



Modern Slavery Statement for the year ended 31 December 2025

Introduction

Sompo Japan Insurance Inc (SJI) is an entity with reporting requirements under the Modern Slavery Act 2018 (Cth) (the “Act”). In accordance with the Act, SJI has set out below its annual Modern Slavery Statement for the year ended 31 December 2025, including actions by SJI to address modern slavery risks across our business operations and supply chains.

SJI conducts its business in Australia through its Australian Branch (the “Branch”). SJI is a registered foreign company in Australia (ABN: 31 000 837 801).

Structure, operations and supply chains

Sompo Japan Insurance Inc. is a core company of the Sompo Holdings Inc. group of companies (the “Group”). The Group’s ultimate parent company, Sompo Holdings, Inc., is listed on the Tokyo Stock Exchange.

SJI operates mainly in domestic property and casualty insurance within Japan. In addition to the Japanese insurance business, SJI has branches in two countries outside of Japan, including Australia, and representative offices in an additional four countries.

The Branch operates predominantly in wholesale insurance in Australia, supplying insurance to corporate and commercial customers. Retail business currently comprises only a small part of the business. The Branch has no directly employed staff and is supported by Sompo staff employed in SJI and other Group entities as well as by independent outsourced service providers in Australia.

As a regulated entity we aim to work to the highest professional standards and comply with all laws and regulations applicable to the entity. We expect the same standards from other parties that we engage with and are committed to ensuring that there is no modern slavery in our business supply chain.

The Branch’s supply chain includes business partners such as underwriting agencies and third-party claims administrators, together with services suppliers for outsourced service functions such as financial reporting, IT services, independent actuarial advice and audit. In addition, external parties provide leased premises and other support services such as document storage and office cleaning.

Risks of modern slavery practices in operations and supply chains

When considering our supply chain, we focus on those entities that we pay for the provision of goods and services, including insurance intermediary firms acting as our agent. Where we provide insurance/reinsurance to a customer who has come to us through a broker, who derives income from the customer, we do not consider those brokers to be part of our supply chain. We also do not consider our insureds to be part of our supply chain.

The Branch’s supply chain, other than the support and services provided by other Group entities, is mainly located in Australia. During 2025, the Branch has continued to assess the risk of modern slavery within the business supply chain and ensure compliance with all relevant laws and regulations.

As the core business in which we are engaged continues to be the provision of insurance products and services and due to the nature of the related supply chains, the risk of becoming involved in modern slavery is considered to remain relatively low. We will continue to be alert to all areas of the supply chain to monitor for new risk areas.

Actions taken to assess and address risks of modern slavery practices

The Group continues to work on environmental and corporate social responsibility efforts with the entire value chain, in collaboration with all of our business partners. This takes the form of communication and requests for cooperation with our stances toward action through sharing the Group Sustainability Vision, Environmental Policy and Sustainable Procurement Policy with business partners.

The Group has a number of policies which support the commitment to SJI managing the risks of modern slavery taking place in our supply chains or in any part of our business.

The Group Policy for Human Rights outlines the Group's pledge to respect the human rights of all stakeholders in global markets including our Group and all value chains. We will respect the international norms of behaviour, and simultaneously act with the highest ethical standards towards an inclusive, resilient, equitable and sustainable society.

The Group Sustainable Procurement Policy addresses how we work with suppliers using procurement processes aligned with the following sustainability principles: fair and equal transactions, compliance with laws and regulations, and consideration of global issues.

The Group Compliance Code of Conduct has been established to support the aim of being a corporate group trusted by society by remaining constantly aware of the important public mission and social responsibility of its businesses and providing customers with the highest-quality services and sense of security through appropriate corporate activities that comply with laws and regulations, societal norms, and corporate ethics.

A Modern Slavery Policy has been developed to assist us to comply with our obligations under Modern Slavery legislation. This Policy includes supplier assessment and due diligence, contractual requirements and how to respond should a supplier fail to meet our requirements in respect of Modern Slavery.

Where we engage third parties to supply goods and services to our businesses, or where they act on our behalf, we are clear that we expect them to comply with all applicable laws and regulations. We take a risk-based approach to managing the risks of modern slavery and we will apply this approach to supplier due diligence.

The policy framework, procurement processes and approach are assessed for effectiveness on a regular basis to ensure that suppliers are being managed in accordance with the policies in place and the requirements of the legislation.

Consultation with other entities in the Group

Since this statement is only made on behalf of Sompo Japan Insurance, Inc. – Australia Branch, consultation for a joint statement was not required. As noted, the Branch utilises Group expertise and policies as part of its processes to manage the risks of modern slavery.

Approval

This statement was approved by Senior Officer Outside Australia, Todd Corey in their role as principal governing body for Sompo Japan Insurance Inc. – Australian Branch on 17 June 2026.

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Todd Corey

Senior Officer Outside Australia for Sompo Japan Insurance Inc. – Australian Branch

18 June 2026