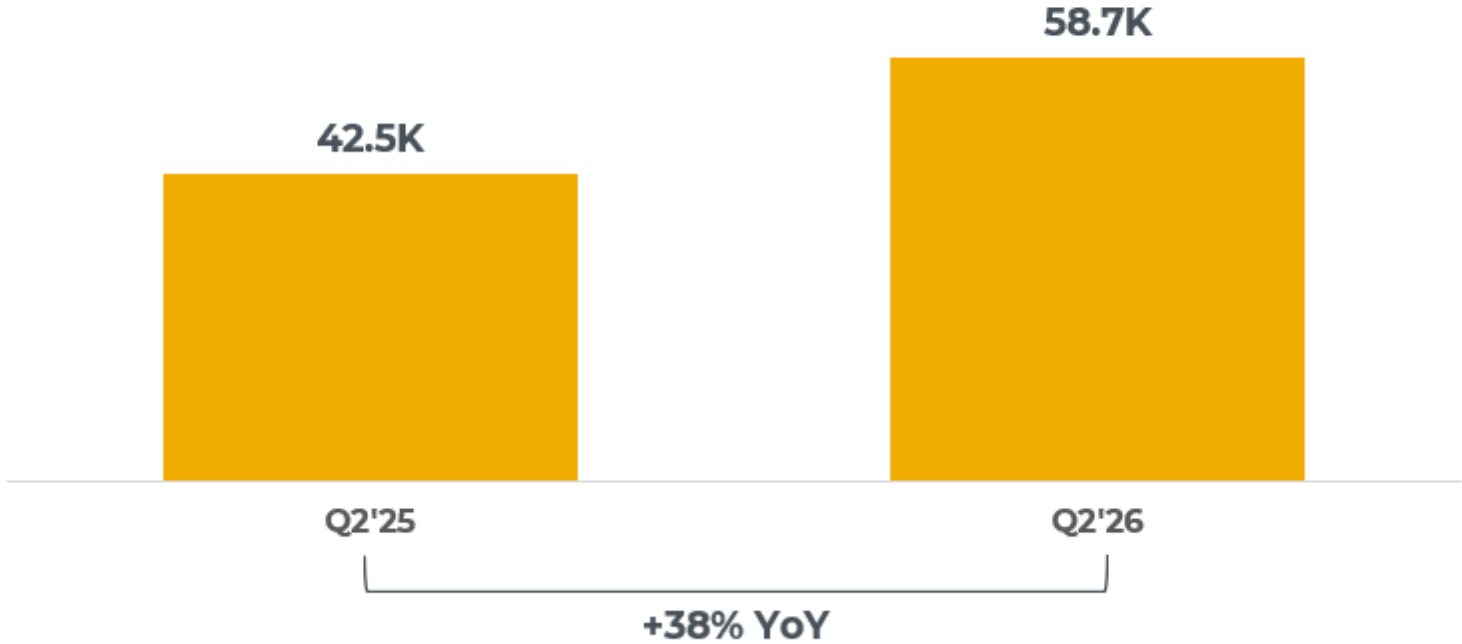
RWP from New Customers Inflecting Higher



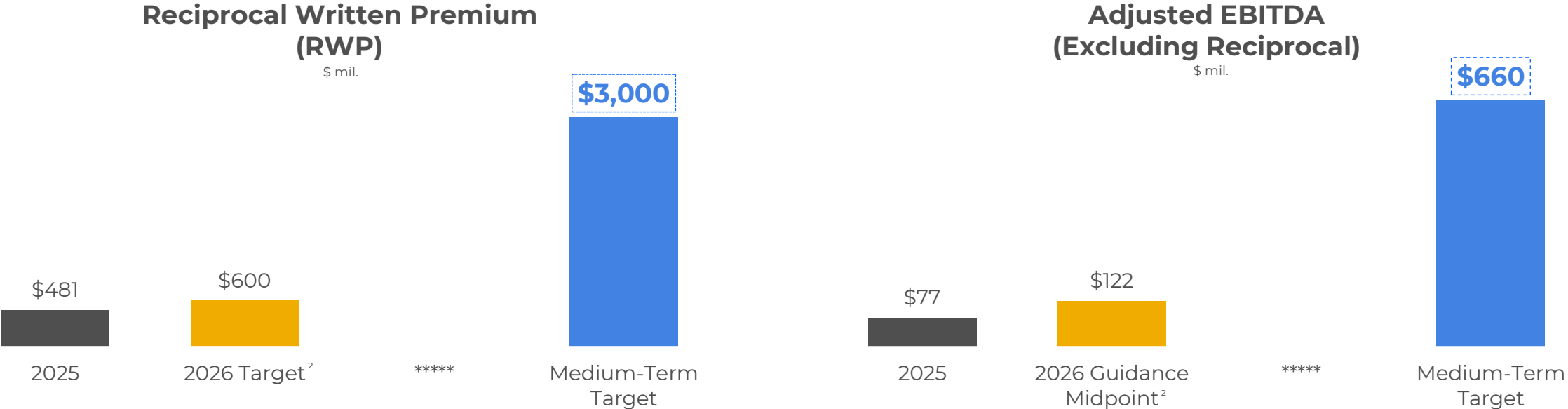
Notes:
RWP from new customers is based on internal data and is shown on a quarterly total basis.

