INVESTOR DAY

12.7.22



Forward-Looking Statements

This presentation may contain forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include any statement that does not directly relate to historical or current facts. These statements may discuss, among other things, Kinsale's future financial performance, business prospects and strategy, anticipated financial position, liquidity and capital, dividends and general market and industry conditions. You can identify forward-looking statements by words such as "anticipates," "estimates," "expects," "intends," "plans," "predicts," "projects," "believes," "seeks," "outlook," "future," "will," "would," "should," "could," "may," "can have" and similar terms. Forward-looking statements are based on management's current expectations and assumptions about future events, which are subject to uncertainties, risks and changes in circumstances that are difficult to predict. These statements are only predictions and are not guarantees of future performance. Forward-looking statements speak only as of the date on which they are made. Except as expressly required under federal securities laws or the rules and regulations of the SEC, Kinsale does not assume any obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements. All forward-looking statements attributable to Kinsale are expressly qualified by these cautionary statements.

AGENDA

8:30 - 8:40	Opening Remarks	Mike Kehoe
8:40 - 8:50	Company Overview	Bryan Petrucelli
8:50 – 9:50	Underwriting	Brian Haney
9:50 - 10:20	Human Resources	Amber Sheridan
10:20 - 10:30	Break	
10:30 - 11:00	Information Technology	Diane Schnupp
11:00 - 11:30	Claims	Mark Beachy
11:30 - 12:00	Analytics and Actuarial	Salmaan Allibhai
12:00	Lunch/Adjourn	

