INVESTOR DAY

1.8.26

KINSALE®
CAPITAL GROUP

Forward-Looking Statements

This presentation contains 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," "target," "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. Actual results may differ materially from those contemplated by a forward-looking statement. Factors that may cause such differences include the risks and uncertainties discussed in Part I, Item 1A of Kinsale's Annual Report on Form 10-K for the year ended December 31, 2024 and other reports Kinsale files with the SEC. 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.

UNDERWRITING

Stuart Winston, Hannah Taylor, John Bowen

Photo Credit: Baskervill

UNDERWRITING PHILOSOPHY

E&S Market,
Individual Risk Underwriting

Broad Risk Appetite

Best in Class Service

No Delegated Underwriting

Data Driven Underwriting

E&S MARKET UPDATE

- **Current Market Conditions**
  - Fragmented Market
  - Soft/Softening: Large Property, D&O, Products, Life Sciences
  - Stable/Firm: Commercial Auto, Premises Liability, Social Services, Long Tail Casualty Lines

UNDERWRITING GROUP OVERVIEW

Professional Lines	Casualty	Specialty Casualty	Transportation	Agribusiness	Personal Lines	Property
Allied Health	Construction	Environmental	Railroad	Agribusiness Casualty	High Value Homeowners	Commercial Property
Excess Professional	Excess Casualty	Entertainment	Aviation	Agribusiness Property	Personal Insurance	Small Property
Healthcare	General Casualty	Life Sciences	Commercial Auto			
Management Liability	Small Business	Products Liability	Ocean Marine			
Professional Liability		Product Recall	Inland Marine			
Public Entity		Energy				

2025 NEW PRODUCTS


Environmental Discontinued Operations

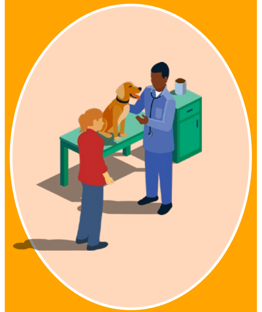

Primary Property Quota Share


Builders Risk Quota Share

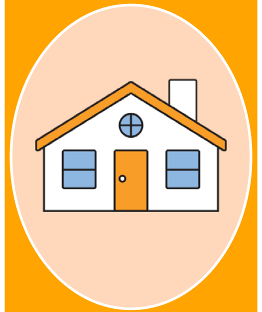

Agribusiness Property


Cyber


Contractors E&O


Vet Medicine


Primary Aviation


Homeowners E&S

Appetite Expansion — Specialization — New Product

2026 CONTINUED GROWTH

- Efficiency Gains
- Specialization
- Appetite Expansion
- New Product Development

HOMEOWNERS MARKET OPPORTUNITY

E&S Homeowners premium was $3.1B in 2024

Premium up 43% YOY in 2024

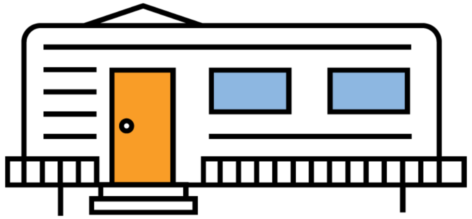
Driver of business to E&S market

Catastrophe claims (wildfire & hurricane), convective storms, & increase in home values

Regulators slow to allow for adequate rate changes

KINSALE HOMEOWNERS TODAY

High Value Homeowners



Personal Insurance

Kinsale Approach/Difference

FUTURE OPPORTUNITIES

Distribution Expansion

Geography Expansion

Product Expansion

BUSINESS DEVELOPMENT

Pat Dalton

Photo Credit: Baskervill

SERVICE IS A COMPETITIVE ADVANTAGE

75%
New business quote ratio

60%
Submissions responded to within 24 hours

9 min
Average submission clearance time

AI-driven routing improves accuracy & underwriter productivity

FOCUSED, DISCIPLINED DISTRIBUTION

234 ➞ **784**

Brokerage firms — Offices nationwide

95%

Premium sourced through wholesale

50

New brokerage firms/brands appointed in 2025.
Appointments evaluated on ability to aggregate aligned business, regardless of distribution channel.

