
Human Rights Statement and Our Commitment to Employees



Our approximately 8,700 employees are at the core of everything we do. Our goal is for every employee to feel included, respected, safe and empowered to perform at their best. **We strive to attract exceptional people who can grow with our Company and help drive its continued success by fostering a workplace culture that inspires, rewards and develops our employees.**

Consistent with our corporate values, we are committed to the protection of human rights and treating all people with dignity and respect. We appreciate and value the unique perspective that each employee brings to the workplace. We operate with integrity and self-discipline in an environment that values clear and open communication. We also prioritize family, community and work-life balance as part of our workplace culture.

INTEGRITY AND ETHICAL BEHAVIOR

Integrity and ethical behavior are critical to maintaining the stability and longevity that our customers and other stakeholders expect. We value our reputation as an ethical company and work to ensure that people at all levels of AFG understand their role in upholding it.

We demonstrate our commitment to an ethical workplace through our [Code of Ethics](#). The Company's Code of Ethics sets the fundamental ethical standards expected of employees and helps guide their decision-making to ensure alignment with AFG's values. All employees of AFG and its insurance subsidiaries are required to participate in an annual certification and acknowledgment process to ensure they understand and adhere to our Code of Ethics. The Company also requires employees to complete a Conflict of Interest disclosure questionnaire annually.

The Code of Ethics is supported by a variety of other Company policies. At various points throughout the year, employees receive training or education on other policies, including training on anti-corruption and anti-bribery, privacy and cybersecurity.

We provide internal and external stakeholders an independently administered confidential channel, the [AFG Ethics Helpline](#), to report known or suspected financial misconduct, or violations of the law, our Code of Ethics, or other Company policy. Reports may be made anonymously and submitted online or by phone. Our Code of Ethics makes clear that those who report misconduct in good faith may not be retaliated against. In addition, information about how employees may report misconduct is available to U.S. employees on our employee intranet.

American Financial Group maintains an Internal Audit function that supports the Company by providing independent and objective assurance and advisory services. The Internal Audit function reports directly to the Audit Committee of AFG's Board of Directors. The Audit Committee charter also states that the committee will provide guidance and oversight to the Internal Audit function of the Company, including employment of the head of the Internal Audit department and review of the department's organization, plans and results. Audit procedures are conducted each year to assess the Company's tone at the top, including the governance and oversight of ethical standards and conflicts of interest.

THE IMPORTANCE OF INCLUSION

AFG values and recognizes the benefits derived when people with different backgrounds and experiences work together to achieve business results. Our Equal Employment Opportunity Policy reinforces our commitment to attracting, developing and retaining a talented workforce with broad range of backgrounds, perspectives and experiences at all levels—an approach we believe fosters creativity, drives better business outcomes and propels our continued success. This commitment governs all decisions related to employment, including requests for accommodation.

This commitment also extends to our Board of Directors. Our [Corporate Governance Guidelines](#) direct the Board to seek candidates with a broad range of experiences, qualifications, backgrounds and skills that enable each candidate to make a significant contribution.

PROMOTING A SAFE AND HEALTHY WORKPLACE

AFG prioritizes workplace safety and strives to create a healthy environment for all employees. We comply with all applicable safety and health laws, regulations and internal requirements.

We are dedicated to minimizing employees' risk of accident or injury. AFG's obligations and procedures are outlined in our Workplace Safety and Security Policy along with our Safety and Accident Reporting Policy. The Company raises awareness by offering health and safety training as well as workplace safety courses. Examples include training and courses related to preventing and responding to workplace violence, CPR/AED training, safety travel tips and more.

We provide an extensive program to help employees invest in their health and wellness. Benefits include on-site fitness centers at many of our office locations, financial incentives for taking care of one's health and health management programs to increase employee engagement with their health care providers.

AFG provides paid time away from work for employees to maintain a healthy work-life balance. We also comply with all applicable state and federal laws related to employee leave. Our Family and Medical Leave program is available for employees to care for themselves or a dependent such as a spouse, child or parent who has a serious health condition. We provide six weeks of paid parental leave for employees to care for and bond with their newborn or newly adopted child. In addition, our Adoption Assistance Program offers financial assistance to help offset the costs associated with the adoption process and ease the financial burden for our employees.