UNDERWRITING

Brian Haney





UNDERWRITING



OVERVIEW OF UNDERWRITING AT KINSALE



STATE OF THE MARKET



KEEPING EXPENSES LOW



RISK APPETITE



PRODUCT DEVELOPMENT



TRAINING AND DEVELOPMENT

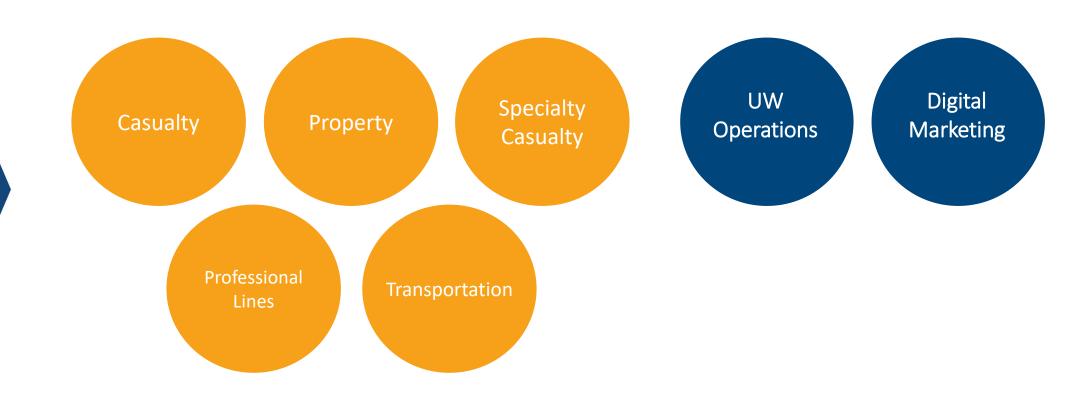


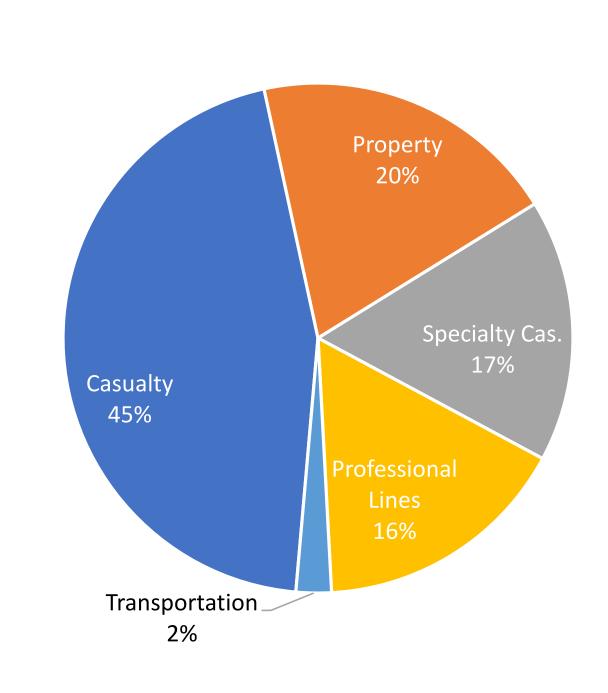
CUSTOMER SERVICE



PRODUCTIVITY & INNOVATION

UNDERWRITING





OUR APPROACH









Keep expenses low





HOW WE ARE DIFFERENT



STATE OF THE MARKET

Rate

Flow of Business in E&S

Property

Casualty

Proliferation of MGAs

Professional Lines

FACTORS INFLUENCING MARKET

Poor historical experience among many carriers

Adverse reserve development in weaker companies

Natural catastrophes

Significant inflation

Jump in bond yields

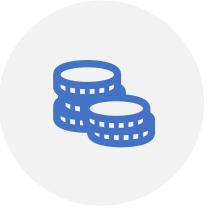
End of easy money policy

Economy

ESG considerations

DRIVERS OF THE EXPENSE







ACQUISITION COSTS

EMPLOYEE COSTS

EVERYTHING ELSE



CASUALTY

Divisions



Construction



Excess Casualty



General Casualty



Small Business



SPECIALTY CASUALTY

Divisions



Energy



Entertainment



Environmental



Life Sciences



Products



Product Recall



PROFESSIONAL LINES

Divisions



Allied Healthcare



Healthcare



Management Liability



Professional Liability



Public Entity



PROPERTY

Divisions



Commercial Property



Small Property



Personal Insurance



TRANSPORTATION

Divisions



Aviation



Commercial Auto



Inland Marine



Ocean Marine



UNDERWRITING E&S ACCOUNTS













PRODUCT DEVELOPMENT PROCESS

Which
Products to
Bring To
Market



Determine the Lift Needed to Create Product



IT, Forms, Actuarial, and Underwriting Work



Marketing of Product



Product Roll Out



NEW PRODUCTS



Garage Liability- Non-Dealers



Ocean Marine



Excess Product Recall



Athletic Facilities



Extended Completed Operations and Discontinued Operations



UNDERWRITER TRAINING











CUSTOMER SERVICE



24 Hour Turn Around Time



First in First Out



Two Hour Turn Around Time on All Emails



Use the Phone



PRODUCTIVITY









INNOVATION



Submission Clearance



Automatic Excess





Amber Sheridan, SVP HR

HUMAN RESOURCES

ENTREPRENEURIAL SPIRIT

- Owner/Operator Model and Mentality
- Compensation
 - Over 30% of Compensation is Lump Sum
 - Ability to Differentiate
- Long Term Wealth Building
 - All Leaders Participate in Stock Plan