Expansion Underway: Reciprocal Policies Written Scaling

Policy Growth Supports Sustainable Premium Growth



Ahead of Schedule for Medium-Term Targets¹



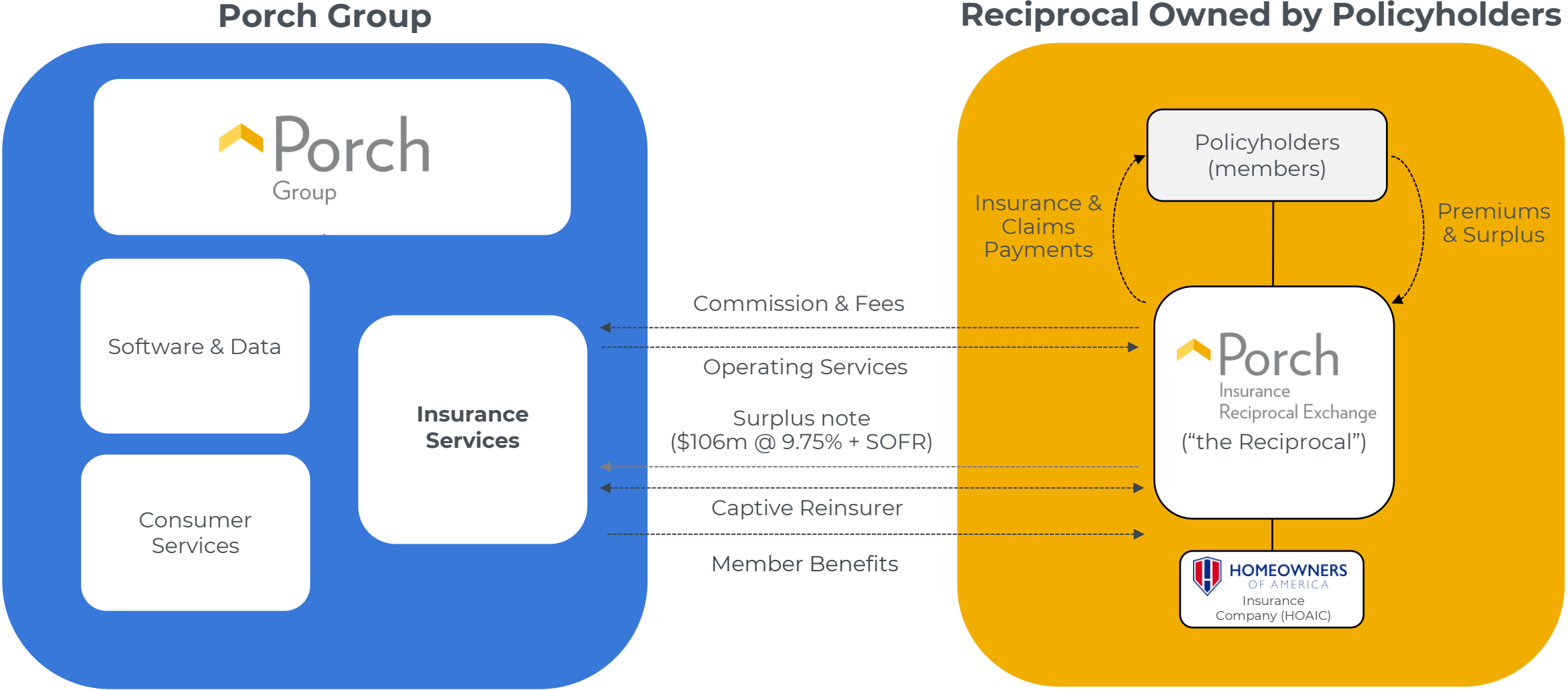
¹Medium-term targets were originally provided during the December 2024 Investor Day. The Adjusted EBITDA target was revised higher in the Q1'25 earnings presentation.
² 2026 guidance is the mid-point of the Adjusted EBITDA (Excluding Reciprocal) guidance range and the \$600 million RWP target provided in Q2 2026 earnings materials.
Note: Adjusted EBITDA (Excluding Reciprocal) is a non-GAAP financial measure. Please see slide 2 and appendix for important information regarding non-GAAP measures. Porch Group is not providing reconciliations of non-GAAP measures for future periods to the most directly comparable measures prepared in accordance with GAAP because the Company is unable to provide these reconciliations without unreasonable effort because certain information necessary to calculate such measures on a GAAP basis is unavailable or dependent on the timing of future events outside of the Company's control.

APPENDIX

Insurance Services

Appendix

We Have Created the **Optimal Structure** with the Reciprocal



We Have Created the **Optimal Structure** with the Reciprocal



Introducing Porch Insurance

< >

porch.com



[Insurance](#) [Moving](#) [Warranty](#) [About Us](#)

[Sign up](#) [Log in](#)

A new kind of home insurance

Member-owned by homebuyers and homeowners who care

Your address

12345 Main Street St., Seattle, WA 98134

CHECK AVAILABILITY

Or call us at (888) 888-8888



Protects more

than a typical insurance policy with extra available coverages and a 90-day warranty



Reduces risk

with personalized insights and tips to help you care for your home



Rewards you

with membership perks and offers when you buy and maintain your home



Buying a home?

Save up to

16%

on your policy.

Porch Group

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The Very Best Insurance for Homebuyers

The screenshot shows the Porch Insurance website. At the top, the Porch logo is on the left, and navigation links for Insurance, Moving, Warranty, Resources, and About Us are in the center. Sign up and Log in links are on the right. Below the navigation, the text 'PORCH INSURANCE RECIPROCAL EXCHANGE' is displayed. The main headline reads 'A new kind of home insurance'. Below this, it says 'Member-owned by homebuyers and homeowners who care'. There is a form for 'Your address' with the example '12345 Main Street St., Seattle, WA 98134' and a blue 'CHECK AVAILABILITY' button. Below the form, it says 'Or call us at (888) 888-8888'. There are three columns of benefits, each with a house icon and a checkmark. The first column is 'Protects more' with the text 'than a typical insurance policy with extra available coverages and a 90-day warranty'. The second column is 'Reduces risk' with the text 'with personalized insights and tips to help you care for your home'. The third column is 'Rewards you' with the text 'with membership perks and offers when you buy and maintain your home'. A large image of a couple moving boxes is on the right, with a circular badge that says 'Buying a home? Save up to 16% on your policy.'

Porch

Insurance Moving Warranty Resources About Us

Sign up Log in

PORCH INSURANCE RECIPROCAL EXCHANGE

A new kind of home insurance

Member-owned by homebuyers and homeowners who care

Your address
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Or call us at (888) 888-8888

Protects more
than a typical insurance policy with extra available coverages and a 90-day warranty

Reduces risk
with personalized insights and tips to help you care for your home

Rewards you
with membership perks and offers when you buy and maintain your home

Buying a home? Save up to 16% on your policy.

With **membership perks and discounts:**

- 4 hours of moving services
- Porch Moving Concierge
- Homebuyer discount

How We Protect More

The screenshot shows the Porch Insurance website. At the top is the Porch logo and navigation links: Insurance, Moving, Warranty, Resources, About Us, Sign up, and Log in. The main heading is "A new kind of home insurance" under the sub-header "PORCH INSURANCE RECIPROCAL EXCHANGE". Below this is a sub-headline "Member-owned by homebuyers and homeowners who care". A form field for "Your address" contains "12345 Main Street St., Seattle, WA 98134" and a blue "CHECK AVAILABILITY" button. Below the form is the text "Or call us at (888) 888-8888". A white callout box on the left highlights "Protects more" with a shield icon and text: "than a typical insurance policy with extra available coverages and a 90-day warranty". To the right, a photo of a couple moving boxes is overlaid with a circular badge that says "Buying a home? Save up to 16% on your policy." Below the photo are three icons representing benefits: a shield for "Protects more", a house for "Reduces risk", and a trophy for "Rewards you".