STRUCTURED APPOINTMENT MANAGEMENT DELIVERS RESULTS

- Formal follow-ups at 4, 8, and 12 months (introduced 2024)
- No change to underwriting standards

2024 appointments vs. 2023 appointments

+27%	+32%	+22%
Submissions	Quotes	Binds

MODERN BROKER ENGAGEMENT MODEL

- Brokerage teams are increasingly decentralized
- Engagement combines in-person and virtual outreach
- Focus on production review, appetite clarity, and expectations

2025 Activity

866
In-person visits

500
Virtual meetings

IDLE INITIATIVE: TARGETED ENGAGEMENT IMPROVES CONVERSION

643 | **323**

In-person | **Virtual**

2025 Targeted Engagement

493

Offices converted off IDLE list

44% success rate

Driven by improved alignment & heightened engagement – not relaxed underwriting

CLAIMS

Mark Beachy

Photo Credit: Baskervill

EXCESS & SURPLUS CLAIMS

The Difference	Forms	Severity	Litigation	Complexity	Experts	Plaintiff Bar
Standard	Standard/Few Endorsements	Low/ Moderate	Low/ Moderate	Two Party	Limited Reliance	General Expertise
Excess & Surplus	Manuscript/More Endorsements	High	High	Multi Party	Heavy Reliance	Specialized Expertise