Reward the Doers

Kinsale Culture

Remove Underperformers

Recognize Achievement

EMPLOYEES ARE OUR FOUNDATION OF SUCCESS





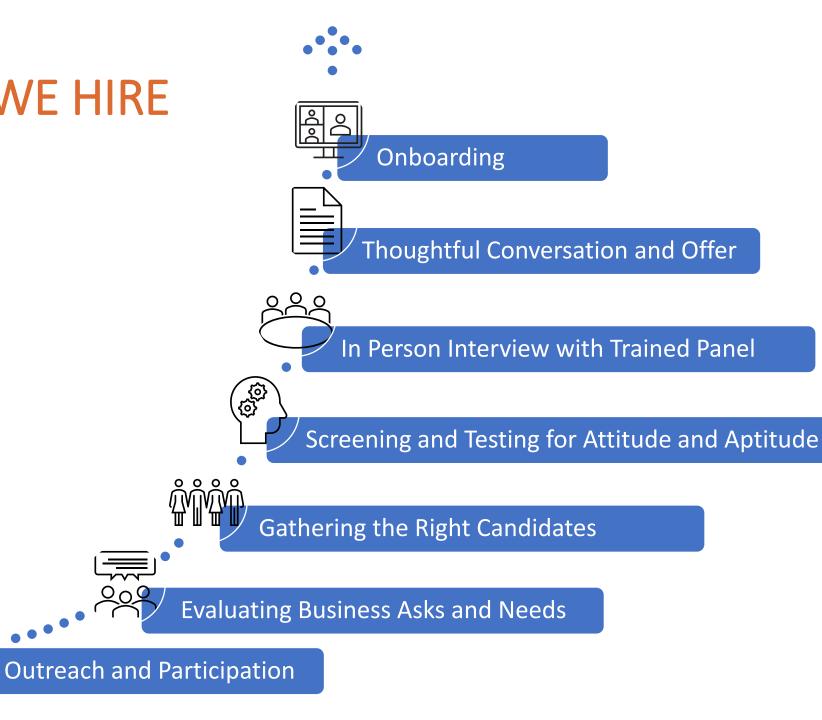


High Performance

High Pay

High Productivity

HOW WE HIRE



TALENT DEVELOPMENT EXPERTS

Current Level of Understanding

Learning Required for Current Role

Opportunities to Grow and Create Long Term Career

THE KINSALE ENVIRONMENT







INCREASED UNDERSTANDING AND CONFIDENCE



SENSE OF TRUST AND BELONGING



GIVING AND RECEIVING FEEDBACK



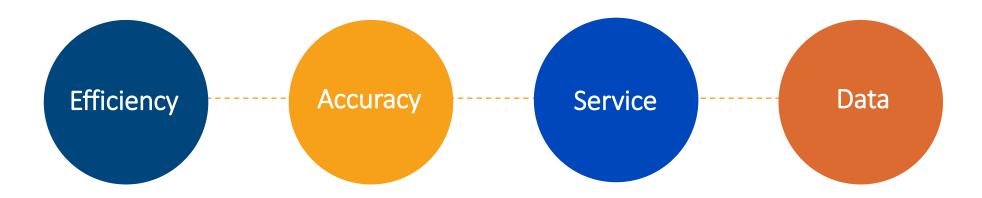
Diane Schnupp

INFORMATION TECHNOLOGY



KINSALE CORE COMPETENCY

Technology is a core competency for:



IT STRATEGIC PILLARS



Be a great place to work



Accelerate our technology-empowered competitive advantage



Enable smart company growth

IT ORGANIZATION



PRODUCT, DELIVERY
MATURITY, &
EXPERIENCE



APPLICATION DEVELOPMENT



ARCHITECTURE



DATA

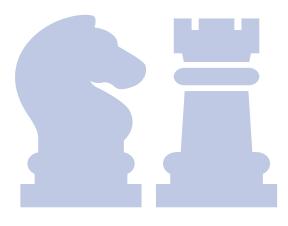


IT INFRASTRUCTURE & SECURITY

BRANDING



TARGET STATE



Strategic Accelerator



Data Driven Approach



Custom Designed for Our Business Processes

TARGET STATE EXAMPLES



Submission Intake



Underwriting



Claims

TARGET STATE BENEFITS





Mark Beachy

CLAIMS



EXCESS & SURPLUS CLAIM BUSINESS



STRATEGIC OBJECTIVES

Leverage a high-performance culture to continuously improve and deliver results.



ORGANIZATION

Fully integrated Claims Department organized both vertically and by claim type.



TALENT

Claim professionals are high-performing with strong claim and legal experience.



Strategic Staffing

- 59 high-performing team members
- 48% of employees are attorneys
- 55% of liability examiners are attorneys
- Experienced staff averaging
 13 years of industry
 experience
- Strong retention of leaders with 8+ years with Kinsale

HIGH PERFORMANCE MODEL

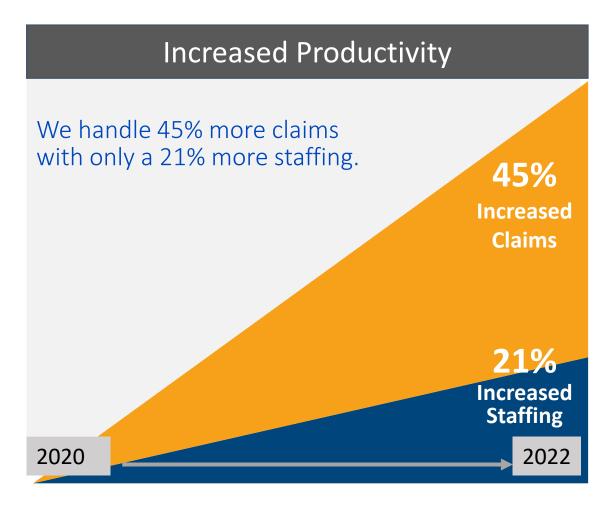
Philosophy of continuous improvement with an unrelenting focus on bottom-line results.



