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Modern Slavery and Human Trafficking Transparency Statement

This statement is approved by the Boards and made on behalf of Chubb European Group SE UK Branch (“CEG”), Chubb Services UK Limited (“CSUK”), Chubb Capital I Limited (“CCI”) and Chubb Underwriting Agencies Limited (“CUAL”) (together referred to as “Chubb”, “we” or “our”) for the financial year ended on 31 December 2025. This statement details the measures taken to deal with modern slavery and human trafficking risks within Chubb’s operations and supply chains.

The Chubb Group provides a range of insurance services, including commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance, to a diverse clientele across multiple regions. Chubb is committed to complying with applicable laws and regulations and upholds the values enshrined in the Chubb Code of Conduct, wherever we operate.

CEG is one of Europe’s leading commercial insurance and reinsurance companies, underwriting across the UK, Ireland and Continental Europe. Headquartered in Paris, it benefits from cross-border permissions throughout the European Economic Area through its branches and is regulated and supervised by the Autorité de Contrôle Prudentiel et de Résolution. CEG is also recognised as a ‘white-listed’ surplus lines insurer and reinsurer in the United States, entitling it to write surplus lines in all US states and US territories. Business is accessed by a variety of distribution channels and CEG maintain robust relationships with brokers, corporate partners and direct markets.

CSUK co-employs Chubb’s UK workforce jointly with CEG and provides corporate services within the Chubb Group from the UK. CSUK fulfils its own operations and through contracts with third party providers.



CUAL is a private limited company and wholly owned subsidiary within the Chubb Group, which is regulated by Lloyd's, the Prudential Regulation Authority, and the Financial Conduct Authority. CUAL is the managing agent for the Syndicate, fully supporting Chubb Group initiatives notwithstanding having no direct employees.

Our supply chains include vendors that assist Chubb in the fulfilment of insurance claims and suppliers that provide goods and services essential to our business operations.

Chubb's Code of Conduct affirms our commitment to compliance with equal employment opportunity laws and other applicable civil rights, human rights and labour laws. The Chubb Group has participated in the UN Global Compact since 6 June 2017, reporting annually on actions taken to advance the UN's Ten Principles, including efforts to eliminate all forms of forced and compulsory labour and the abolition of child labour. All Chubb employees are expected to act ethically, transparently, and with accountability for their actions. Chubb policies, frameworks and actions, which aim to prevent modern slavery and human trafficking in our operations and supply lines, include:

- Employment and identification verification checks conducted during recruitment by Chubb and by its staffing agencies on Chubb's behalf;
- Procurement due diligence questionnaires that require third party suppliers to demonstrate steps taken to comply with the Modern Slavery Act 2015;
- Contracts mandating suppliers' compliance with modern slavery laws and allowing for termination in the event of non-compliance;
- Subjecting key business transactions to both on-boarding and regular regulatory screening;
- Regular training for Chubb staff on aspects of the Chubb Code of Conduct, including being alert to the risks of slavery and human trafficking, and guidance on reporting any such concerns through whistleblowing and other channels;
- Taking appropriate action in response to any actual or suspected breaches of the Modern Slavery Act 2015;
- Board-level oversight and risk assessment of modern slavery and human trafficking through Chubb's annual Corporate and Social Responsibility report; and
- Regular assessments to identify potential exposure to risks of modern slavery and human rights abuses across customers, products, distribution channels, geographies, and transactions as part of our broader periodic Financial Crime Risk Assessments.

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customers, employees, suppliers, and partners. Key policies relevant to modern slavery and human trafficking include: the Chubb Code of Conduct; Financial Crime policies; the Third Party Risk Management (“TPRM”) Framework (including relevant policies such as the Outsourcing Policy); and the Whistleblowing Policy.

During 2025, Chubb reinforced and enhanced our commitment to preventing human rights abuses, including modern slavery and human trafficking, and continued support to charitable initiatives dedicated to addressing modern slavery and promoting human rights.

Ana Robic

Regional President, Chubb EMEA

18 March 2026

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