HIGH PERFORMING OPERATING MODEL

TECHNOLOGY & INNOVATION

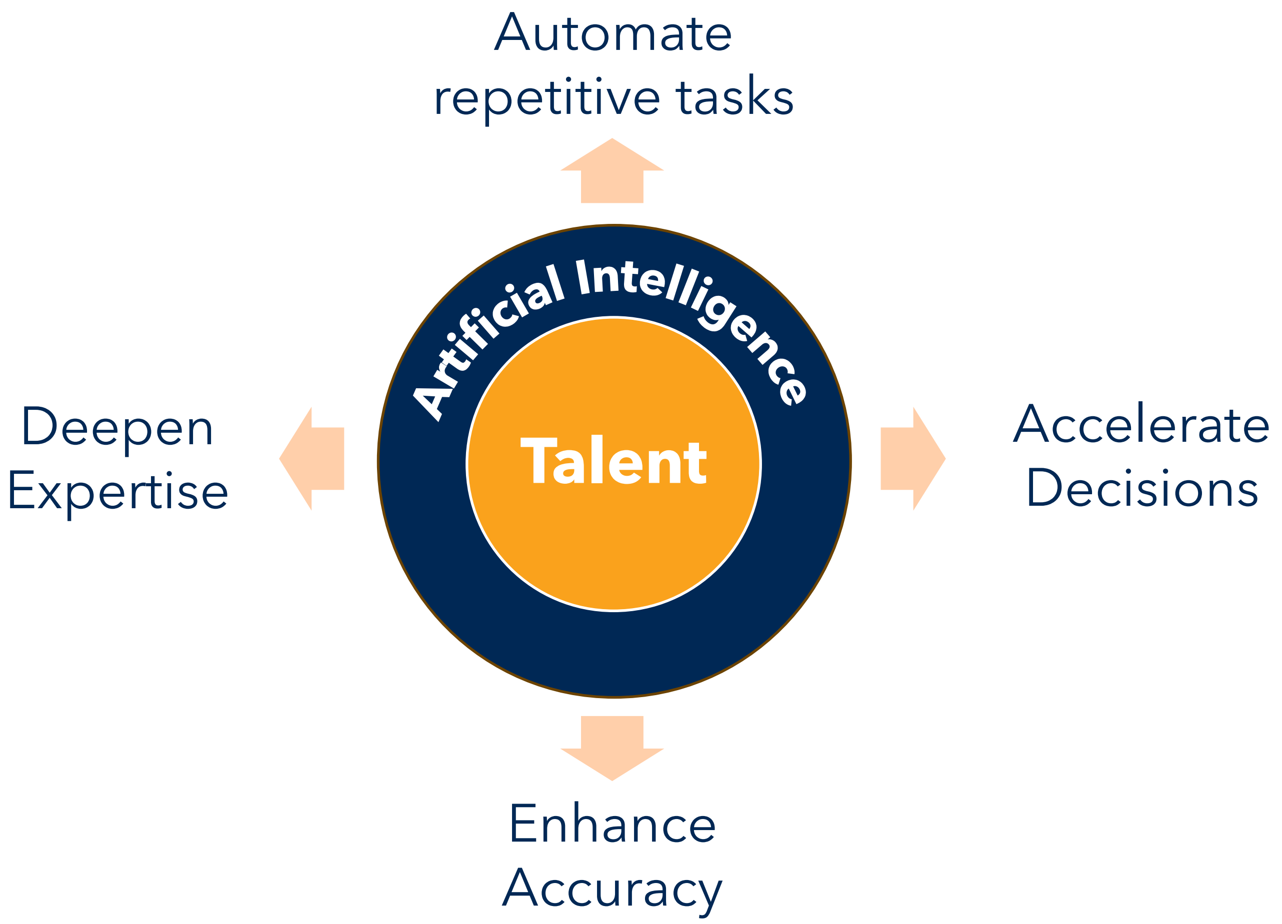
Proprietary Claim Platform

Kinsale Analytics

Third Party Data

Automation & Artificial Intelligence

LEVERAGING AI



INFORMATION TECHNOLOGY

Diane Schnupp

Photo Credit: Baskervill

IT AS A STRATEGIC DIFFERENTIATOR

- Disciplined underwriting focused on small-account E&S market
- Maintain absolute control over underwriting and claims management processes
- Leverage our proprietary technology to operate with a substantial cost advantage over competitors
- Employ a quantitative approach – using analytics to drive profitability and operational efficiency
- Strong balance sheet and reserve position. Growing float and investment income

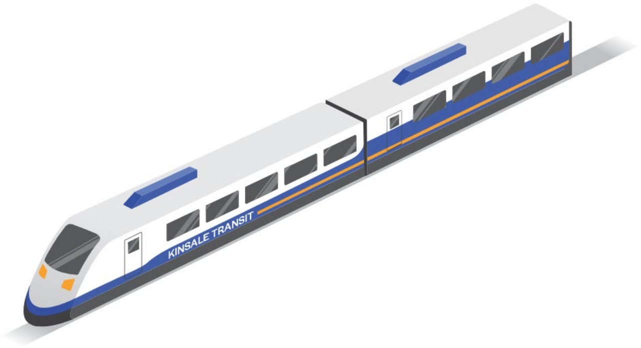
TECHNOLOGY IS A CORE COMPETENCY

- **Proprietary, internally developed platforms** are purpose-built to support our end-to-end operations, enabling rapid iteration and market-driven differentiation in E&S insurance.
- An **integrated ecosystem** of 120 applications and proprietary data delivers customized workflows across underwriting, policy, claims, and reporting allowing us to scale without sacrificing underwriting discipline and efficiency.
- Pricing models and underwriting decision support remain **fully proprietary**, protecting our competitive edge. In E&S markets, underwriting judgement *is* the business.
- Granular, end-to-end data capture enables **continuous improvement, advanced analytics, and increasingly precise underwriting across complex risks**.
- Commercial platforms are used selectively where differentiation is limited and compliance requirements dominate (e.g., general ledger).
- Intentional use of AI within our technology lifecycle has **accelerated** software delivery.

We own and continuously evolve proprietary platforms that embed our expertise, drive performance, and scale efficiently – creating a durable competitive advantage

TARGET STATE DELIVERY

Application	Percent Complete
Submission Intake	100%
Underwriter Dashboard	100%
Underwriter Worksheets for Property	100%
Rating Engine	100%
Personal Insurance Portal	82%
Underlying Enterprise Technologies	80%
Master Data	75%
Document Creation & Storage	75%
Underwriter Worksheets for Casualty	25%
Policy	4%
Claims	2%
Overall Target State Delivery (weighted average)	63%



ANALYTICS & ACTUARIAL

Salmaan Allibhai

Photo Credit: Baskervill

KINSALE IS A QUANTITATIVE COMPANY

We have a data-driven approach to managing the business.

