Allianz

Allianz Australia 2025 Modern Slavery Statement

Acknowledgement of Country

In the spirit of reconciliation, Allianz Australia acknowledges the Traditional Custodians of Country across Australia and their connection to land, sea and community. We pay our respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples. We recognise the legacy of labour exploitation and practices that some Aboriginal and Torres Strait Islander peoples historically endured throughout Australia, which would today be described as modern slavery.

This Modern Slavery Statement **(Statement)** was prepared on the lands of the Whadjuk People of the Noongar Nation and the lands of the Gadigal People of the Eora Nation, which may today also be referred to as Perth and Sydney, Australia respectively.

Hayley Pearson - Bardi Jawi artist

1. About the Statement

Statement on Reporting Entity

This Statement is made in respect of Allianz Australia Limited and its subsidiaries. The term Allianz Australia or We, as used in this Statement, refers collectively to Allianz Australia Limited and its subsidiaries. A list of companies in Allianz Australia's group, including reporting entities covered by this Statement, is available in Appendix 1.

This Statement is submitted as a joint statement made on behalf of Allianz Australia Limited, Allianz Australia Insurance Limited, Allianz South Australia Insurance Limited and Allianz Australia Services Pty Limited under section 14 of the Australian Modern Slavery Act 2018 (Cth) (Act) (Reporting Entities). It references Allianz Australia's activities within our financial year 2025, the period of 1 January 2025 to 31 December 2025.

Consultation Process

Allianz Australia's Sustainability Team led the preparation of this Statement, consulting subject matter experts from across the business. This included our two customer-facing business divisions (the Consumer division and Personal Injury and Commercial division), as well as experts from the Procurement, Claims, Investments, Finance, Underwriting, Legal, Risk & Compliance, and People & Culture Teams.

Our subsidiaries listed in Appendix 1 were consulted where relevant. All entities operate under Allianz Australia's ESG Policy and Modern Slavery and Human Rights Procedure.

Mandatory Reporting Criteria of the Act

This Statement was prepared to meet the mandatory reporting criteria set out under the Act. The table below identifies where each criterion of the Act is disclosed within this Statement.

Criterion of the Act	Page
Identify the reporting entity	3
Describe the structure, operations and supply chain of the reporting entity	7
Describe the risks of modern slavery practices in the operations and supply chain of the reporting entity, and any entities that the reporting entity owns or controls	13
Describe the actions taken by the reporting entity and any entity that the reporting entity owns or controls, to assess and address those risks, including due diligence and remediation processes	19
Describe how the reporting entity assesses the effectiveness of such actions	29
Describe the process of consultation with any entities that the reporting entity owns or controls and in the case of a joint statement, the entities giving the statement	3
Any other information that the reporting entity considers relevant	31

Approval

This statement was approved on 15 June 2026 by the Board of Allianz Australia Limited on behalf of all the named reporting entities and has been signed by Richard Feledy, Managing Director.

Richard Feledy

15 June 2026

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2025 Performance Highlights

Uplifting modern slavery risk screening: We initiated the transition to a new supplier platform featuring enhanced modern slavery risk screening capabilities.

Continued external engagement: We contributed to consultations with the Business Engagement Team from the Office of the Australian Anti-Slavery Commissioner, as well as ongoing industry engagement though the Insurance Council of Australia's (ICA) Modern Slavery Working Group.

Embedding agency accountability: We introduced the first annual modern slavery attestation for underwriting agencies, driving consistent modern slavery risk assessments, governance controls and reporting.

Mitigating modern slavery risk following our acquisition of RAA Insurance business: Following the acquisition of Allianz South Australia Insurance Ltd (trading as RAA Insurance) on 1 July 2025, we integrated RAA Insurance's suppliers into our modern slavery risk assessment and aligned its modern slavery process to that of Allianz Australia.

Strengthening governance: We reviewed our governance processes and launched a new Environment Social and Governance (ESG) Policy that integrates our modern slavery and human rights obligations with all our ESG requirements. The policy is supported by a dedicated procedure for modern slavery and human rights.

Message from our Managing Director

At Allianz Australia, we remain steadfast in our commitment to protecting human rights and working to eliminate modern slavery. In 2025, we took steps to strengthen this commitment.

We enhanced our supplier management platform, enabling greater transparency and efficiency in how we engage with suppliers. This improvement was complemented by an enhanced annual risk assessment, which allowed us to screen over 6,000 suppliers in 2025 for modern slavery risks. These measures are designed to ensure we can identify and address potential issues early and effectively.