Protects more
than a typical insurance policy with extra available coverages and a 90-day warranty

Reduces risk
with personalized insights and tips to help you care for your home

Rewards you
with membership perks and offers when you buy and maintain your home

With **Extra Coverage:**

- Annual whole-home warranty at no extra cost
- Service line coverage
- Water and sewer coverage
- Residential glass coverage
- Refrigerated product coverage

How We Reduce Risk

The screenshot shows the Porch Insurance website. At the top is the Porch logo and navigation links: Insurance, Moving, Warranty, Resources, About Us, Sign up, and Log in. The main heading is "A new kind of home insurance" with the subtext "Member-owned by homebuyers and homeowners who care". Below this is a form for "Your address" with the example "12345 Main Street St., Seattle, WA 98134" and a blue "CHECK AVAILABILITY" button. A callout box titled "Reduces risk" states: "with personalized insights and tips to help you care for your home". In the background, there is an image of a couple moving boxes with a circular badge that says "Buying a home? Save up to 16% on your policy."

With **insights and tips**:

- Personalized home risk insights and recommendations
- Recall notices for appliances and systems
- Seasonal maintenance reminders
- Virtual Home Assistant
- The Porch Home App

Porch Insurance

Bringing to Life a “New Kind of Homeowners Insurance Company”



Launch Date	2026	2005
Positioning	Designed to win through the agent channel with a differentiated, homebuyer-first offering	Designed to win on price with traditional homeowners value proposition
Target Customer	Homebuyers / early years of first home (<7 years); skews younger (Age 21-54)	Homebuyers at any stage of ownership; skews older (Age 55+)
Target Home Value	Mid-Range to Higher Home Value (\$500K-\$2M)	Low to Mid-Range Home Value (<\$500K)
Why They Choose	“More than just insurance” – willing to pay for added protection + membership benefits	Traditional insurance with a fair price point
Added Protections (examples)	Extra coverages such as water backup, service line, residential glass, refrigerated goods	Standard base package (these extras not typically included)
Membership Benefits	Annual home warranty, moving services (two movers for two hours), moving concierge, handyman benefit (\$100)	Not included in base package
Surplus Contributions	10% of Premiums	Not directly
States Offered	1 (Texas)	22

Notes:
All numbers are \$million unless otherwise stated.
1) Porch Insurance was rolled out to all Texas agents in January 2026

We Have Early Insights into ~90% of U.S. Homes

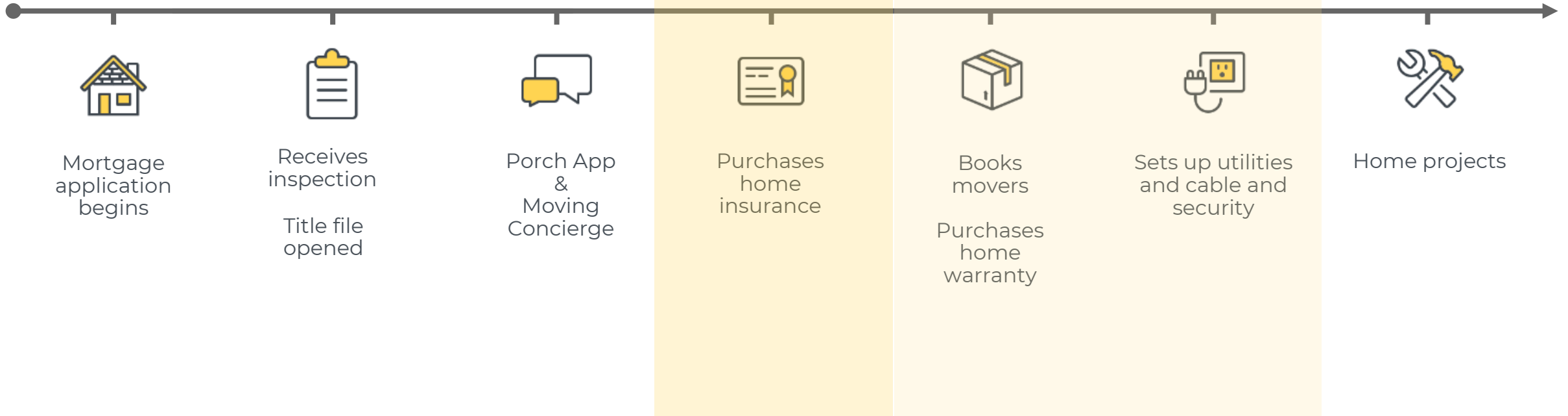


Flōify

IS.N

Inspection[®]
Support
Network

Porch
Insurance



With **Early Access**, the Reciprocal Targets Homebuyers

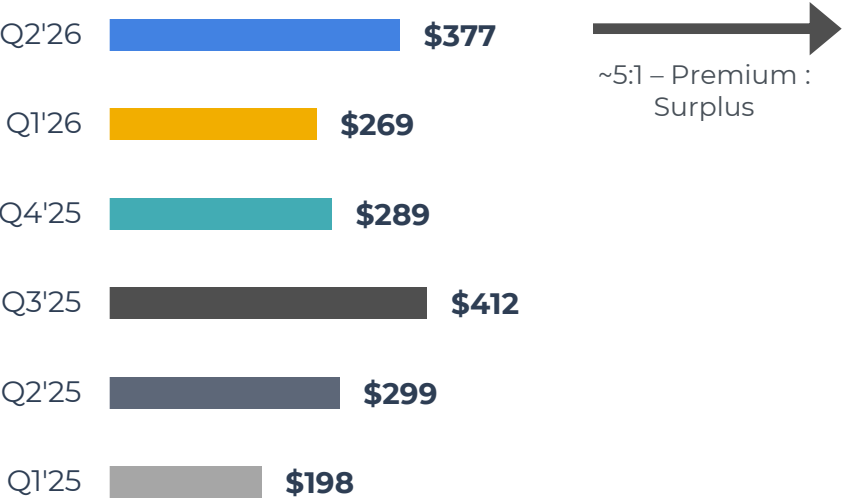


1) Source: S&P Market Intelligence U.S. Total Homeowners Direct Written Premiums data through 2025.
2) Source: The 2022 and the 2024 U.S. Home Insurance Study, JD Power.
3) Source: Estimated using the 2024 U.S. Home Insurance Study, JD Power and iProperty Management Average Length of Homeownership.

Non-Admitted Assets Provide Optionality to Support LT Earnings Power

Surplus Combined With Non-Admitted Assets (\$ mil.)

