CARING COUNTS

sedgwick

Anti-slavery and human trafficking statement

Sedgwick UK

Purpose and summary

This statement has been issued to address global concerns regarding modern slavery. A number of laws and regulations have been published, such as the UN Global Compact, the Modern Slavery Act 2015 (UK), Private Bill 501 (France) and the Australian Modern Slavery Act 2018. This statement sets out the steps taken by Sedgwick International UK (”Sedgwick”) to prevent modern slavery and human trafficking happening within our business and our supply chain.

Our ethical values and standards are the foundation of the way we conduct our business. Sedgwick is committed to preventing acts of slavery and human trafficking from occurring within our business and supply chain. We also expect the same commitment from our colleagues and suppliers.

We recognise that slavery and human trafficking exist in the modern world, and that it is a global and growing issue. We, and all our colleagues, together with those who work with and on behalf of Sedgwick, have a responsibility to ensure no form of slavery or human trafficking exists in our business, our supply chain, or the supply chains of those with whom we choose to partner.

We expect our colleagues, or anyone working with or on behalf of Sedgwick, to raise any concerns they have using the designated reporting channels, so that Sedgwick can take appropriate action.

Structure of the organisation

Sedgwick is a leading global provider of integrated, technology-enabled, business solutions primarily for the investigation and resolution of insurance claims. We have a broad range of resources, which we utilise to tailor our services to our (re)insurer and corporate clients' specific needs in property, casualty, marine, benefits and other lines.

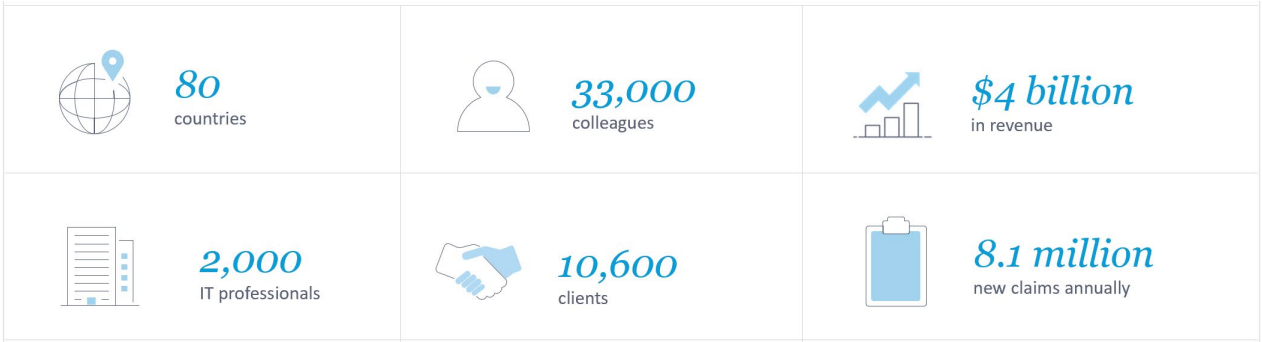
For more than 50 years we have been committed to doing the right thing. We do that by living our core values of empathy, accountability, inclusion, collaboration and growth. Our 33,000 colleagues across 80 countries embrace our shared purpose and values as they demonstrate what it means to work for an organisation where *caring counts*. Through the experience and expertise of our colleagues, we work to remove process complexity, to enable us to provide an efficient, customer-focused service which meets the needs of our clients and their customers.

Our operation includes several businesses, working on all parts of the risk life cycle, including pre and post loss. These include experts in surveying, engineering, construction, aviation, forensic accounting, training, fire origin, environmental risk, product recall, legal services and contractor management. Some of these experts will visit claim locations to assess loss/damage and to agree the necessary remediation work. During such visits they will engage with other parties, including our appointed suppliers, and experts appointed by other interested parties. Other colleagues handle claims remotely, either from an office or their own homes. Such handlers will interact with suppliers by email, video conferencing, telephone or other communication tools, but will not meet with them.

To deliver our services we work with a range of suppliers. Some of these provide services that support Sedgwick and our colleagues (e.g. IT services and support functions). Others provide services that align with either our investigation of claims (e.g. medical experts) or the fulfillment of claims (e.g. building contractors). Some of these suppliers' contract with us for the services they provide, but others are either acting on behalf of the insurer we are appointed by, or our client's customer.

We seek to ensure that the way in which we choose our business partners and purchase goods, services and facilities reflects our commitment to environmental, social and governance (ESG) matters, including the prevention of slavery and human trafficking.

To find out more about the nature of our business, please go to www.sedgwick.com.



Risk evaluation

Sedgwick evaluates the nature and extent of its exposure to the risk of modern slavery occurring in its supply chain by monitoring its relationship with its partners and ensuring that appropriate due diligence checks of key suppliers are undertaken.

Sedgwick has created risk forums, which are made up of a cross-section of business representatives, who meet regularly to discuss all matters relating to risk management, including analysing new and emerging risks, and identifying appropriate solutions. The remit of our forums includes identifying risk internally and within our supply chain, monitoring potential/emerging risk areas and seeking ways to reduce risks including those of slavery and human trafficking.

