



American International Group UK Limited

Modern Slavery and Human Trafficking statement

Introduction

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 to review our practices for consistency with best practice. This Modern Slavery and Human Trafficking Statement (this **Statement**) is made by AIG UK and behalf of itself and AESL and any references to “we” or “our” refers to both.

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 2025.

ORGANISATION STRUCTURE, BUSINESS AND SUPPLY CHAINS

AIG UK is a private company incorporated in the United Kingdom and registered in England and Wales. AIG UK is a general insurance company which 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. AIG UK has offices throughout the United Kingdom and is part of the AIG Group (the **Group**). AIG UK's ultimate parent company is American International Group, Inc. which is incorporated in the State of Delaware, United States of America.

AESL is a private company incorporated in the United Kingdom and registered in England and Wales. AESL is a service company whose principal activity is to administer the provision of premises, staff, information technology and administrative services to AIG UK, its immediate parent, and other Group companies operating in United Kingdom, Continental Europe and the United States of America.

We procure products and services from a wide range of suppliers who support us in the fulfilment of insurance claims and carrying out our activities. For example, our supply chains include third party suppliers of IT services, telecommunications, facilities management services (including, for example, cleaning, security and stationery), marketing materials, and professional services (including claims handling, accountancy, legal and HR services). Notwithstanding, based on our risk assessment we consider the exposure to slavery and human trafficking-related supply chain risk to be limited by a low reliance on sectors, countries or regions which are at heightened risk of slavery and human trafficking.

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. 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.

Throughout 2025, we continued to perform due diligence for new and renewing suppliers and review their risk profile. We 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 particular, new supply agreements on our standard contracts require suppliers to undertake, on an ongoing basis, that they do not have any modern slavery or human trafficking in their 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 continue to monitor our supply chains and examine any risks identified. As part of our onboarding due diligence, third party suppliers are required to respond to a range of questions specifically tailored towards assessing and combatting modern slavery risk within our supply chain. If any potential risks are identified, we conduct enhanced due diligence with the supplier. We will not support or engage suppliers where we are aware of slavery or human trafficking in either their business or supply chains.

TRAINING

We launched training on modern slavery and human trafficking in the first quarter of 2026 (for the 2025 Financial Year) 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.

Relevant employees are required to refresh their knowledge on modern slavery and human trafficking by completing modern slavery and human trafficking training every two years.

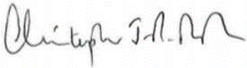
EMPLOYEES

We conduct pre-employment screening checks on prospective employees and 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.

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 2025. It was approved by the Board of Directors of AIG UK on 27 March 2026 and signed on its behalf by:

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Chris Rash
Chief Executive Officer
American International Group UK Limited

Date: 27 March 2026