DONEGAL GROUP INC.

AUDIT COMMITTEE CHARTER

Purpose

The primary purposes of the Audit Committee of the Board of Directors of Donegal Group Inc. (the "Company") shall be to oversee the accounting and financial reporting processes of the Company and its wholly owned subsidiaries, including the overview of the financial reports and other financial information provided by the Company to any governmental or regulatory body, the public and others who rely thereon; the Company's internal control over financial reporting; the selection, evaluation and retention of the Company's independent auditors; the qualifications and independence of the Company's independent auditors; the annual independent audit of the Company's financial statements under generally accepted accounting principles and the annual independent audit of the Company's insurance subsidiaries' financial statements under statutory accounting principles prescribed or permitted by the insurance commissioner in the state of such subsidiary's domicile; the scope and activities of the Company's internal audit function; and compliance by the Company with applicable legal and regulatory requirements.

The Committee shall review the adequacy of this Charter on an annual basis and recommend any proposed changes to the Board of Directors.

Membership

The Committee shall be comprised of not fewer than three members of the Board of Directors, and the Committee's composition shall satisfy the applicable requirements of the Audit Committee Rules of the Nasdaq Stock Market, the Securities Exchange Act of 1934 (the "Exchange Act"), the rules and regulations of the Securities and Exchange Commission (the "SEC") and the requirements of the Pennsylvania Insurance Holding Companies Act (the "PIHCA"). Accordingly, all of the members of the Committee shall be directors who:

- have no relationship to the Company that may interfere with the exercise of their independence from management and the Company;
- do not accept directly or indirectly any consulting, advisory or other compensatory fees from the Company or any subsidiary of the Company, other than in the member's capacity as a member of the Board of Directors or any of its committees or the affiliates of the Company, including Donegal Mutual Insurance Company ("Donegal Mutual") or any of its subsidiaries;
- are not "affiliated persons" of the Company or any subsidiary of the Company, as defined by the SEC and in accordance with the PIHCA; and

- are financially literate.

In addition, at least one member of the Committee shall be an "audit committee financial expert," as defined by the SEC. The Board of Directors shall appoint, and may remove and replace the members of the Committee.

Role of the Committee

The Committee's role is one of oversight, and the Board of Directors recognizes that the Company's management is responsible for the preparation and publication of the Company's financial statements and the Company's system of internal controls, and that the Company's independent auditors are responsible for auditing those financial statements. In addition, the Board of Directors recognizes that the Company's financial management personnel and internal audit personnel, as well as the independent auditors of the Company, because of their engagement by the Company and the audit services they provide to the Company as part of that engagement, are in a position to devote more time and acquire greater knowledge and more detailed information regarding the Company than do the Committee members; consequently, in carrying out its oversight responsibilities, the Committee shall not be deemed to provide any expert or special assurance as to the Company's financial statements or any professional certification as to the independent auditors' work.

In discharging its oversight role, the Committee is empowered to investigate any matter brought to its attention with full access to all books, records, facilities and personnel of the Company and to retain outside counsel, auditors or other experts to advise the Committee, all at the expense of the Company. The Committee shall have the authority to engage and determine compensation for independent counsel and other advisors to the Committee.

The Committee shall also constitute the Audit Committee of each wholly owned subsidiary of the Company, and each meeting of the Committee shall also be deemed to constitute a meeting of the Audit Committee of each such subsidiary.

The Committee shall report from time to time to the Board of Directors about Committee activities, issues and related recommendations.

Primary Responsibilities

- The Committee shall be responsible for the appointment, compensation, retention and oversight of the work of the Company's independent auditors for purposes of preparing or issuing an audit report or related work or performing other audit, review or attest services for the Company, including the resolution

of disagreements between management and the auditors regarding financial reporting.

- The Committee shall approve, in advance, all auditing services and all non-audit services, including the fees and terms thereof, to be performed by the independent auditors that are permitted under Section 10A of the Exchange Act and the rules and regulations of the SEC thereunder, subject to the de minimis exceptions under such rules for permissible non-audit services that are nonetheless approved by the Committee prior to the completion of the audit. The Committee may form, and delegate authority to, subcommittees consisting of one or more members of the Committee when appropriate, including the authority to grant preapprovals of audit and permissible non-audit services, provided that decisions of such subcommittee to grant preapprovals shall be presented to the Committee at its next meeting.

- The Committee shall oversee the Company's internal audit function, including a periodic review of the independence and authority of the internal audit function and a review of the Company's proposed audit plan for the forthcoming fiscal year.

- The Committee shall establish procedures for the receipt, retention and treatment of complaints received by the Company regarding accounting, internal controls or auditing matters, and for ensuring that any such complaints are treated confidentially and anonymously.