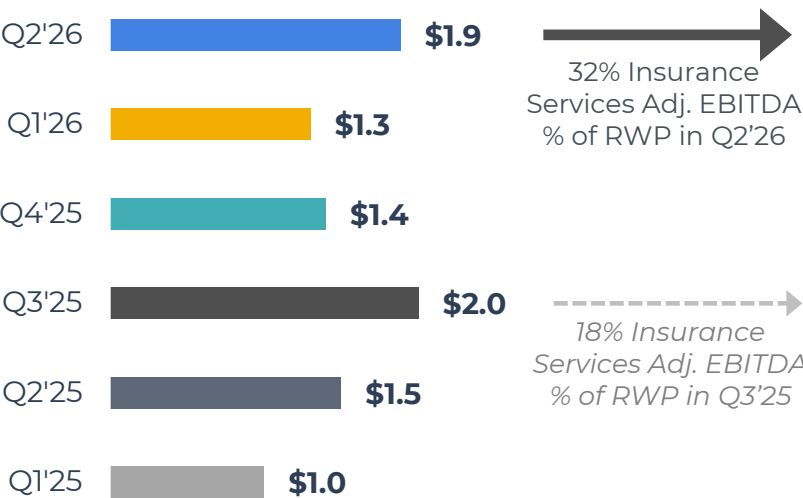
~\$110M Sequential Increase in Q2



~5:1 – Premium : Surplus

RWP Potential (\$ bil.)

~\$600M Increase in Q2

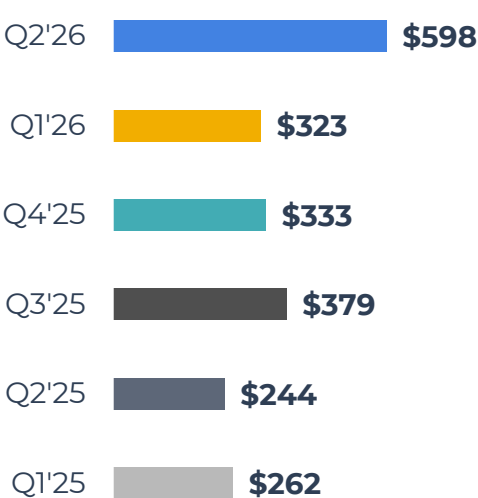


32% Insurance Services Adj. EBITDA % of RWP in Q2'26

18% Insurance Services Adj. EBITDA % of RWP in Q3'25

Potential Insurance Services Adj. EBITDA (\$ mil.)

~\$275M Increase in Q2



Note: There are a number of circumstances in the future that could affect RWP that could or could not be within our control. See slide 2 for important disclaimers. This illustration is based on the current surplus-to-premium ratio as well as the current premium-to-EBITDA ratio, and while not expected, both of which could change in the future.

Software & Data

Appendix

Software & Data Segment: Brands



Our Software Support All Parts of an Inspection Business



CRM and Workflow

Key Metrics

~9,000 Inspection Companies¹



Report Writer

~50% Of Inspections²



GUARDIAN

Payment Processing

99.4% Monthly Logo Retention³



Office Services

55 Net Promoter Score⁴



Growth Tools

Notes:
1) Unique inspection companies across all Porch inspection products.
2) ISN, HIP, Palmtech inspection volume as a percentage of estimated home inspections (2025 total inspections as a percentage of average home sales estimates across National Association of REALTORS®, Mortgage Bankers Association and Fannie Mae)

3) Average monthly logo retention for ISN from December 2024 to December 2025.
4) NPS for ISN from October through December 2025

We Are The Gold Standard in Title Software Solutions

One Easy-To-Use Platform

-  **RynohRecon**
-  **RynohEscheat**
-  **RynohOpX**
-  **RynohVerifi**
-  **RynohFunding**
-  **RynohPosPay**

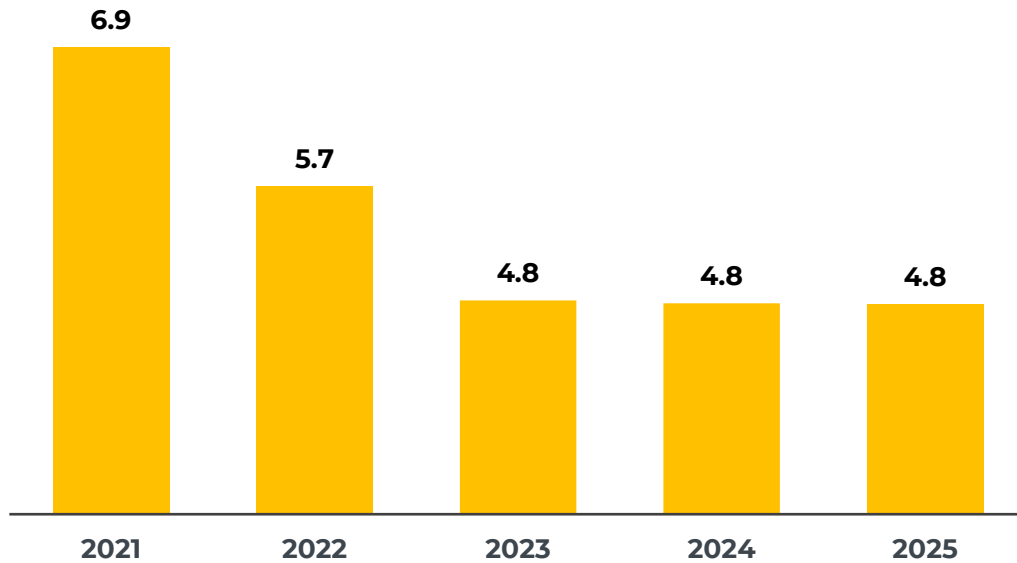
Key Metrics

- ~2,400** # of title companies
- 99.2%** Monthly Logo Retention¹
- 62** Net Promoter Score

