FINANCE AND CAPITAL COMMITTEE CHARTER
HAGERTY, INC.

Effective October 29, 2026

I. Purpose

There shall be a standing committee of the Board of Directors (the "Board") of Hagerty, Inc. (the "Company") known as the Finance & Capital Committee (the "Committee"). The purpose of the Committee is to assist the Board with monitoring and overseeing the Company's operating and financial performance and capital management strategy. The Committee shall oversee financial and operating performance, capital structure, investments, returns and investor relations. The Committee is not responsible for financial reporting, which is the responsibility of the Audit Committee of the Board.

II. Committee Composition and Membership

A. The Committee shall consist of no fewer than three directors.

B. All Committee members shall have sufficient experience and ability to enable them to discharge their responsibilities.

C. The Board shall appoint members of the Committee at least annually and Committee members may be removed by the Board at any time and for any or no reason.

D. The Board shall designate one Committee member to serve as Committee Chairperson. Committee members shall serve until their death, resignation, or removal or until their successors are duly elected and qualified. In the event the Committee Chairperson is unable to participate in a meeting, the members of the Committee may designate an Interim Chairperson by majority vote of the Committee members in attendance at the meeting at which the Committee Chairperson is unable to participate.

E. The Committee may form and delegate authority to subcommittees consisting of one or more Committee members when it deems appropriate.

III. Duties and Responsibilities

In carrying out the oversight responsibilities referenced above, the Committee shall, to the extent it deems necessary or desirable:

A. *Long-Term Capital Plan*

1. Review the Company's capital plan and offer guidance and advice on the sources and uses of capital and expected returns.

B. *Oversight of Operating and Financial Performance*

1. Review the Company's quarterly operating and financial performance reports including performance vs. plan, the status of significant initiatives and investments, and other operating and financial information concerning the Company.

2. Review quarterly communications with investors including the earnings press release, slides and investor letter. Review and discuss any earnings guidance given by the Company to analysts and rating agencies.

3. Review the annual budget and make a recommendation to the full board for approval.

C. *Finance and Investment Matters*

1. Review, approve (or if Board approval is required by law or deemed appropriate by the Committee, recommend that the Board approve), and oversee the Company's implementation of financial policies, including those related to capital structure and access to capital markets, investment policy statements and guidelines, borrowing limits and authorizations, policies regarding dividends, and other financial policies.

2. Review and approve investment guidelines for the Company and monitor for compliance with established guidelines by the Company and its subsidiaries.

3. Approve guidelines for the Company for selecting and engaging investment managers, if any, and monitor to ensure investment guidelines are adhered to by the Company and its subsidiaries.

4. Review the adequacy of financing arrangements proposed by management and make recommendations to the Board regarding the creation, guarantee, or plan to incur or assume any new indebtedness for borrowed money, or any material amendment or modification of the terms of the Company's existing indebtedness for borrowed money, or the issuance or selling of any debt security and monitor compliance with debt covenants.

5. Monitor the status of rating agency evaluations and discussions, if applicable.

6. Oversee the Company's cash management strategy.

7. Review the Company's capital allocation and adequacy and make recommendations to the Board regarding the issuance of dividends and the completion of stock splits and stock repurchases.

8. Review and recommend to the Board any changes to the Company's capital structure, including any issuance of debt or equity securities and use of derivatives and other risk management techniques.

9. Periodically review the Company's investor relations strategy.

D. *Mergers, Acquisitions, Divestitures, and Other Strategic Investments*

1. Review proposed mergers, acquisitions, joint ventures and divestitures, along with the financial implications of such proposed transactions. The Committee shall review proposed transactions in accordance with the Company's policies and practices and make recommendations to the Board as deemed appropriate by the Committee. The Committee shall monitor the operating and financial performance of transactions completed.

2. Review and approve all private equity, hedge fund, and other passive investments made by the Company.

E. *Other Matters*

1. Conduct an annual evaluation of the Committee's performance and composition, ensuring appropriate expertise is represented, and report the results of such evaluation to the Nominating and Governance Committee.

2. Conduct an annual review of the adequacy of this charter and recommend any proposed changes to the Nominating and Governance Committee for approval.

3. Perform such other duties and responsibilities as reasonably determined by the Committee to be consistent with its mandate (under this charter, the Company's bylaws, governing law, the rules and regulations of the New York Stock Exchange (the "NYSE"), the federal securities laws and such other requirements applicable to the Company) or as further delegated to the Committee by the Board. This includes the authority to conduct or authorize investigations into any matter.

IV. Authority

The Committee shall have the authority, in its sole discretion, to retain or obtain the advice of or assistance from legal counsel or accounting or other advisers as it deems appropriate to assist with the execution of its duties and responsibilities as set forth in this Charter. The Committee shall be directly responsible for appointing, compensating and overseeing the work of any legal counsel or adviser retained by the Committee and shall receive appropriate funding from the Company, as determined by the Committee, for payment of reasonable compensation to such legal counsel or adviser as well as for any costs or expenses related to the ordinary administrative expenses of the Committee that are necessary or appropriate for carrying out its duties. The Committee shall also

have authority to obtain advice and assistance from any officer or employee of the Company and shall have full, unrestricted access to Company books, records, facilities and personnel.

V. Meetings

A. The Committee shall meet in person, by video conference, or telephonically with such frequency and at such intervals as it determines necessary to carry out its duties and responsibilities, but in any case, not less frequently than quarterly; provided, that any action required or permitted to be taken at any meeting of the Committee may be taken without a meeting, if all the members of the Committee consent thereto in writing or by electronic transmission, and the writing or writings or electronic transmission are filed with the meeting minutes of the Committee.

B. Subject to the applicable law and the listing standards of the NYSE, the Company shall deliver written notice of any Committee meetings or actions to be taken by written consent to the Investor Designees and any Board Observer at the same time as the members of the Committee, and any Investor Designee or any Board Observer, as applicable, shall be entitled to attend (but not vote) at such meeting as an observer unless such Investor Designee is a member of the Committee. "Investor Designee" and "Board Observer" have the meaning assigned to them in the Investor Rights Agreement by and among Hagerty Holding Corp., State Farm Mutual Automobile Insurance Company, Markel Corporation and Aldel Financial, Inc., dated as of August 17, 2021.

C. The Committee Chairperson shall set the agenda for and preside at meetings of the Committee.

D. At the discretion of the Committee, the Committee shall meet in separate executive sessions at the beginning or conclusion of any regularly scheduled meeting with members of management, including the Chief Financial Officer, or such other members of management as the Committee deems appropriate, and any legal counsel or advisers retained by the Committee.

E. Each member of the Committee shall have one vote. Presence of a majority of the Committee members, but not less than two, shall constitute a quorum. The Committee shall be authorized to take any permitted action only by the affirmative vote of a majority of the Committee members at any meeting at which a quorum is present, or by the unanimous written consent of all of the Committee members.

F. The Secretary of the Company or another designated individual shall record and keep minutes of all Committee meetings. The Committee shall also review and approve the minutes from the prior meeting at the next sequential meeting.

G. The Committee shall report its actions and any recommendations to the Board after each Committee meeting.

VI. Amendments

This Charter and any provision contained herein may be amended by recommending such change to the Nominating and Governance Committee of the Board for approval.