



MODERN SLAVERY ACT STATEMENT 2025

This Statement has been published in accordance with the Modern Slavery Act 2015 (the “Act”) and relates to the financial year ending 31 December 2025. It outlines the steps that MS Amlin¹ has taken and is taking to prevent modern slavery and human trafficking as defined in Appendix A of the Government’s 2017 Guidance² issued under s. 54(9) of the Act and includes activities undertaken during the course of 2025 to address the risks of potential slavery in MS Amlin’s supply chains or in its business operations. MS Amlin will be adding this Modern Slavery Act statement to the UK Government’s new online modern slavery statement registry which follows a commitment from the UK Government to strengthen the reporting requirements under s.54 of the Act following its Transparency in Supply Chains Consultation. MS Amlin respects the human rights of all its workers and other individuals with whom it deals.

MS Amlin’s business and governance structure

MS Amlin provides insurance in property, casualty and marine and reinsurance for other insurers and is part of the global insurance group, MS & AD Insurance Group Holdings, Inc. We are committed to the highest principles of personal and professional conduct and our governance structure is designed to ensure that these principles are clear to every individual who works within MS Amlin. MS Amlin is committed to treating all its employees with dignity and respect and protecting their human rights and security in the workplace. MS Amlin has in place policies and standards to ensure that all employees are treated fairly and any concerns are investigated thoroughly. We are guided by our commitment to do business in an economically and socially useful manner and understand our responsibility to prevent, mitigate and remediate, where appropriate, the risks of human trafficking and modern slavery and to respect, at all times, human rights in our business operations and supply chain.

How we address modern slavery and human trafficking risks at MS Amlin

Our policies

Given the nature of MS Amlin’s business in a highly regulated, financial services environment and the risk assessments MS Amlin has undertaken, MS Amlin believes that its business is not high risk in terms of modern slavery and human trafficking. But we cannot be complacent and we are continuously looking at how we may evolve in order to respond effectively to changing circumstances. MS Amlin remains fully committed to addressing the risks of modern slavery in its own operations and supply chain.

MS Amlin’s approach to identifying and mitigating modern slavery is underpinned by a framework of policies which all its employees are required to adhere to. It also has a Supplier Code of Conduct (the “Code”) which it expects all its material suppliers to sign up to. This Code sets out our values as a business and our expectations of behaviour and includes an explicit obligation to comply with the Act, including requiring suppliers to ensure that others in their supply chain adhere to our ethical values and practices. The Code also provides signposts to spot the signs of modern slavery and expressly refers to the fact that any suspicion or concern of any violations of the Code may be reported to MS Amlin’s independent whistleblowing hotline which provides a way for MS Amlin’s employees and those who work for MS Amlin’s suppliers to raise concerns and to make disclosures without fear of detrimental treatment. There were no issues which related to modern slavery or human trafficking raised through the whistleblowing hotline in 2025.

MS Amlin’s Code demonstrates its commitment to tackle modern slavery and human trafficking in its supply chain and sets out the values, commitments and standards our suppliers are expected to adhere to and aligns with the UN Guiding Principles on Business and Human Rights and the OECD Due Diligence Guidance for Responsible

¹ MS Amlin Corporate Services Limited acts as the co-ordinating entity in submitting this 2025 Modern Slavery Statement. The information in this Statement relates to the following entities: MS Amlin Corporate Services Limited, MS Amlin Underwriting Limited, MS Amlin Corporate Member Limited, MS Amlin Investment Management Limited, **Mitsui Sumitomo Insurance Company (Europe) Limited** and MSIG Europe SE which has a UK registered branch (“MS Amlin”), all of which fall within the scope of section 54(2) of the Modern Slavery Act 2015 and the Modern Slavery Act 2015 (Transparency in Supply Chains) Regulations 2015.

² Transparency in Supply Chains: a practical guide. Statutory guidance issued under section 54(9) of the Modern Slavery Act 2015 and updated 25 March 2025.

Business Conduct. It also integrates modern slavery considerations into broader ESG and human rights programmes, thus streamlining efforts in order to meet diverse stakeholder expectations on human rights.

