

STEWART INFORMATION SERVICES CORPORATION  
CYBERSECURITY AND OPERATIONS TECHNOLOGY RISK COMMITTEE CHARTER

**I. Purpose**

The purpose of the Cybersecurity and Operations Technology Risk Committee (the “Committee”) of the Board of Directors (the “Board”) of Stewart Information Services Corporation (the “Company”) is to:

- A. Review and monitor risks related to technology, information security and cybersecurity as well as the actions taken by management to mitigate such risks; and
- B. Review operational technology risks and industry trends and evaluate their potential impact on the Company’s business and future strategies.

**II. Committee Membership**

The Committee shall consist of no fewer than two members of the Board of Directors of the Company.

The members of the Committee, including the Chair of the Committee, shall be appointed annually and may be removed by a majority vote of the Board after considering any recommendation of the Nominating and Corporate Governance Committee. Each member of the Committee shall serve for such term or terms as the Board may determine, until such member’s successor is duly elected and qualified or the member’s earlier resignation, removal or death. The Chair of the Committee shall set the agenda for each meeting of the Committee and perform such activities as from time to time are requested by the Board, other Committee members, or as circumstances require. When a Chair is not elected by the Board, the members of the Committee may designate, by majority vote, a Chair to serve for a one-year term or until such shorter time as the Board shall elect a Chair.

**III. Meetings**

The Committee shall meet as often as it determines necessary, but at least two times each fiscal year. A majority of the Committee’s members will constitute a quorum. The Committee may request any officer or employee of the Company or the Company’s outside counsel to attend a meeting of the Committee, or to meet with any members of, or consultants to, the Committee. The Committee shall maintain minutes of its meetings.

All actions of the Committee shall require an affirmative vote of a majority of the Committee’s members. Subject to compliance with applicable law and the provisions of this Charter, if the Committee is unable to reach a majority decision on any action or item, such action or item will be presented to the Board for its review and vote instead of being acted upon by the Committee.

#### **IV. Duties and Responsibilities**

In performing its oversight responsibilities, the Committee shall perform the following functions:

- A. Review and assess the Company's enterprise cybersecurity program, including its policies, procedures and governance framework.
- B. Review and oversee management's identification, assessment and mitigation of material risks arising from the Company's use of technology, information systems and cybersecurity infrastructure.
- C. Review and assess the Company's exposure to industry-specific cyber threats, including emerging attack trends, incidents impacting peer organizations and management's process for incorporating that information into the Company's security governance.
- D. Receive regular reports on cybersecurity trends, vulnerabilities and remediation efforts.
- E. Review and assess the effectiveness of the Company's data breach incident response plan, including disclosure, investigation, remediation, and post-breach security measures.
- F. Review and assess the effectiveness of the Company's disaster recovery and business continuity plan and the systems, processes and procedures, including the adequacy of the Company's program based on the key information systems for conducting its business and carrying out its operations.
- G. Review and discuss with management the regulations, as well as key legislative and regulatory developments, that could materially impact the Company's cybersecurity risk exposure.
- H. Review the Company's privacy and data governance framework and compliance with applicable data protection laws.
- I. Review and oversee the Company's policies and practices relating to the protection of digital assets, including data, systems, networks, and technology infrastructure, against cyber threats and breaches.
- J. Review the Company's use, development, deployment, governance, and implications of artificial intelligence ("AI") and machine learning technologies (including generative AI) to the extent such matters relate to the Committee's responsibilities under this Charter. At least annually, the Committee shall prepare and provide to the Audit Committee a report regarding material cybersecurity risks, including any cybersecurity incidents, compliance matters, or legal or regulatory issues that could reasonably be expected to impact the Company's financial statements, disclosures, or overall risk profile.

- K. Have such other authority, duties, and responsibilities as may be delegated to the Committee by the Board.

**V. Oversight of Committee Matters**

- A. The Committee may form and delegate authority to subcommittees consisting of one or more members of the Committee when the Committee deems it appropriate, provided that decisions of such subcommittee shall be presented to the full Committee at its next scheduled meeting.
- B. The Committee has the authority, to the extent it deems necessary or appropriate, to retain independent legal, accounting or other advisors. The Committee's authority to engage such advisors includes the authority to set the terms, including approval of fees and expenses, of all such engagements, and to terminate such engagements.
- C. The Company shall fund all Committee-approved expenses for (i) any advisors employed by the Committee, and (ii) any other reasonable expenditures incurred by the Committee.
- D. The Committee shall make regular reports to the Board regarding its responsibilities under this Charter and actions taken in fulfillment thereof.
- E. The Committee shall review and assess the adequacy of this Charter annually and recommend any proposed changes to the Nominating and Corporate Governance Committee for submission to the Board for approval.
- F. The Committee shall conduct an annual performance evaluation of the Committee's purpose, duties and responsibilities under this Charter and its own performance.
- G. The Committee shall provide the Board with such other recommendations and reports as the Committee may deem appropriate. Recommendations and reports to the Board may take any form, including an oral report by the Committee Chair or any other member of the Committee designated by the Committee to make such report.

*Adopted: February 26, 2026*