



Modern Slavery Statement 2025

Tokio Marine HCC International (TMHCC International) remains committed to ensuring that its corporate activities and supply chains are free from slavery and human trafficking. TMHCC International takes a zero-tolerance approach to modern slavery and human trafficking in any form including: slavery, servitude, forced and compulsory labour and human trafficking (“Modern Slavery”).

As required by the Modern Slavery Act 2015 (“MSA 2015”), this statement describes the steps TMHCC International has taken during the financial year ended 31 December 2025 to prevent Modern Slavery from taking place in its supply chain or within TMHCC International’s business activities.

Organisation structure

The companies that comprise TMHCC International are subsidiaries of HCC Insurance Holdings, Inc. (TMHCC Group), a leading international specialty insurance group with more than 100 classes of specialty insurance.

TMHCC International is TMHCC Group’s operating segment outside of the United States. TMHCC International’s principal operating companies include HCC International Insurance Company plc (a UK insurance company), its wholly owned subsidiary Tokio Marine Europe S.A. (TME), (a Luxembourg insurance company), HCC Underwriting Agency Ltd, the managing agent of HCC Syndicate 4141 (a wholly aligned Lloyd’s syndicate) and Houston Casualty Company (London Branch). Other companies within TMHCC International exist to support the (re)insurance business written by those principal operating entities.

Business and supply chains

TMHCC International underwrites (re)insurance products. In 2025 TMHCC International underwrote its products through six core underwriting segments; Casualty; Credit & Surety; Marine, Energy and Renewables; Japanese Business, Property; and Treaty Reinsurance and A&H from its UK offices, its European branches and across the rest of the EEA via Freedom of Services authorisations and accepts inwards reinsurance risks from United States, Canada, Australia and the rest of the world where its licenses permit.

TMHCC International does not act as a producer or manufacturer or distributor of tangible physical goods and, as such, has no supply chains regarding any such activities.

Most of the supply chains involved in TMHCC International’s (re)insurance business are regulated entities, such as (re)insurance brokers or cover holders. Those wishing to do business with TMHCC International must enter into written terms of business agreements which outline the responsibilities of each party in relation to the provision of (re)insurance.

TMHCC International’s supply chains also include third party suppliers of IT services; telecoms; facilities management services including, for example, cleaning, security; marketing and branding materials; and consultancy and professional service firms, such as claims related service providers, audit, tax, legal, investment management, and payroll services. As TMHCC International’s supply chains are largely comprised of regulated entities and professional service companies, we consider there is a minimal risk of Modern Slavery.



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Polices and training on modern slavery

TMHCC International is committed to conducting its business activities fairly, honestly, transparently and its responsible approach to business extends to procurement, outsourcing and third parties and it is committed to preventing slavery and human trafficking in its corporate activities and ensuring that its supply chains and third-party relationships are free from slavery and human trafficking.

TMHCC International has policies and procedures in place to prevent Modern Slavery in the supply chain, including the Outsourcing and Contract Management Policy, the Delegated Authority Procedures, and the Intermediary Vetting Procedures. Policies and practices are continually reviewed to ensure they remain appropriate.

All new TMHCC International UK employees were required to complete Modern Slavery Training within 30 days of joining TMHCC International.

Due diligence

TMHCC International's outsourcing and procurement process includes due diligence of new suppliers, outsourcers and third parties as well as reviews and audits of existing suppliers, outsourcers and third parties. Transparency in the supply chain in relation to Modern Slavery is reviewed at the due diligence stage.

Additional steps taken during 2025

TMHCC International continues to take a robust approach to the selection, appointment and management of its suppliers, outsourcers and this approach is supported by embedded practices and policies. This approach is continually reviewed and during 2025 we undertook a pilot was run for a new Third Party Risk Management system which tracks supplier relationships through supplier questionnaires and provides supplier practice assurance.

Next steps – 2026

TMHCC International's commitment to ensuring that Modern Slavery does not take place within its business or supply chains is ongoing. Building upon the steps that have already been undertaken, planned initiatives in 2026 include:

- Subject to a successful pilot, the Third-Party Risk Management system which tracks supplier relationships through supplier questionnaires and provides supplier practice assurance will be fully launched;
- continue to work to identify appropriate key performance indicators to support the ongoing monitoring and management of Modern Slavery risk; and
- consideration to be given to expanding the modern slavery requirements to include TMHCC International's non-UK entities.

Approval of this statement

This statement is made pursuant to section 54 of the MSA 2015 and constitutes the slavery and human trafficking statement for the financial year ending 31 December 2025 of the following TMHCC International entities:

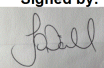
- Tokio Marine HCC Insurance Holdings (International) Limited (company number 02397848)
- HCC International Insurance Company plc (company number 01575839)
- HCC Underwriting Agency Limited (company number 04632146)



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- Nameco (No.808) Limited (company number 04873370)
- Houston Casualty Company (London Branch) (number BR004760)
- HCC Service Company, Inc (UK Branch) (number BR010297)
- HCCI Credit Services Limited (company number 02396699)
- Qdos Broker and Underwriting Services Limited (company number 06012716)
- GCube Underwriting Limited (company number 06245947)
- Renewable Energy Loss Adjusters Limited (company number 09730673)

This statement was approved by the Boards of the above-named entities on 21 May 2026

Signed by:

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Jean O' Neill

Director of the above-named entities