

Protector Insurance statement on the Modern Slavery Act:

As the UK permanent establishment of Norwegian incorporated Protector Forsikring ASA, Protector Insurance UK writes commercial general insurance business in the following insurance lines: motor, property and casualty within both public and private business sectors in the UK. At the end of 2024 it employed 200 people in the UK and had a turnover of £397.3m GWP.

As a general insurance provider, Protector has straightforward supply chains compared with other UK sectors and the majority of the providers of goods and services used are based in the UK. Operating in this sector means that the risk of modern slavery involvement taking place in our supply chain is low. Nevertheless, Protector understands the importance of combatting these issues and takes its responsibilities very seriously.

The Protector Business Ethics and Conduct Policy affirms our commitment to compliance with The Equality Act 2010 and other applicable civil rights, human rights and labour laws. Protector sets out clear standards of expectation for its staff and partners in respect of ethical behaviour, within a transparent and accountable framework, the minimum standards for which include Acting with integrity, respecting human rights, speaking up and reporting concerns.

Protector policies, frameworks and actions which support our efforts in preventing modern slavery and human trafficking in our business include:

- Protector Insurance's business is placed solely through regulated UK brokers. We are satisfied that the process of engaging with a new broker includes sufficient checks to ensure that they do not engage in any activity or conduct which would constitute slavery or human trafficking, and furthermore that they ensure these do not take place in any part of its supply chains.
- Standard clauses are included within our third-party supply chain agreements clearly setting out parties' obligations to abide by all 'applicable laws' in relation to the provision of services.
- We conduct comprehensive due diligence verification screening on all prospective/new employees as part of our recruitment, preboarding and onboarding process.
- Conducting periodic regulatory and financial crime screening of business transactions which includes criminal conviction screening relating to slavery and/or human trafficking.
- Provide staff training on the Modern Slavery Act requirements to promote awareness of the law and the process through which they can raise any concerns.
- Provide training and support for all staff on how they can anonymously report concerns regarding wrongdoings.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our updated slavery and human trafficking statement for the financial year ending 31 December 2024.


Stuart Winter
Director, Protector Insurance UK

