

UIB Holdings (UK) Limited

Modern Slavery Statement

For the Financial Year Ended 31 December 2025

This statement is made pursuant to section 54 of the Modern Slavery Act 2015 and sets out the steps taken by UIB Holdings (UK) Limited (“UIBH”) during the financial year from 1 January 2025 to 31 December 2025 to prevent modern slavery and human trafficking in its business and supply chains.

UIBH is committed to acting ethically and with integrity in all business dealings and to implementing and maintaining effective systems and controls to mitigate the risk of modern slavery.

Organisation Structure and Supply Chains

UIBH is a holding company and, as such, has no employees and a limited direct supply chain.

The Group comprises insurance and reinsurance broking businesses operating internationally across the Middle East, the Americas, the Indian sub-continent, Asia and Europe, including a subsidiary operating as a Lloyd’s broker in London.

Given the nature of its activities, the Group does not manufacture or retail goods. However, it engages a range of third-party service providers to support its operations. The Group also recognises that its broader business relationships, including clients and industry partners, form part of its extended supply chain.

The direct risk of modern slavery within UIBH’s own operations is considered low. However, the Board recognises that risks may arise indirectly through third-party relationships, geographic exposure and extended supply chains. As is common within the services sector, visibility beyond first-tier suppliers is limited and remains an area of ongoing consideration.

Policies and Commitment

UIBH maintains a zero-tolerance approach to modern slavery and human trafficking. It expects the same high standards from all employees, contractors, suppliers and business partners.

The Group’s guiding principles reflect its commitment to:

- Acting with integrity and upholding high ethical standards
- Preventing modern slavery and human trafficking within its business and supply chains

A number of internal policies support this commitment, including those relating to:

- Employee remuneration
- Employee leave
- Anti-bullying and harassment
- Equality, diversity and inclusion
- Health and safety
- Whistleblowing

These policies are subject to periodic review to ensure they remain appropriate and effective.

Governance and Risk Management

Responsibility for oversight of modern slavery risk rests with the Board.

An Environmental, Social and Governance (ESG) working group, based in the London Head Office, supports the Group's approach to identifying and managing modern slavery risks. This includes consideration of supplier engagement, due diligence processes and broader risk awareness.

Regular engagement between London Head Office and senior management of overseas Group companies provides a forum for discussing modern slavery risks and related matters where relevant.

The Group assesses modern slavery risk by reference to factors including geography, sector and the nature of business relationships.

Due Diligence and Controls

The Group has implemented proportionate due diligence and control measures designed to mitigate modern slavery risk, including:

- Supplier due diligence questionnaires used by relevant functions, including IT and Facilities
- Consideration of modern slavery risk within third-party business producer onboarding processes
- Inclusion of contractual provisions within Terms of Business Agreements, including the ability to terminate relationships in cases of non-compliance
- Communication of the Group's code of conduct and guiding principles to all new employees

In addition, the Group monitors employee remuneration to ensure compliance with applicable legislation and maintains whistleblowing arrangements to enable concerns to be raised confidentially.

Training and Awareness

The Group provides modern slavery training to staff in London and relevant overseas offices. This is supported by ongoing communication and engagement with senior management across the Group to promote awareness of modern slavery risks.

Activity During the Year

During the financial year ended 31 December 2025, the Group:

- Maintained its modern slavery training programme across relevant offices
- Continued engagement with overseas Group companies to identify and consider modern slavery risks across different jurisdictions
- Reviewed the application of supplier due diligence questionnaires and related processes
- Monitored responses from suppliers and business partners in relation to modern slavery provisions
- Continued to assess risk exposure across its business relationships

Effectiveness and Continuous Improvement

The Group continues to develop its approach to assessing the effectiveness of its modern slavery controls.

Indicators considered during the year include:

- Completion of training by relevant staff
- Inclusion of modern slavery provisions within contractual arrangements
- Responses received through supplier due diligence processes

The Group recognises that further development of metrics and monitoring processes is required and remains committed to continuous improvement in this area.

Future Priorities

In the next financial year, UIBH intends to:

- Further enhance supplier due diligence processes, including increased use and review of questionnaires
- Strengthen oversight of supplier and business partner responses
- Continue to develop its understanding of modern slavery risks across jurisdictions and business relationships
- Deliver refresher training and consider additional awareness initiatives
- Further develop appropriate metrics to assess effectiveness

UIBH recognises that its approach to modern slavery risk will continue to evolve and is committed to making proportionate improvements over time.

Approval

This statement was approved by the Board of Directors of UIB Holdings (UK) Limited on 10 June 2026 and is signed on its behalf by:



B.S. Kabban
Director
UIB Holdings (UK) Limited