

# AmTrust International

Modern Slavery Act 2015 Section 54 –  
Slavery and Human Trafficking Statement

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## Modern Slavery Act 2015 Section 54 – Slavery and Human Trafficking Statement – 2025

### Introduction

This Modern Slavery Act 2015 Section 54 – Slavery and Human Trafficking Statement – 2025 (the “Statement”) is published in accordance with the requirements of the transparency in supply chains provision of the Modern Slavery Act 2015 (the “Act” or “MSA”) for the financial year ending 31 December 2025.

The AmTrust Group (“AmTrust”) is a multinational specialty insurance group. AmTrust underwrites from various insurance platforms in the United Kingdom and Europe and has within the group claims administrators, insurance intermediaries and employment service companies including:

- AmTrust Specialty Limited, a UK regulated insurance company with its head office in London
- AmTrust International Underwriters Designated Activity Company, an Irish regulated insurance company based in Dublin
- AmTrust Assicurazioni S.p.A, an Italian regulated insurance company based in Milan
- Motors Insurance Company Limited, a UK regulated insurance company based in Leeds
- Car Care Plan Limited a regulated administrator of motor warranty and related insurance based in Leeds

AmTrust entities in scope of the Act as of 31 December 2025, whether by meeting the criteria or being part of the supply chain, are set out in the Annex, collectively “AmTrust” in this statement.

The services AmTrust provides are generally regulated activities and subject to the supervision of the relevant competent authorities in the jurisdictions in which AmTrust operates.

### Approach to Slavery and Human Trafficking

We have a zero-tolerance approach to modern slavery. We are committed to acting ethically and with integrity in all our business dealings and relationships and to implementing and enforcing effective systems and controls to ensure that modern slavery is not taking place anywhere in our own business or in any of our supply chains which include but are not limited to insurance and reinsurance arrangements and suppliers.

We are also committed to ensuring that there is transparency in our approach to tackling modern slavery consistent with our disclosure obligations under the Act. We expect the same high standards from all our contractors, suppliers and other business partners.

We understand that modern slavery risk is not static and we will continue to take actions to mitigate this risk in the year ahead. We will ensure that we build upon the work already completed and engage with our suppliers to determine where further action is needed.

We look to hold all our employees and suppliers or associated parties accountable to AmTrust’s modern slavery standards.

We strive to maintain the highest standards of employee conduct and ethical behaviour including as it relates to operating and managing our supply chain. AmTrust’s policies, procedures and training cover relevant conduct requirements and where applicable emphasise that breaches of human rights will not be tolerated. In particular, our global Code of Business Conduct & Ethics, accessible via the AmTrust Intranet, makes clear to employees the actions and behaviour expected of them and includes specific reference to preventing modern slavery. Employees are required to review the Code of Business Conduct on an annual basis and confirm that they have read and understood it and will report any applicable violations.

To further reinforce awareness and accountability, staff are required to complete an online mandatory training module dedicated to Human Trafficking. This training incorporates reference to this Statement

and employees are required to attest as to their understanding and compliance with the principles contained within it. This module forms part of our mandatory training schedule. Non-completions are monitored and escalated accordingly.

Any concerns regarding modern slavery can be reported via multiple channels as noted within this Statement including via our Anonymous Global Confidential Ethics Hot Line, hosted via a third party, and accessible via the AmTrust Intranet homepage to make it easy for staff to make disclosures without fear of retaliation.

### Due Diligence Processes

AmTrust continues to enhance its supplier on-boarding processes in conjunction with the Global Procurement and Third-Party Risk Management (“TPRM”) policies to ensure that these remain reflective of current procedures, continue to incorporate best practices and meet the requirements of prevailing legislation and regulations.

AmTrust has a comprehensive supplier on-boarding and risk assessment process. Procurement works closely with supply chain relationship managers to complete the required due diligence to ensure that we manage and mitigate any associated risks, including our obligations under the Act.