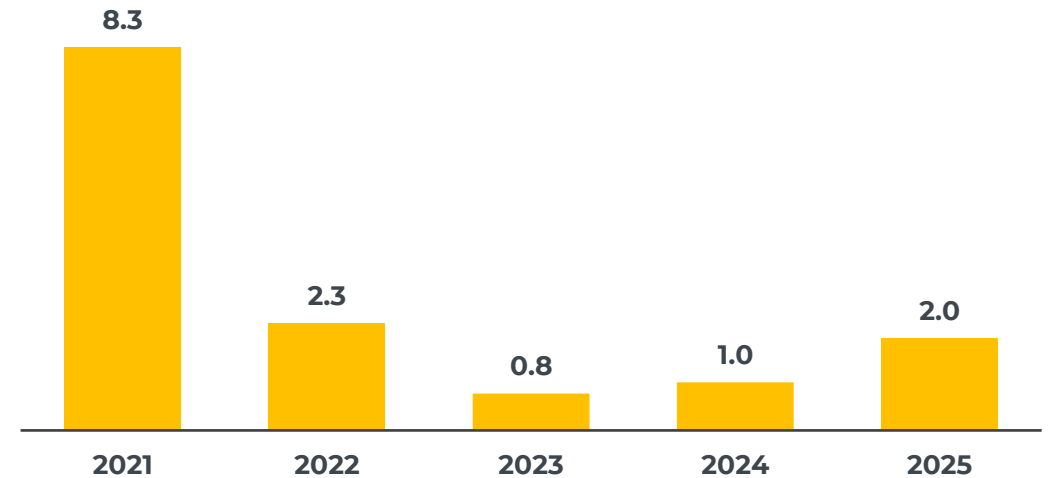
Notes: All figures are updated as of February 2026
1) Defined as average monthly logo retention rate from January 2025 to December 2025

The Housing Industry Has Faced Headwinds

U.S. Home Sales¹ Remain in the Trough...



...So Do Refinance Transactions²

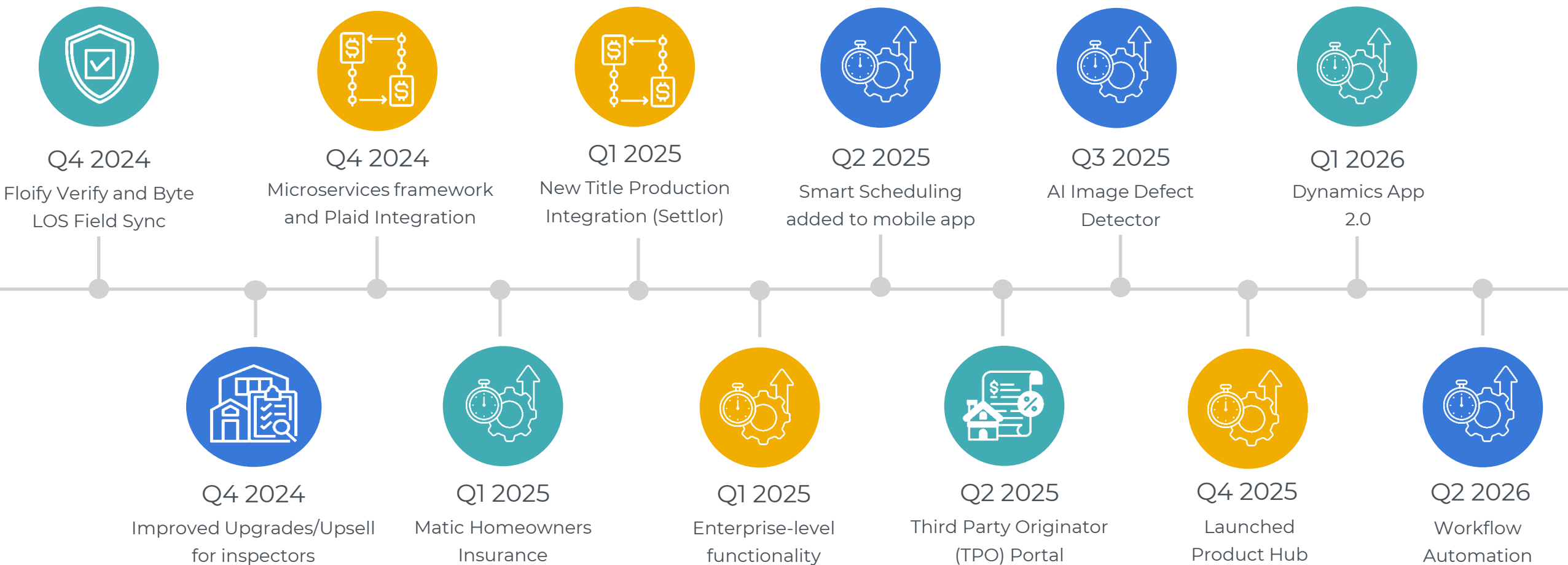


All data represents millions unless otherwise stated.

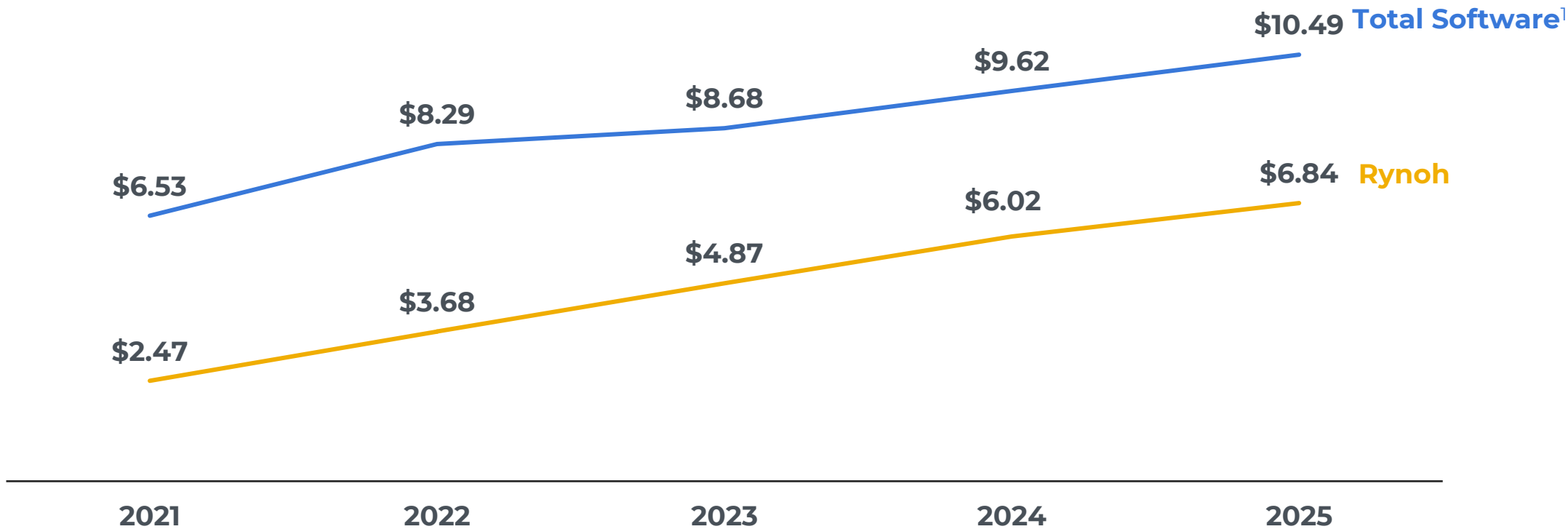
(1) Source: Mortgage Bankers Association Total Existing Home Sales plus New Home Sales

(2) Source: Mortgage Bankers Association refinance loans (unit basis)

Our Software & Data Businesses Have Innovated



Resulting in Continued Increase in Revenue Per Transaction



(1) Includes transactions from Floify (number of loan applications), ISN (number of inspections), Rynoh (number of closed files). Revenue includes Floify, ISN, Rynoh, and Guardian. Includes revenue from the full suite of Inspection, Mortgage, Title and Roofing solutions inclusive of acquisitions.

