



American International Group UK Limited

Modern Slavery and Human Trafficking statement

We are committed to ensuring that no practices of modern slavery or human trafficking take place within American International Group UK Limited (**AIG UK**), AIG Europe (Services) Limited (**AESL**) and their respective subsidiaries, whether directly or within our supply chain and ensuring that we continue to review our practices for consistency with best practice.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 (the **Act**) and constitutes the AIG UK and AESL modern slavery and human trafficking statement for the financial year ended 31 December 2024. In accordance with the Act, this statement is subject to annual review.

ORGANISATION STRUCTURE

AIG UK is a provider of general insurance products and services, based in the United Kingdom. AESL is a service company which also meets the Act's reporting threshold of £36 million annual turnover. AIG UK is part of the wider AIG Group (**Group**), and its ultimate parent company is American International Group, Inc. which is headquartered in New York, the United States of America. This statement is made by AIG UK on behalf of itself and AESL and any references to "we" or "our" refer to both.

OUR BUSINESS AND SUPPLY CHAINS

AIG UK's business serves commercial, institutional, and individual customers in both global and UK markets. Its insurance products range from travel assistance, accident and health policies for consumers through to financial lines, trade credit, aviation, marine and property and casualty insurance protection for businesses. AESL provides internal support services such as Treasury and IT to other group companies as well as some external services related to AIG UK's insurance offerings.

Both AIG UK and AESL procure various products and services necessary to operate their business on an outsourced basis through third parties. Our supply chains include 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.

COMBATTING MODERN SLAVERY AND HUMAN TRAFFICKING AND IDENTIFYING RISKS

We are committed to ensuring that there is no modern slavery or human trafficking in our supply chains or in our own business and expect parties in our supply chain to adhere to these values. At a Group level, AIG's Global Supplier Code of Conduct requires our suppliers to take steps to ensure that no form of modern slavery exists within their supply chains or business organisations.

In the course of 2024, we continued to perform due diligence for new and renewing suppliers and review their risk profile. We also continued to systematically amend our supply agreements as they are replaced or renewed to include obligations concerning adherence to the requirements of the Act. In addition, all new supply agreements include such provisions (as well as compliance with applicable laws generally) as part of AIG UK and AESL's standard contracts. These require suppliers to undertake, on an ongoing basis, that they do not have any modern slavery or human trafficking in the businesses or supply chains, and thus support AIG UK and AESL's pre-contractual supplier due diligence.

As at the date of this statement, we have not identified evidence of or received any disclosure in relation to modern slavery or human trafficking in our supply chains. However, we intend to continue monitor our supply chains closely and examine any risks identified. To facilitate this, we have continued to use the onboarding due diligence processes for new and renewing suppliers which were supplemented and enhanced in the previous financial year. Under this process, third party suppliers are required to respond to a range of enquiries specifically tailored towards assessing and combatting modern slavery risk within our supply chain. If any risks are identified, even further enquiries are raised with the supplier and, with the assistance of AIG UK's legal team, the Group takes a view as to whether or not to onboard or renew the supplier, as the case may be.


EMPLOYEES

We conduct pre-employment screening checks on prospective employees and in addition, each of our employees receives a salary which exceeds the National Living Wage. Our internal policies ensure that employees are safeguarded and we offer training to managers to prevent bullying and harassment in the workplace. Furthermore, we have procedures in place to protect whistleblowers. This statement is made available to all of our staff members and included within our joining materials for our new employees.

In addition, we delivered training on modern slavery and human trafficking in 2023 to all relevant employees as part of our compulsory internal training programme. This training was developed in conjunction with a specialist e-learning provider and was delivered to AIG UK and AESL employees (and other employees of UK affiliates) who are directly involved in third-party vendor procurement activities. AIG UK and AESL requires all relevant employees to refresh their knowledge on modern slavery and human trafficking by ensuring that such employees complete the training every two years.

DECLARATION

This statement is made pursuant to section 54(1) of the Act and constitutes AIG UK's slavery and human trafficking statement for the financial year ended 31 December 2024. It was approved by the Board at a meeting on 24 March 2025.

Signed by:

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Director of American International Group UK Limited

Date: 24 March 2025