Contracting with suppliers

MS Amlin works with reputable suppliers and conducts comprehensive and proportionate due diligence checks in relation to them to ensure that we do not inadvertently support modern slavery. Every supplier who is engaged on MS Amlin's standard terms of contract is required to confirm that all work or services provided or products supplied to MS Amlin are in accordance with all applicable laws, regulations, governmental requirements and industry guidelines. Also included in MS Amlin's standard terms are obligations on suppliers to agree to our policies, including the Code, the right to inspection by us and audit rights, which consist of pre-announced visits to supplier's premises and follow up audits to ascertain whether the cause of any non-compliance has been remedied.

We acknowledge that there is always more to be done particularly in relation to mapping supply chains several tiers down. We have to balance this against the challenges this presents and our ability to influence those entities further down the chain to undertake additional due diligence at the request of a customer several steps removed and where our purchasing power may be small. However, we will continue to address these challenges and report transparently where we find them and engage in working collaboratively with our suppliers in order to bring greater influence to bear if we discover any areas of concern in our supply chain.

Managing risks of slavery and human trafficking

We acknowledge that there may be areas within our business where the risks of modern slavery and human trafficking may be higher, if not properly managed. For instance, we have identified that support staff within our facilities operations, i.e. the outsourcing of office cleaning, security and maintenance services are most vulnerable to poor labour practices and also, within our supply chain. Where we have identified higher risk areas, we have put in place steps to mitigate those risks. Using the example of our facilities team, we ensure that time sheets are maintained for all support staff so that we may ensure that they do not work excessively long hours.

Due diligence – effective measures taken to ensure that modern slavery and human trafficking are not taking place in the business or supply chains

MS Amlin is targeted in how it selects and engages with its suppliers and in this regard, we have continued to assess our supply contracts by size and risk profile as part of our existing procurement processes and to consider the risk of modern slavery or trafficking being present. Due to the nature of MS Amlin's business and our existing robust ethical recruitment, vetting and hiring practices and processes and our straightforward supply chains, we continue to believe that there is a very low risk of slavery, servitude, forced or compulsory labour or human trafficking in any part of our business or our supply chains. We will work with suppliers that are concerned about their own workforce, the quality of their services and their impact on their environment as we consider that they make the best long term business partners. As noted above, prior to engaging with any strategic business partner, a due diligence process is undertaken to ensure that these potential key suppliers share our values and if engaged by us, sign up to and adhere to our policies.

Whistleblowing and Speak Up policy within MS Amlin

As part of our internal training programme, staff are required to undertake awareness training on the Act so that they are made aware of the issues around Modern Slavery and human trafficking and also, understand what action to take through MS Amlin's internal Whistleblowing and Speak Up process if they suspect a case of slavery or human trafficking. This training is also included for new joiners as part of their induction programme so that there is a high level of understanding of the risks of modern slavery and human trafficking in our supply chains and in our business. In addition, where appropriate tailored training is provided to line managers and those involved in the investigation of whistleblowing cases.

MS Amlin's Whistleblowing and Speak Up policy is proactively publicised within the MS Amlin organisation and supported by compulsory training programmes for all employees. The policy includes procedures pursuant to which anyone within MS Amlin who has concerns about modern slavery or human trafficking in or relating to MS Amlin or any of its supply chain partners should report their concerns, without fear of reprisal or detrimental treatment because they have reported their concerns. This reporting procedure assists MS Amlin in monitoring and reviewing the risk areas identified and ensures that MS Amlin continues to develop appropriate and proportionate risk management systems to counter any form of slavery, servitude, forced or compulsory labour or human trafficking in our supply chain. It is our intention during 2026 to ensure that the emphasis on modern slavery risks continues to be in the forefront of all key business colleagues so that their understanding and awareness of the risks of modern slavery and human trafficking are increased. We believe that this focus will build the capacity of our colleagues to

understand and manage modern slavery risks within the business which will in turn, serve to improve monitoring and ensure that any issues arising are reported effectively.

MS Amlin staff are also invited to participate in employee engagement surveys during the year so that we may identify if there are any issues which we need to remedy.

This Statement was approved by the Board of Mitsui Sumitomo Insurance Company (Europe), Limited (trading as MSIG UK) on 25 June 2026, and this Statement was approved on behalf of MS Amlin by the Board of MS Amlin Corporate Services Limited on 26 June 2026 and signed on its behalf by Alberto Verga, Director, MS Amlin Corporate Services Limited.