Data Creates Value in Multiple Ways



- 1 Improved pricing and risk for the Reciprocal & HOA
- 2 Improved pricing and risk for other carriers
- 3 Helping businesses target the right consumers
- 4 Adding value to our customer experiences

Billions of Data Insights on Properties and Households



We Are Producing **Unique Insights**

Foundation repair/replace

Electrical panel repair

Windows repair/replace

Roofing repair/replace

Electrical wiring repair

Electrical outlet repair flag

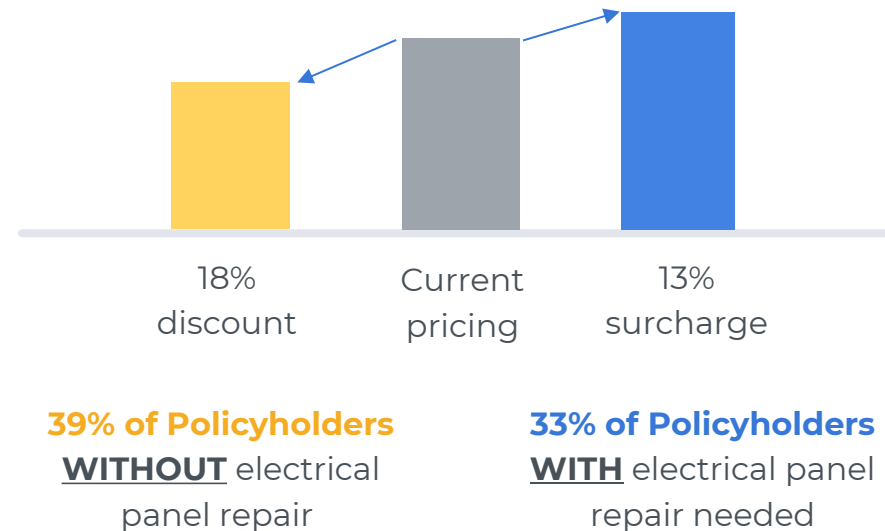
Sump pump repair/replace



Example: Electrical Panel Needing Repair / Replacement



Our data indicated a ~41% higher claims frequency



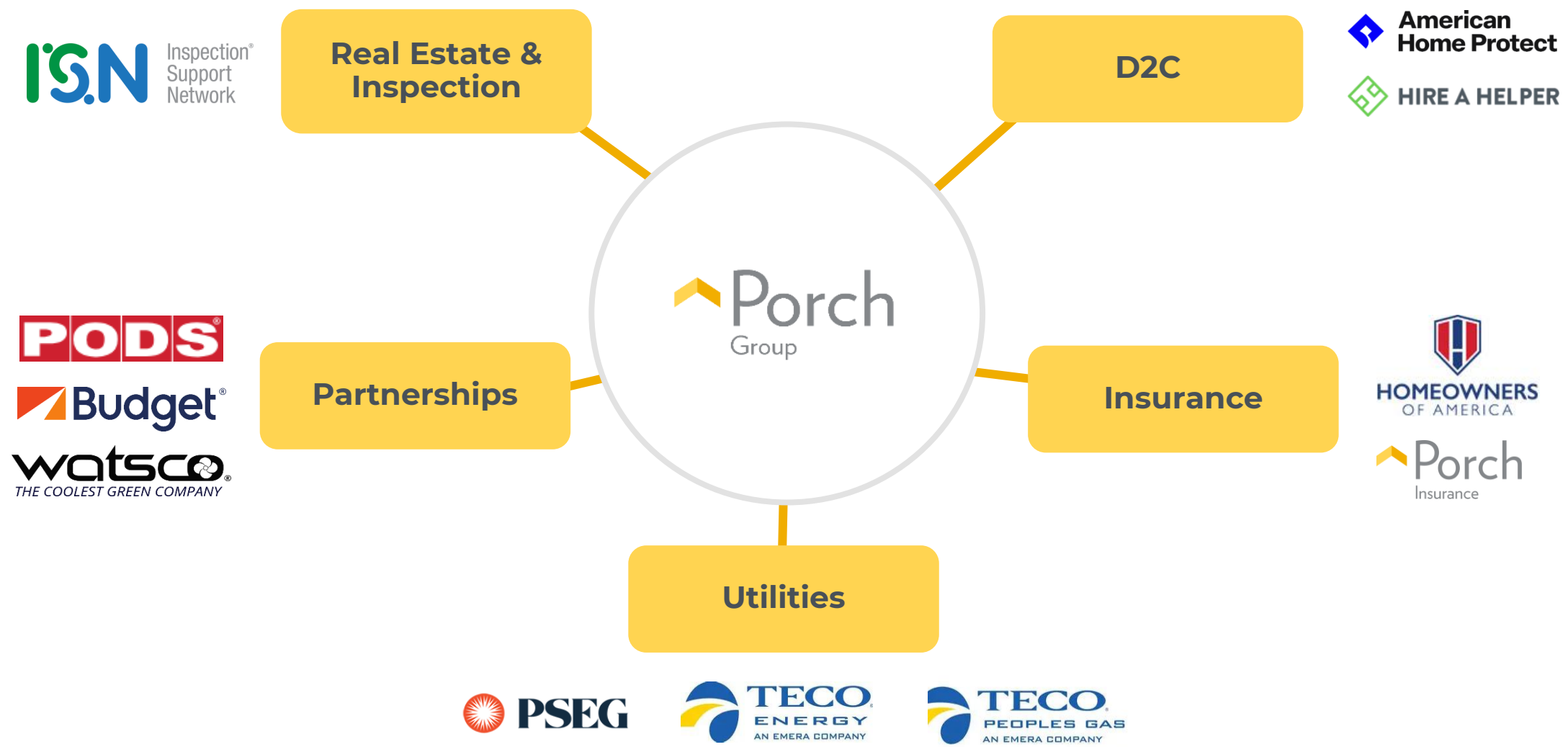
Consumer Services

Appendix

Consumer Services Segment: Brands

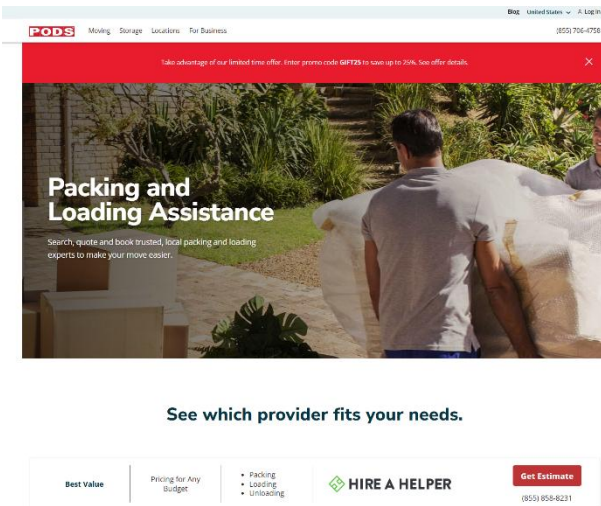


Well-Positioned to Grow through Diverse Demand Channels



Connecting with Consumers Across the Home Journey

Moving Services



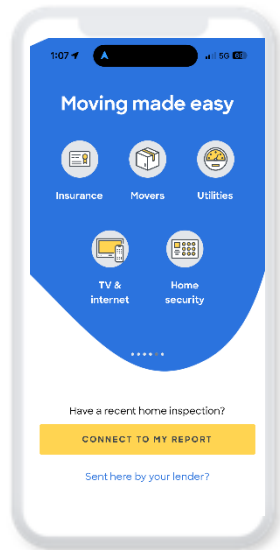
Moving Concierge



Porch Home Concierge

"My team can help you throughout the entire moving process, down to every last detail."

Porch App & Website



Home Insurance



Home Warranty



Movers



TV/Internet



Home Security



Home projects

We're the **2nd Largest** Moving Labor Provider

Operating several
brands on one platform



Long-term partnerships with
largest moving companies



~92K completed moves in 2025 with 4.8/5 customer satisfaction

Leadership & Values

Appendix

Strong Leadership Team



Matt Ehrlichman
CEO, Chairman & Founder



Shawn Tabak
Chief Financial Officer



Matthew Neagle
Chief Operating Officer



Nicole Pelley
EVP, Porch Platform



John Campbell
VP Investor Relations



Tyler Cobb
VP, Corporate Development



Nathan Smith
VP Corporate Controller



Jake Miller
VP Finance



Meghan Silver
General Counsel



Hilary Cahill
VP People



Efram Ware
President and Group
GM, Insurance



Joshua Steffan
SVP & Group GM,
Inspection & Real Estate



Nick Graham
SVP & Group GM, Porch
Moving Group



Michelle Taves
VP and Group GM, Data
and Marketing

Our Insurance Leadership Team



Efram Ware
President and GM



Eric Lemieur
Sales & Distribution



Mike Capuzzi
Ops & Claims



Chad Mirock
Product



Alice Robinson
Chief Actuary



Andrea Ferrari
Underwriting



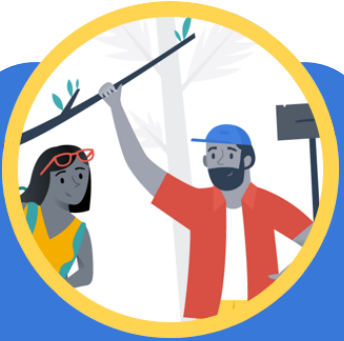
Nathan Smith
Accounting



Janiella Shirley
Legal



We Lead With Our Values