- Pricing/ Underwriting
- Reserving
- Claims Handling
- Capital Strategy
- Risk Management
- Staffing/ Budgeting

Embracing data is a fundamental part of the Kinsale culture.

TURNING DATA INTO A COMPETITIVE ADVANTAGE

We collect and analyze 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, & Finance

We help users throughout the company consume the data

- Monthly reports of key metrics
- Interactive reports that allow users to filter, sort, & aggregate data
- Bespoke analyses for more complex situations

FOCUS ON THIRD-PARTY DATA

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

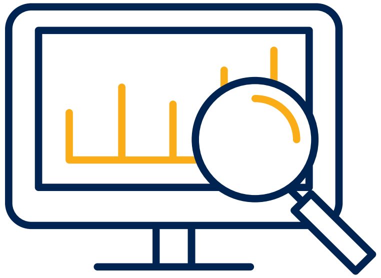
1

Improve how we segment & price risk

2

Automate repetitive tasks & capture valuable data

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



A HISTORY OF DATA-DRIVEN PROGRESS

- Google API Data
- HazardHub Property Scoring
- Habitational Water Coverage
- Battery Coverage
- Commercial Credit
- Flat Fee Agreements
- Property SOV Scrub Tool
- Customer Service – Time to Quote
- Distance to Active Wildfire
- Census Data
- Telematics Data Collection
- Contractor Permit and Licensing
- Kinsale Responsibility Score
- Generalized Linear Models

MODERNIZING PRICING WITH ADVANCED ANALYTICS: GLMs

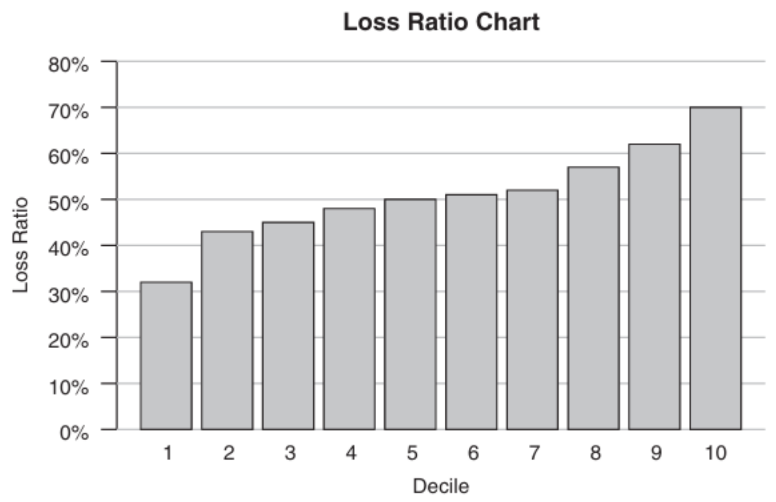
$$\ln \mu_i = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \cdots + \beta_p x_{ip}.$$

Personal Lines Carriers have been using Generalized Linear Models for decades

- They have large, homogenous books of business with hundreds of data points on each policy

We are bringing that approach to commercial E&S business

	Estimate	Std. Error	*p*-Value
(Intercept)	−10.8690	0.0189	<0.0001
occupancy:2	0.2303	0.0253	<0.0001
occupancy:3	0.4588	0.0271	<0.0001
occupancy:4	0.0701	0.0273	0.0102
sprinklered:Yes	−0.2895	0.0729	0.0001
occupancy:2, sprinklered:Yes	−0.2847	0.1014	0.0050
occupancy:3, sprinklered:Yes	−0.0244	0.1255	0.8455
occupancy:4, sprinklered:Yes	0.2622	0.0981	0.0076



