



Modern Slavery and Human Trafficking Statement - 2025

Scope

Everest Group, Ltd. and its subsidiaries (collectively "Everest" or the "Company") are committed to conducting business ethically and responsibly and to ensuring that modern slavery and human trafficking have no place in our global operations or business relationships.

This Statement is made by the Everest Group entities listed in the footnote to this Statement (together, the "Reporting Companies") pursuant to Section 54 (1) of the UK's Modern Slavery Act 2015 and pursuant to Section 14 of the Australian Modern Slavery Act 2018 and constitutes as the Slavery and Human Trafficking Statement for the financial year ending 31 December 2025.

Organization Structure and Supply Chains

Everest Group, Ltd. is incorporated in Bermuda and is listed on the New York Stock Exchange. It serves as the holding company for a group of companies providing insurance and reinsurance products and services. Everest operates and serves customers in global markets. For the purposes of Section 54(5)(a) of the UK Modern Slavery Act 2015, this Statement covers the Everest Group entities listed in the footnote to this Statement, the Reporting Companies.

Everest procures various products and services necessary to operate the business on an outsourced basis through third parties and vendors. Our supply chains include, but are not limited to, third party suppliers of IT services, telecoms, facilities management services (including, for example, cleaning, security and stationery), marketing materials, and professional services, such as claims handling, accountancy, legal and HR services.

Policies In Relation to Slavery and Human Trafficking

Everest's Code of Conduct and related policies set out standards of ethical behaviour and prohibit conduct inconsistent with applicable laws and human rights principles, including forced labour, human trafficking and modern slavery. These include but are not limited to:

- The Everest Code of Conduct

This statement applies to the following Everest Group entities for the purposes of the UK Modern Slavery Act 2015 and the Australian Modern Slavery Act 2018:

Everest Insurance (Ireland), DAC
 Everest Reinsurance (Bermuda) Ltd., UK Branch
 Everest Managing Agency Limited
 Everest Corporate Member Limited
 Everest Service Company (UK) Ltd.
 Everest Advisors (UK) Ltd.

This Modern Slavery Statement is provided in accordance with the UK Modern Slavery Act 2015 and reflects Everest Group's UK entities' position as of the publication date. This statement is intended for informational purposes only. Everest reserves the right to amend this statement from time to time.



- Anti-Bribery and Corruption Policies

These policies ensure that Everest is conducting business in a fair, honest, ethical manner, and in compliance with local and international anti-bribery and corruption laws.

- Whistleblowing Policy

This policy encourages employees and other workers to report any suspected wrongdoing in confidence without fear of retaliation.

Due Diligence and Risk Management Process

Everest does not tolerate modern slavery or human trafficking and seeks to address such risks through proportionate, risk-based controls. The Company's due diligence process is annually kept under review to ensure the process remains appropriate and fit for purpose.

Supply Chain

Everest's supply chains are limited, and the nature of our business activities is such that we consider the risk of Everest becoming involved in the support or encouragement of modern slavery, human trafficking or forced labour to be low. Prior to entering contracts with suppliers, an assessment is made of the supplier, the services provided, the due diligence conducted, and the associated risk.

Everest may consider whether additional controls, such as audits and questionnaires, are required where there is potentially a greater risk of modern slavery or human trafficking.

Everest offers insurance and reinsurance solutions which are a type of financial services product and are primarily placed through insurance and reinsurance brokers.

Everest does not act as a producer, manufacturer or retailer of physical goods and has no supply chain in relation to such activities.

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Employees

Everest Group maintains the Code of Conduct. On an annual basis, all staff are required to complete an Ethics Questionnaire, attesting to the principles that are outlined in the Code of Conduct.

Engaging in any modern slavery or human trafficking activities would be a violation of Everest’s Code of Conduct and would expose the employee to disciplinary action, which may result in termination.

As part of Everest’s Whistleblowing arrangements, employees and other workers are encouraged to report any issues or concerns regarding potential violation of human rights, legal or regulatory requirements, and improper or unethical business practices such as fraud or bribery. Relevant persons reporting any concerns or breaches of any policy are protected under the Whistleblowing arrangements. Reports can be made on an anonymous basis through Everest’s confidential reporting channels, including the Helplink platform.

Assessing Effectiveness and Key Performance Indicators

Everest reviews and assesses, on an ongoing basis, the effectiveness of actions taken to identify and address modern slavery and human trafficking risks within our operations. This is an ongoing and evolving process measured through performance indicators.

Everest has established 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 2025	NIL
Ethics Guidelines Questionnaires completed by all staff in 2025	100%

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Training

As part of their onboarding, all new staff in the United Kingdom 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 in the United Kingdom on an ongoing basis, at least annually. Everest operates a zero-tolerance policy on non-completion of this training.

Governance

This Statement has been reviewed and approved by the Board of Directors of the Reporting Companies. It will be reviewed annually and updated as required.

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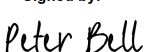
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Approval

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 2025.

Signed by:

X Signed by:  6E19EAA19A1F4AE... Linda Ryan	X Signed by:  A7C9FCC0AADE45C... Peter Bell
Everest Insurance (Ireland) dac, UK Branch	Everest Reinsurance (Bermuda) Ltd, UK Branch
X Signed by:  643FF09E805A4DB... Jim Lye	X Signed by:  643FF09E805A4DB... Jim Lye
Everest Managing Agency Ltd	Everest Corporate Member Ltd
X Signed by:  B2FB32763F9B4B9... Wayne Schonland	X Signed by:  B333D29FF591474... Nigel Edwards-Smith
Everest Service Company (UK) Ltd	Everest Advisors (UK) Ltd

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