RESULTS

Continuous improvements drive increased productivity, reduced cycle times, and declining payouts.





PROCESSES: CLAIMS TRIAGE

Specialization results in deep expertise and streamlined claim handling.

- Streamlined processes reduce transitions
- Focus on early resolution
- Early identification of high-risk claims
- Avoid or mitigate litigation
- Timely reserve and optimum outcomes

Right Touch

- High volume, lower severity property damage claims
- Speed & efficiency reduces claim cycle

Construction Defect

- Continuous & ongoing damage over multiple policy periods
- Organized by states

Coverage

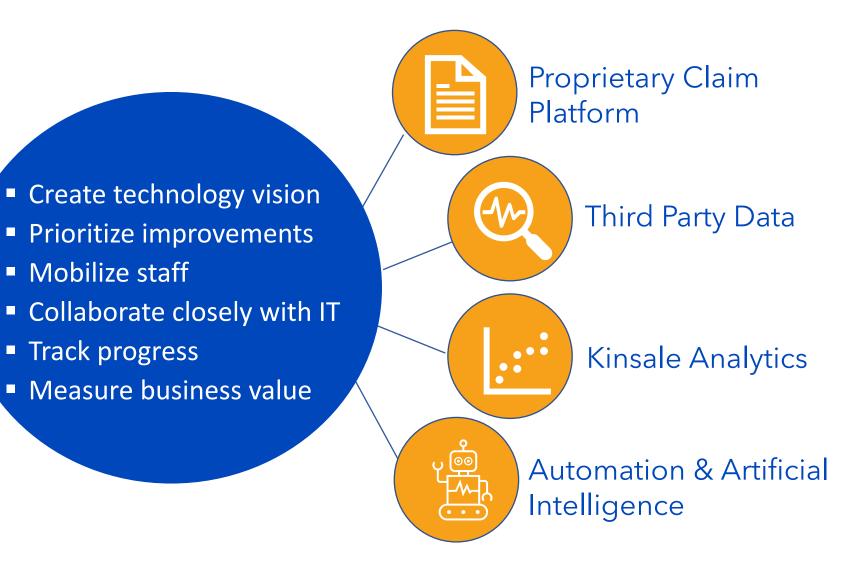
- In-house experts on coverage & forms
- Advice & counsel on jurisdictional nuances

TECHNOLOGY & INNOVATION

Mobilize staff

Track progress

Leveraging technology and driving innovation to improve claim results.



PARTNERSHIPS

Leveraging internal and external partnerships to deliver strategic objectives and outcomes.







Salmaan Allibhai

Analytics & Actuarial

KINSALE IS A QUANTITATIVE COMPANY

The use of data in decision-making is a key competitive advantage for us



Embracing data is a fundamental part of the Kinsale culture

DATA IS AN INTEGRAL PART OF OUR STRATEGY

We collect a lot of data

- We have data on the full life cycle of a policy from when it arrives as a submission until the last dollar of a claim is paid
- Data sources include Underwriting Worksheets, Policy System, Claims, and Finance

We help users throughout the company consume this data

- Monthly reports of key metrics
- Spreadsheet and Qlik reports that allow users to filter, sort, and aggregate data
- Bespoke analyses when things become complex





Recurring Analyses:

Product Line Reviews (Pricing Analyses)

Reserve Reviews

Capital Adequacy Projections (BCAR)

Catastrophe Modeling

Reinsurance and Risk Management Reviews





- Submission Scoring
- Flat-fee agreements for California
 Construction Defect claims
- Utilizing text mining on Claims and UW notes to refine pricing and expand our coverage offering



FOCUSING ON THIRD-PARTY DATA

Combined effort by Analytics & Actuarial, Underwriting, and IT to take advantage of third-party data

- 1 Improve how we segment and price risk
- Automate repetitive tasks and capture valuable data

There is a lot of data out there, and thanks to our focus on technology, we are well-positioned to utilize that data to drive efficiency and profitability

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