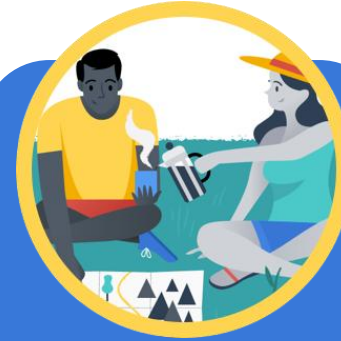
**No Jerks /
No Egos**



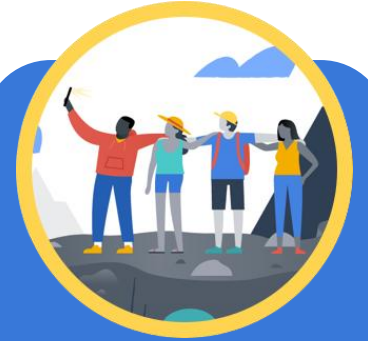
**Be
Ambitious**



**Solve
Each Problem**



**Care
Deeply**



**Together
We Win**

Other Appendix

AI Embedded Across the Porch Platform

Practical, Embedded and Additive

Our Approach	Current Solutions	Future Potential
AI embedded in systems of record <i>Governance, auditability, compliance</i> AI as an enabler <i>Enhancing operations, not replacing</i>	 Inspection <i>AI for defect detection & report assistance</i>  Rynoh <i>AI in reconciliation & fraud monitoring</i>  Insurance <i>Machine learning in underwriting & claims</i>	Unlocking greater data insights <i>Further improve risk selection & pricing</i> Expand AI initiatives <i>New tools to drive efficiency & value</i>

Our vertical software systems are embedded systems of record — low-cost for customers, high NPS, and wrapped with meaningful services that strengthen durability over time.

Notes:
The information presented on this slide is intended as a high-level summary only and does not purport to be complete. For full details, please refer to Porch Group's filings with the Securities and Exchange Commission, which this summary is not intended to replace or supersede.

Reciprocal Surplus: PRCH Price Sensitivity Table

Scenarios for Period Ended 6/30/26

PRCH Price	Statutory Surplus	5 : 1 RWP Scenario	Surplus Combined with Non-Admitted Assets	5 : 1 RWP Scenario
\$2.00	\$143	\$716	\$165	\$732
\$5.00	\$155	\$774	\$214	\$936
\$10.00	\$162	\$809	\$295	\$1,264
\$20.00	\$176	\$880	\$457	\$1,920
\$30.00	\$190	\$951	\$619	\$2,575
\$40.00	\$204	\$1,022	\$781	\$3,231

Notes:
All numbers are \$million except PRCH stock price.
Surplus Combined with Non-Admitted Assets includes the market value of the 16.2M PRCH shares held at the Reciprocal minus capital gains taxes
There are a number of circumstances in the future that could affect RWP that could or could not be within our control. See slide 2 for important disclaimers.
This illustration is based on the current surplus-to-premium ratio

Non-GAAP Financial Measures

These slides, our earnings releases, and our earnings calls include references to non-GAAP financial measures, such as Adjusted EBITDA (Excluding Reciprocal), Adjusted EBITDA (Excluding Reciprocal) , Insurance Services Adjusted EBITDA, Insurance Services Adjusted EBITDA Margin, Insurance Services Adjusted EBITDA , and Attritional Loss Ratio (ALR).