We have refined our governance processes for ESG, incorporating modern slavery and human rights considerations. Our updated policies and procedures are now better aligned with our growing business and designed to make it easier for employees, suppliers and stakeholders to understand and adhere to our standards.

The integration of RAA Insurance into our business in 2025 has expanded our reach and responsibility, reinforcing the importance of robust governance across all areas of our operations.

We also acknowledge that a large part of our supply chain is customer selected, which presents unique challenges and opportunities. We continue to work collaboratively with our customers and partners to uphold the highest standards of ethical conduct.

Modern slavery is a complex issue. We know that progress requires ongoing vigilance and partnership. We were pleased to take part in the consultation sessions with the team from the Office of Australia's Anti-Slavery Commissioner, Mr. Chris Evans, in September 2025 to inform their recommendations to reform the Act, so that it remains contemporary in addressing emerging risks.

We value our partnerships with businesses, suppliers and stakeholders that share our commitment to building cohesive and prosperous societies. We join with our suppliers and partners in meeting the standards of the Modern Slavery Act. Together, we can drive meaningful change and protect the rights of the most vulnerable.

Richard Feledy (he/him)
Managing Director, Allianz Australia
15 June 2026

2. About Allianz Australia

Our Structure and Operations

Allianz Australia Limited is ultimately owned by one of the world's leading insurers and asset managers, Allianz SE, headquartered in Munich, Germany. Together with other entities ultimately owned by Allianz SE, it forms part of the Allianz Group. The Allianz Group has more than 156,000 employees worldwide, as well as 128 million private and corporate customers in more than 70 countries.

Allianz Australia Limited is the parent company in Australia that controls all of the subsidiaries listed in Appendix 1. We deliver a wide range of personal, commercial and personal injury insurance to more than 4 million customers, supported by more than 6,100 Allianz Australia employees. The head office of Allianz Australia is located in Sydney, Australia.

In 2025, we had these office locations in Australia:

Adelaide	Darwin	Melbourne
Brisbane	Fremantle	Moe
Canberra	Geelong	North Sydney
Charlestown	Hobart	Perth
Coomera	Launceston	Sydney

Our Subsidiary Brands

CLUB MARINE	Australia's leading distributor of pleasure craft insurance.
GT INSURANCE	Leading provider of tailored transport insurance solutions, including commercial motor, motor fleet, plant and machinery, marine, rideshare, taxi and hire vehicle insurance.
primacy	Leading provider of crop insurance in Australia.
RAA	Leading provider of home, motor, caravan, motorcycle and marine insurance for customers in South Australia.
TiO	Leading provider of insurance products for personal and business customers in the Northern Territory, including home, motor, marine, business, and workers' compensation. TIO also administers the Motor Accidents Compensation Scheme on behalf of the Northern Territory Government.

Our Products and Services

Allianz Australia offers a wide range of insurance and risk management products and services, including:

General Insurance
Home, contents, landlord, motor, boat, travel[1], caravan, trailer and compulsory third-party insurance.

Business, Commercial and Industrial Insurance
Transport, trades, services and workers compensation.

Corporate Insurance
Marine, construction, liability, professional indemnity, property, transport and machinery insurance.

Public and Products Liability
Insures businesses against claims for third-party injury or property damage arising from their operations or products, including associated legal defence costs.

Insurance Service Provider
We perform outsourced functions, including claims handling for the day-to-day management of life insurance and workers compensation insurance (NT, NSW and VIC).

[1] Allianz Australia's role is limited to underwriting travel insurance; all other associated modern slavery risks are addressed in the Allianz Partners Modern Slavery Statement (www.allianz-partners.com).

Third-Party Distribution

We work with a range of business partners to distribute our insurance products:

Brokers act on behalf of their customers and provide advice on insurance solutions.

Distributors can refer, arrange or distribute our retail insurance products and can be a financial institution, car or boat dealer.

Underwriting agencies, with some owned by Allianz Australia, some by Allianz SE and others are third parties (not owned).

Our People

As of 31 December 2025, Allianz Australia had more than 6,100 people working for us across Australia and New Zealand. This figure excludes external third-party contractors.