Our Employee Emotional Wellbeing Solutions Program includes access to a full range of expert services to help people live and work well. Services include professional counseling and assistance with legal matters, grief and other work/life concerns such as child- or family-related issues.

FAIR WORK HOURS, WAGES AND BENEFITS

We compensate employees equitably and competitively in compliance with all applicable state and federal laws. Our Commitment to Accurate Pay Policy and Working Hours Policy reinforces this commitment.

We conduct regular market comparisons to hold ourselves accountable, and we provide leaders with the necessary tools to ensure decisions around pay are consistent and fair across the organization. We also offer an employee stock purchase program in which employees can purchase Company stock at a discount to the market price, a retirement

savings plan with matching employer contributions and Company-wide profit-sharing programs that allow all eligible employees to share in the Company's success. In addition, employees have access to professional investment and retirement planning advisors.

AFG prohibits the use of all forms of forced labor and child labor. We also follow all applicable minimum age requirements for employment everywhere we operate.

DISCRIMINATION

AFG is committed to equality in all areas of employment. This includes recruiting, selection, training, assignment, access to facilities and programs, promotion, termination, compensation and benefits.

We are an equal opportunity employer. Our policy requires employment decisions to be made without regard to race, color, religion, creed, national origin, citizenship status, ancestry, age, physical or mental disability, gender, sex, marital status, pregnancy (or related condition), sexual orientation, gender identity, veteran status, genetic information or any other factors that are protected by applicable federal, state or local law.

Any violations of this policy must be reported and will result in corrective action, up to and including termination of employment.

HARASSMENT

AFG is firmly committed to and maintains a policy of providing a work environment free from harassment of any kind, including sexual harassment. This includes intentional and unintentional harassment based on any legally protected classification under applicable federal, state or local law, including but not limited to race, color, religion, creed, national origin, citizenship status, ancestry, age, physical or mental disability, gender, sex, marital status, pregnancy (or related condition), sexual orientation, gender identity, veteran status and genetic information.

Any violations of this policy must be reported and will result in corrective action, up to and including termination of employment.

TRAINING

We require all new employees and new leaders to complete training related to our human and workplace rights practices and associated policies. These required programs help employees understand their responsibilities in making AFG a place where everyone is treated equitably and respectfully and is free from discrimination and harassment. Our learning programs also provide information on how to report suspected violations and make it clear that retaliation for good-faith reporting is prohibited.

LIVING OUR VALUES AND COMMITMENTS

We monitor and measure employee engagement on an ongoing basis. For example, we conduct periodic employee surveys to help gauge the Company's progress in honoring our stated values and commitments. These surveys offer employees the opportunity to share perspectives on their work environment, work-life balance, job satisfaction, career development and more. Furthermore, the survey serves as a tool for identifying and assessing potential workplace risks, particularly those impacting employee well-being.

COMPLAINT HANDLING AND RESOLUTION

AFG provides multiple methods to resolve employment-related issues. Employees can report potential violations in person as well as by telephone, email or standard mail. The phone and standard mail reporting methods both allow for anonymous reporting.

We communicate with our employees about these methods through materials shared during new-hire orientation, within human resource policies and as part of our training courses. We also send this information directly to employees throughout the year and post it on our internal and external websites.

Our policies require reporting of discrimination, harassment, suspected violations of applicable laws, regulations and policies. We provide multiple mechanisms for reporting misconduct or grievances, including the AFG's Ethics Helpline. We are committed to investigating all reports and taking appropriate action. Retaliation against anyone who raises these concerns in good faith is prohibited.

STAKEHOLDER INVOLVEMENT

Through disclosures and reports such as AFG's Corporate Social Responsibility Report, Annual Report on Form 10-K and Proxy Statement, we communicate with our stakeholders on our corporate responsibility performance and invite their feedback.

ABOUT THIS STATEMENT

Our Human Rights Statement and Commitment to Employees operates in conjunction with our [Corporate Social Responsibility Report](#), our regular compliance practices, our Code of Ethics and our other internal employment policies. We review this information periodically.