On January 1, 2025, Porch Group sold its legacy homeowners insurance carrier, Homeowners of America, to the Reciprocal, a separate entity which is owned by its policyholder-members that is a variable interest entity ("VIE"). The Reciprocal is managed, but not owned, by Porch Group, and is consolidated as a VIE for reporting purposes.

Our management uses these non-GAAP financial measures as supplemental measures of our operating and financial performance, for internal budgeting and forecasting purposes, to evaluate financial and strategic planning matters, and to establish certain performance goals for incentive programs. We believe that the use of these non-GAAP financial measures provides investors with useful information to evaluate our operating and financial performance and trends and in comparing our financial results with competitors, other similar companies and companies across different industries, many of which present similar non-GAAP financial measures to investors. However, our definitions and methodology in calculating these non-GAAP measures may not be comparable to those used by other companies. In addition, we may modify the presentation of these non-GAAP financial measures in the future, and any such modification may be material.

You should not consider these non-GAAP financial measures in isolation, as a substitute to or superior to financial performance measures determined in accordance with GAAP. The principal limitation of these non-GAAP financial measures is that they exclude specified income and expenses, some of which may be significant or material, that are required by GAAP to be recorded in our consolidated financial statements. We may also incur future income or expenses similar to those excluded from these non-GAAP financial measures, and the presentation of these measures should not be construed as an inference that future results will be unaffected by unusual or non-recurring items. In addition, these non-GAAP financial measures reflect the exercise of management judgment about which income and expense are included or excluded in determining these non-GAAP financial measures.

You should review the tables accompanying our earnings releases and the tables that follow for reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures — these documents with reconciliations are available on our website at ir.porchgroup.com. We are not providing reconciliations of non-GAAP financial measures for future periods to the most directly comparable measures prepared in accordance with GAAP. We are unable to provide these reconciliations without unreasonable effort because certain information necessary to calculate such measures on a GAAP basis is unavailable or dependent on the timing of future events outside of our control.

Loss Ratio Reconciliations

	Q1'22	Q2'22	Q3'22	Q4'22	Full Year 2022	Q1'23	Q2'23	Q3'23	Q4'23	Full Year 2023	Q1'24	Q2'24	Q3'24	Q4'24	Full Year 2024	Q1'25	Q2'25	Q3'25	Q4'25	Full Year 2025	Q1'26	Q2'26	YTD 2026
Gross Loss Ratio	81%	80%	74%	56%	71%	79%	120%	39%	36%	69%	71%	117%	57%	21%	65%	36%	34%	22%	16%	27%	24%	38%	31%
Less: Impact of losses due to catastrophic weather	-38%	-36%	-20%	-24%	-28%	-39%	-85%	-7%	-6%	-35%	-38%	-96%	-36%	-5%	-43%	-18%	-20%	-4%	0%	-10%	-5%	-20%	-13%
Attritional Loss Ratio	43%	44%	54%	32%	43%	40%	35%	32%	30%	34%	33%	21%	21%	16%	22%	18%	14%	17%	16%	17%	19%	18%	18%

Notes:

- 1) The spikes in Gross Loss Ratio in Q2 '23 and Q2 '24 are related to weather events in Texas. As of January 1, 2025, with the creation of the Reciprocal, Porch Group does not have direct weather exposure. Further, at the Reciprocal, we have mitigated its volatility and exposure to weather by purchasing third-party Reinsurance at a \$35M retention per event limit.
- 2) Gross Loss Ratio and Attritional Loss Ratio (excl. CAT) are provided on a current accident year basis
- 3) Attritional loss ratio excludes catastrophic weather claims. Attritional loss ratio is a non-GAAP financial measure. Please see slide 2 and appendix for important information regarding non-GAAP measures.

Glossary

Term	Definition
Attritional Loss Ratio	We calculate by deducting the Gross Loss Ratio related to catastrophic weather events from total Gross Loss Ratio. Catastrophic weather events include, without limitation, hurricanes, tornados, earthquakes, hailstorms, wildfires, high winds, and winter storms. Attritional Loss Ratio is a non-GAAP measure.
Catastrophic Event ("CAT")	ISO's Property Claim Services unit, the recognized authority on insured property losses, class a weather event as catastrophic when it has caused \$25 million or more in total insured property industry losses, and it has affected a significant number of property and casualty policyholders and insurers.
Gross Loss Ratio ("GLR")	We define Gross Loss Ratio as the Reciprocal's gross losses divided by the gross earned premium for the respective period on an accident year basis.
Gross or Direct Combined Ratio	Gross or Direct Combined Ratio, being the sum of the loss ratio including loss adjustment expense and expense ratio. This is on a statutory basis for the Reciprocal.
Reciprocal Policies Written	We define as the number of new and renewal insurance policies written during the period by the Reciprocal Segment.
Reciprocal Written Premium ("RWP") ¹	We define as the total premium written by the Reciprocal for the face value of one year's premium gross of cancellations, plus surplus contributions and policy fees, and before deductions for reinsurance in the period. RWP excludes the impact of cancellations and premiums ceded to reinsurers and includes surplus contributions and policy fees, and, therefore, should not be used as a substitute for revenue. We use RWP to manage the business because we believe it represents the business volume generated by associated customer acquisition activities and is reflective of the competitive market position when evaluated on a per written policy basis and is a key driver of both Porch and the Reciprocal's growth and profit opportunities.
Surplus combined with non-admitted assets	We define as the total policyholder surplus per statutory reporting, plus the non-admitted assets that include a portion related to Porch stock held by the Reciprocal which is applied as a discount in regulatory and statutory reporting.

Notes

¹ Effective for the quarter ended September 30, 2025, we updated the definition of RWP to include surplus contributions and policy fees paid by policyholders to better reflect the total amount the consumer is expected to pay. Please refer to our Form 10-Q for the quarter ended September 30, 2025, filed with the SEC on November 5, 2025, for further details on the updated definition.

Thank You

Email: IR@porch.com
Website: IR.porchgroup.com