

Anti-Slavery and Human Trafficking Statement - 2025

This statement is made by Everest Insurance (Ireland), dac, UK Branch, Everest Reinsurance (Bermuda), Ltd, UK Branch, Everest Managing Agency Limited, Everest Corporate Member Limited, Everest Service Company (UK) Ltd., Everest Advisors (UK) Ltd. (together the “**Reporting Companies**”), pursuant to Section 54(1) of the United Kingdom’s Modern Slavery Act 2015 (‘the Act’).

Organisation Structure

Everest Group, Ltd. is incorporated in Bermuda and is listed on the New York Stock Exchange. Everest Group, Ltd. is the holding company for a group of companies that provide insurance and reinsurance products and services.

The Reporting Companies are either regulated (re)insurance companies, service companies, or serve a purpose ancillary to the Everest Group’s principal activities in (re)insurance.

Policies in relation to slavery and human trafficking

The Reporting Companies are subject to a series of policies to enable best efforts in identifying and mitigating the risk of modern slavery and human trafficking, including:

- Ethics Guidelines and Index to Compliance Policies
- Whistleblowing Policy

Risk Management

The Reporting Companies are committed to ensuring that slavery and human trafficking do not exist within any part of our business or our supply chains. Although we procure services from a wide range of suppliers who support us in the fulfilment of our business activities, we consider the exposure to slavery and human trafficking-related supply chain risk in our sector to be limited.

Prior to entering contracts with suppliers, an assessment is made of the supplier, the services provided, the returned due diligence, and the associated risk.

Supply Chain

The Reporting Companies’ supply chains are limited, and the nature of our business activities is such that we consider that the risk of the Reporting Companies becoming involved in the support of encouragement of slavery, human trafficking or forced labour to be low.

The Reporting Companies do use services of third companies for the maintenance and support of our office operations in London, such as cleaning and catering services.

The Reporting Companies do not act as a producer, manufacturer or retailer of physical goods and has no supply chain in relation to such activities.

Due Diligence

The Reporting Companies’ working practices respect and uphold all human rights for our partners, employees and contractors and have zero tolerance for slavery and human trafficking.

These working practices are embedded in the Reporting Companies’ controls and oversight to ensure the engagement of third-party suppliers is in accordance with accepted business practices and principles. The appointment of a supplier requires a due diligence process to assess the suitability of the provider to deliver the service at the required standard and within agreed values and principles.

The due diligence process is kept under review to ensure the process remains appropriate and fit for purpose.

Employees

Everest Group maintains Ethics Guidelines and Index to Compliance Policies and Procedures. On an annual basis, all staff are required to complete an Ethics Questionnaire, attesting to the principles that are outlined in the Ethics Guidelines.

Staff at the Reporting Companies have been made aware of the Act and its requirements. Engaging in any slavery-related activities would be a violation of Everest’s Ethics Guidelines and would expose the employee to disciplinary action, which may result in termination.

As part of Everest’s Whistleblowing Policy, staff are encouraged to report any issues or concerns about potential violation of human rights, legal or regulatory requirements, and improper unethical business practices such as fraud or bribery. Staff reporting any concerns or breaches of any policy are protected by the Whistleblowing Policy, where reports can be made on an anonymous basis.

Key performance indicators

The Reporting Companies have established the below indicators to assess and report on the effectiveness of our actions in combatting modern slavery and human trafficking:

Number of cases reported through Whistleblowing channel relating to slavery or human trafficking in 2024	Nil
Ethics Guidelines Questionnaires completed by all staff in 2024	100%

Training

As part of their onboarding, all new staff are required to complete training on a wide range of topics within financial crime as well as conduct and ethics. This training must be completed by all staff on an ongoing basis, at least annually. The Reporting Companies operate a zero-tolerance policy on non-completion of this training.

The Reporting Companies’ Board of Directors approved this statement, which constitutes the Reporting Companies slavery and human trafficking statement for the financial year ending 31 December 2024.