- The Committee shall be responsible for reviewing reports and disclosures of all related-party transactions. A "related-party transaction" is a transaction that the Company is required to report under Item 404 of Regulation S-K of the SEC. All related-party transactions are subject to (i) the approval of the Committee and (ii) the process set forth in the Company's By-laws relating to the Coordinating Committee that the Company and Donegal Mutual maintain.

- The Committee shall perform the following functions on an ongoing basis in carrying out its oversight function. These functions are set forth as a guide, with the understanding that the Committee shall have the discretion to conduct activities in addition to those listed herein as it deems appropriate given the circumstances.

    - The Committee shall review and discuss with management and the independent auditors the audited financial statements and disclosures made in management's discussion and analysis to be included in the Company's Annual Report on Form 10-K (or the Annual Report to Stockholders if distributed prior to the filing of the Form 10-K) and shall

review and consider with the independent auditors the matters required to be discussed by applicable rules of the Public Company Accounting Oversight Board (the "PCAOB") and the rules and regulations of the SEC.

- The Committee shall recommend to the Board of Directors whether the annual audited financial statements should be included in the Company's Form 10-K.

- The Committee shall prepare annually the Committee's report required by the SEC for inclusion in the Company's proxy statement for its annual meeting of stockholders.

- The independent auditors shall report directly to the Committee. The Committee shall review on a quarterly basis with the independent auditors any matters required to be discussed by applicable auditing standards, including, but not limited to, the following matters:

  - All critical accounting policies and practices used; and

  - Other material written communications between the independent auditors and management, such as any management letter or schedule of unadjusted differences.

- The Committee shall review and discuss with management and the independent auditors the Company's quarterly financial statements prior to the Company's filing of its Form 10-Q Quarterly Reports, including the results of the review by the independent auditors of the quarterly financial statements.

- The Committee shall discuss with management and the independent auditors the quality and adequacy of the Company's internal controls and internal audit function.

- The Committee shall discuss with management the Company's quarterly earnings press releases, including the use of "pro forma" or "adjusted" non-GAAP information, as well as financial information and earnings guidance provided to analysts and rating agencies. Such discussion may be done generally, consisting of discussing the types of information to be disclosed and the types of presentations to be made.

- The Committee shall discuss with management and the independent auditors the effect of regulatory and accounting initiatives as well as off-balance sheet structures on the Company's financial statements.

- The Committee shall discuss with management the Company's enterprise risk management framework and management's process for identifying, assessing and monitoring key business risks.

- The Committee shall discuss with management the Company's major financial risk exposures and the steps management has taken to monitor and control such exposures, including the Company's risk assessment and risk management policies.

- The Committee shall, in conjunction with the Audit Committee of Donegal Mutual, provide cybersecurity oversight, actively monitoring related risks in order to assist in coordinating prevention and mitigation efforts by, among other things, participating in risk management committee meetings and receiving quarterly reports from the Chief Risk Officer on cybersecurity risks and related matters.

- The Committee shall discuss with management the findings of any examinations by regulatory agencies and any independent auditor observations related to such findings.

- The Committee shall, in conjunction with the Audit Committee of Donegal Mutual, discuss with the independent auditors and management the Internal Audit Department's responsibilities and any recommended changes in the planned scope of the internal audit function.

- The Committee shall meet separately with the independent auditors no less frequently than annually to discuss any matters that the Committee or the independent auditors believe should be discussed without the presence of management.

- The Committee shall review the reports to management prepared by the Internal Audit Department and management's responses to such reports that the Company officer with primary responsibility for internal audit (the "Internal Auditor") believes are significant.

- The Committee shall meet separately with the Internal Auditor no less frequently than annually to discuss any matters that the Committee or the Internal Auditor believes should be discussed without the presence of management.

- The Committee shall:

    - request from the independent auditors annually a formal written statement delineating all relationships between the auditors and the

Company consistent with applicable requirements of the PCAOB regarding the independent auditors' communications with the audit committee concerning independence and the rules and regulations of the SEC.

- discuss with the independent auditors any such disclosed relationship and the impact thereof on the independent auditors' independence.
- take appropriate action to oversee the independence of the independent auditors.

Meetings

The Committee shall meet once each fiscal quarter, or more frequently as the Committee believes appropriate. All Committee members are expected to attend each meeting in person or via conference telephone. The Committee may establish its own agenda.

The Committee shall meet separately with the independent auditors, the Company's Internal Auditor, members of the Company's management and legal counsel as it deems appropriate.

Minutes

The Committee shall maintain written minutes of its meetings and furnish copies of such minutes to the members of the Company's Board of Directors.

Approved by the Board of Directors on October 15, 2026.