GENERATIVE AI – GOALS

1

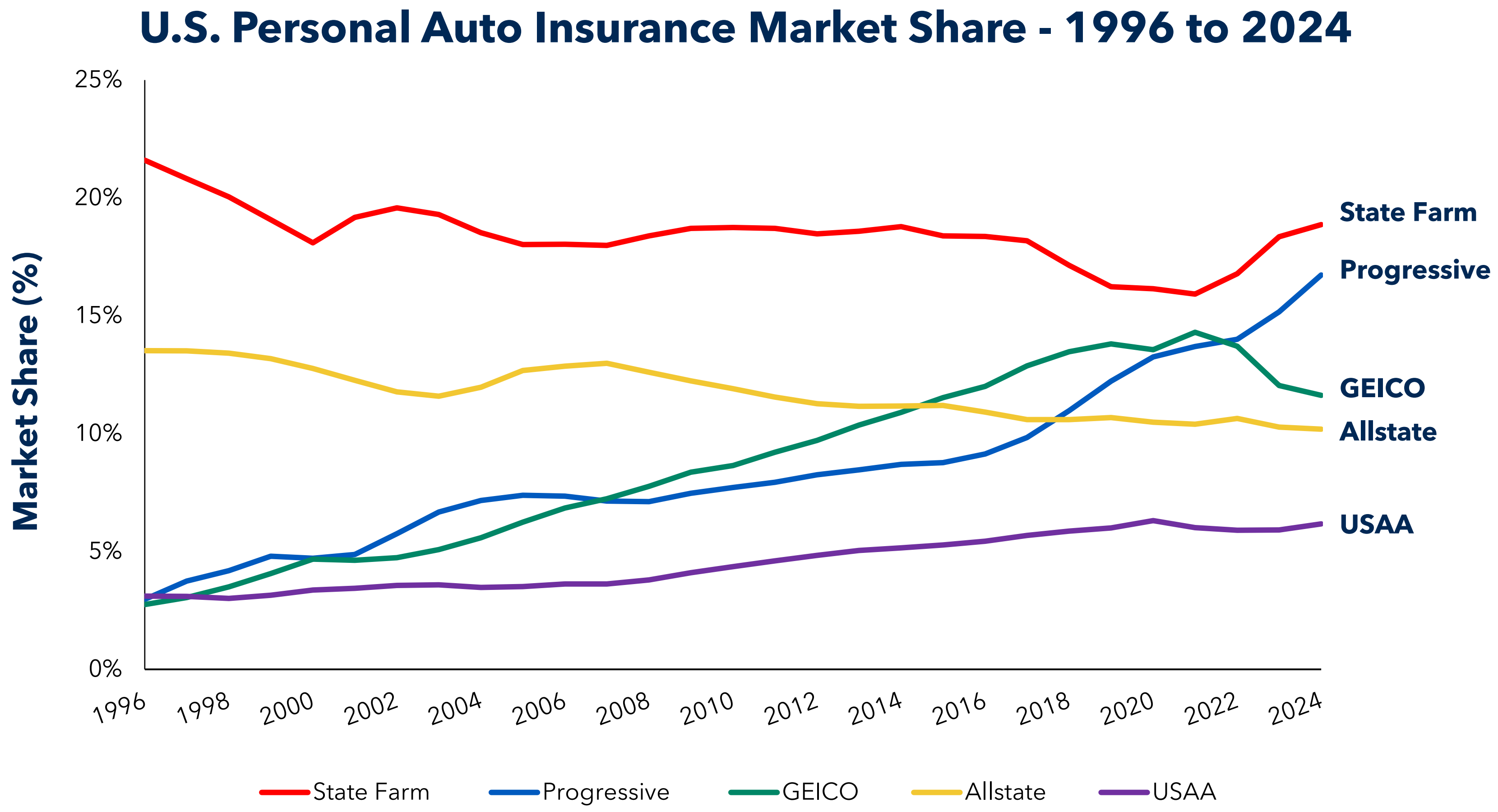
Improve how we segment and price risk

2

Automate repetitive tasks and capture valuable data

AI will continue to improve over time, and we are well-positioned to take advantage given our focus on data, analytics, and technology.

THE OPPORTUNITY AHEAD



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