We do not consider that we operate in high-risk sectors, and we only work with well-known and proven suppliers who meet our due diligence criteria. Where we identify a potential risk, it is recorded, assessed and remedial action taken.

Policies and controls

As part of our commitment to combating slavery and human trafficking we have implemented appropriate controls that are managed through a range of policies. These policies have been written by the relevant areas of the business, including legal, colleague resources (Sedgwick HR), compliance, and risk and regulation, and they are subject to annual review to ensure they remain up-to-date and relevant.

Recruitment

Our Code of Conduct and Ethics Policy sets out our commitments in certain key areas. These include the creation of a working environment where all colleagues are treated with dignity and respect. The policy also sets out our workers' rights, including Sedgwick's awareness of employee entitlements regarding minimum terms of engagement, annual leave and sick leave. Pre-employment screening ensures that appropriate right to work documents are obtained prior to employment.

Colleagues

Colleagues are expected to abide by the standards set forth in our Code of Conduct and Ethics Policy, Equality, Diversity and Fair Treatment Policy and/or the applicable Colleague Handbook for their jurisdiction. These documents detail our expectations and standards in relation to the way colleagues should behave, including our commitment to ensuring we conduct ourselves in an ethical way and preventing any type of slavery, servitude, human trafficking and forced or compulsory labor. These documents also set out the mechanism by which colleagues can, confidentially, report any concerns they have using our Ethics Line.

Whistleblowing

We maintain a Whistleblowing Policy, with an associated independent mechanism for reporting concerns known as Ethics Line. It is principally aimed at our colleagues, but is also available to others working with, or on behalf of, Sedgwick. It encourages the reporting of potential violations of the law and/or Sedgwick policies, including malpractice, unethical behavior, matters potentially in the public interest or other misconduct within the organisation. This would include any human rights violations, including those relating to slavery. All reports of alleged wrongdoing are fully investigated, and appropriate remedial action taken.

Our procedures are designed to:

- Establish and assess areas of potential risk in our business and supply chains
- Monitor potential risk areas in our business and supply chains
- Reduce the risk of slavery and human trafficking occurring in our business and supply chains
- Provide adequate protection for whistleblowers

Supplier due diligence

As part of our efforts to monitor and reduce the risk of slavery and human trafficking occurring within our supply chains, we have adopted various due diligence procedures.

Our internal policies include undertaking regular reviews of our key suppliers. Sedgwick's due diligence questionnaires, which are used to structure and record these reviews, include specific questions about the supplier's policies and training on modern slavery, and how they work to prevent slavery and human trafficking within their business and their supply chain.

Our service contracts with suppliers typically require that they adhere to high standards of social responsibility and ethical dealings. This includes a requirement that any suppliers with which we contract commit to trading and operating ethically in their dealings with all parties, including our clients, their customers and other suppliers. Our supplier agreements also set out our expectations of behaviour, including those relating to the engagement of labour, terms and conditions of employment, treatment of those who work on behalf of the supplier, prevention of discrimination and prevention of child and enforced labour. In addition, we require agreement that the supplier will adhere to employment legislation prevailing in the countries in which they operate.

If we find evidence of a failure to comply with our policies, we will immediately seek to terminate our relationship with the relevant supplier. Sedgwick will not enter into a business arrangement with any organisations which do not acknowledge the human rights of their workers. Neither will we accept arrangements or processes that breach, or which may breach, the human rights of those affected by Sedgwick or its supply chain's activities.



Training

We invest in educating our colleagues to help them recognise the risks of modern slavery and human trafficking in our business and supply chains. Through our training programs colleagues are encouraged to identify and report any potential breaches of our anti-slavery and human trafficking policy. Colleagues are taught the benefits of stringent measures to tackle slavery and human trafficking, as well as the consequences of failing to eradicate slavery and human trafficking from our business and supply chains.

As part of our annual training around the world, all colleagues in countries where a modern slavery statement is mandated by law are required to complete a training module on modern slavery. It provides information on what modern slavery and human trafficking is and sets out Sedgwick's policy in this regard, and how to report any concerns.



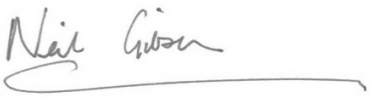
Further actions and sign-off

Following our review of our actions this financial year to prevent slavery or human trafficking from occurring in our business or supply chains, we intend to take the following further steps to tackle slavery and human trafficking:

- Continue annual review, and ongoing enhancement of, our existing policies
- Continue to review and update supplier contracts to reinforce our requirements on the prevention of slavery and human trafficking in our supply chain
- Further enhance our training offering for all colleagues
- Enhance our supplier onboarding and annual declaration process in line with development of our ESG program

This statement constitutes Sedgwick's slavery and human trafficking statement for the financial year 2024.





Neil Gibson

Chief Executive Officer – UK