Throughout 2025, work continued to target supplier due diligence improvements across AmTrust, with particular focus on outsourcing arrangements throughout the supply chain, in alignment with regulatory requirements. The majority of AmTrust’s suppliers are deemed low risk (due to their location and the types of services provided to AmTrust) however, we ask all suppliers to sign an MSA affirmation and, based on our risk assessment methodology, we ask that suppliers sign a contractual commitment to the obligations under the Act or have published statements detailing their commitment to the Act.

As it relates to AmTrust employees, we conduct “right to work” checks and background screening for our employees in line with the remit fulfilled, business and country in which the employee is based and the applicable regulations. We continue to review and identify further opportunities to enhance our screening (both on hire and during employment) across our different locations.

### Reporting mechanisms

Employees, business partners and suppliers with concerns regarding modern slavery can report them through the following channels:

- a) Human Resources Department
- b) Compliance Department
- c) Confidential Ethics Hot Line ([www.amtrushotline.ethicspoint.com](http://www.amtrushotline.ethicspoint.com) / UK tel: 0808 234 6655) – full details, including a list of international numbers, are available via the AmTrust intranet with the site hosted by EthicsPoint to protect anonymity
- d) <https://www.gov.uk/guidance/report-modern-slavery-as-a-first-responder> (or other relevant country government reporting mechanisms as applicable)

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 closely and to properly examine any risks identified.

### Continued areas of focus and improvement

We are committed to maintaining and improving our systems and processes to prevent slavery and human trafficking. On an ongoing basis we will continue to:

- Review and identify opportunities to enhance supplier due diligence and risk assessment methodologies

- Review and identify opportunities to further highlight our zero-tolerance approach to modern slavery within our supply chains or in any part of our business throughout our policies and processes
- Include Human Trafficking as part of our mandatory training schedule for new hires and existing staff.
- Utilise AmTrust's intranet platform and newsletters to reinforce our approach to modern slavery and identify opportunities to continue to raise awareness with employees
- Focus on the development and monitoring of key performance indicators in relation to hiring, training, reporting and supplier management and taking appropriate actions as needed

This Statement was approved by the Managing Board of AmTrust International Limited on 23 June 2026

A handwritten signature in black ink, appearing to read 'Peter Dewey', with a horizontal line drawn underneath the name.

Peter Dewey  
Chief Executive Officer, AmTrust International Limited

Date: 23 June 2026

## Annex

AmTrust Group (effective 31 Dec 2025)

AmTrust Entity	Company	Website (if applicable)
AmTrust International Limited	Holding company	
AmTrust International Underwriters DAC	Insurer	<a href="http://www.amtrustinternational.com">www.amtrustinternational.com</a>
AmTrust Specialty Limited	Insurer	
AmTrust Assicurazioni S.p.A	Insurer	<a href="https://www.amtrust.it">https://www.amtrust.it</a>
AmTrust Insurance Agency Italy SRL	Insurance intermediary	<a href="https://www.amtrust.it/areaagenzia.html">https://www.amtrust.it/areaagenzia.html</a>
AmTrust Management Services Limited UK and its Irish and Spanish branches.	Management/ employment services	
Car Care Plan Limited	Administrator	
Motors Insurance Company Limited	Insurer	<a href="http://www.carcareplan.com">www.carcareplan.com</a>
Car Care Plan Europe Sociedad Limitada	Administrator	
Car Care North America, Inc.	Administrator	
Dent Wizard Ventures Limited	Repairer	<a href="https://dww.co.uk">https://dww.co.uk</a>
Marley Risk Consultants Limited	Loss Adjusters	<a href="http://www.marleyriskconsultants.com">www.marleyriskconsultants.com</a>
Dent Wizard Ventures Limited	Repairer	<a href="https://dww.co.uk">https://dww.co.uk</a>
Runnymede Law Limited	Law Firm	<a href="https://www.runnymedelaw.co.uk">https://www.runnymedelaw.co.uk</a>

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