Workforce data

6,114 workers in Australia	**1** worker in New Zealand	**5,292** full-time permanent workers
4 expatriates	**637** part-time permanent workers	**169** full-time temporary workers
11 part-time temporary workers	**0** casual	**2** inpatriate

External Third-Party Contractors

In Australia, Allianz engages approximately 370 recruitment agency and direct-hire contractors (Types I and II), and 1,100 Australian and offshore-based Statement of Work (SOW) contractors (Type III):

I. **Recruitment agency contractor:** a contractor who has been supplied by a recruitment agency.

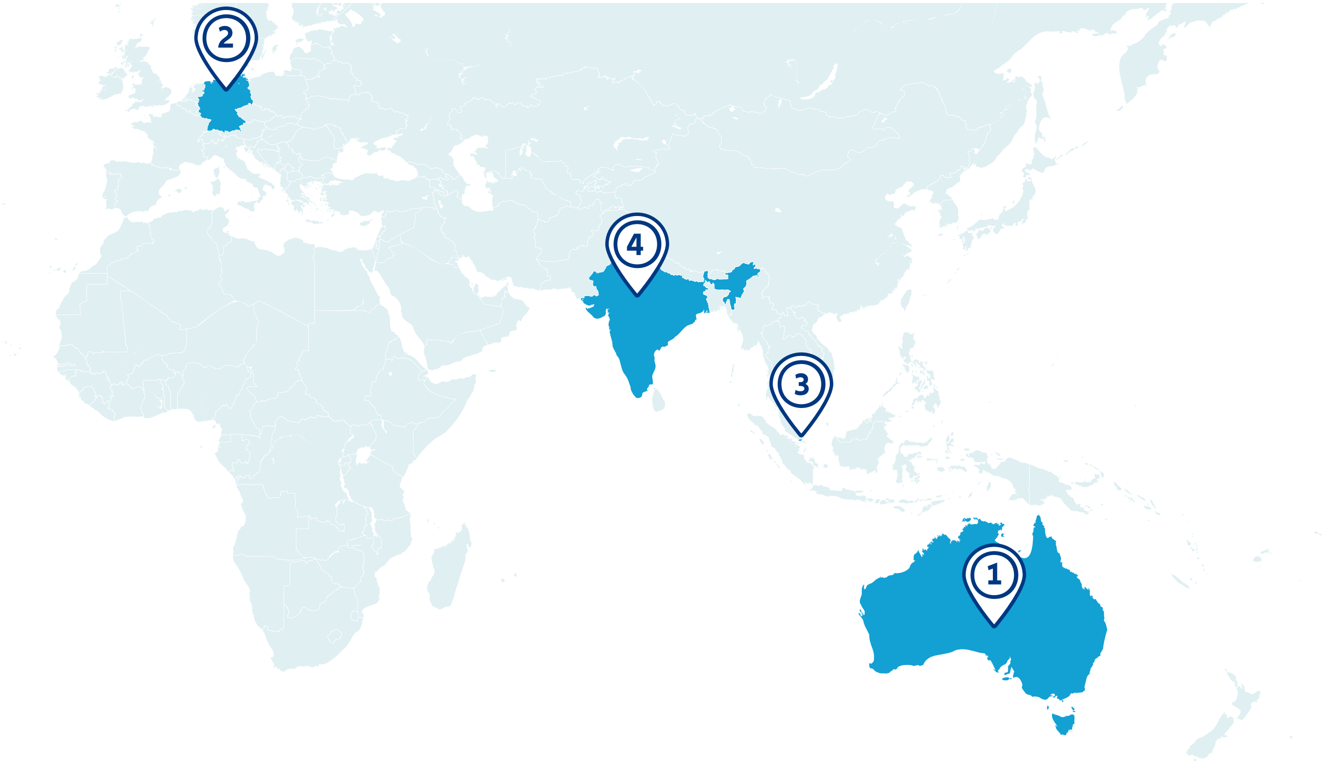
II. **Direct-hire contractor:** a contractor who has been directly identified/sourced by Allianz Australia and who is then employed/payrolled through our external payroll service provider.

III. **SOW contractor:** a contractor who has been supplied by a professional services company. This company is hired by Allianz to deliver a particular project or consultancy service, engaged under a statement of work or a master services agreement.

Recruitment agency & direct hire 370 contractors in Australia	**Statement of Work** 1,100 contractors in Australia

We seek to include modern slavery clauses in our supplier and business partner contracts. Where these clauses are not adopted in their standard form, we apply a risk-based due diligence process and may implement alternative controls or contractual protections, taking into account the nature of the services and the assessed risk.

Our Supply Chain



This map depicts our main locations of spend during 2025. Our top four countries are:

1. **Australia** – the majority of our tier 1[2] suppliers are based in Australia.
2. **Germany** – our parent entity is headquartered in Germany, meaning we use many professional service vendors based there.
3. **Singapore** – includes professional service providers supporting our General Insurance and Personal Injury claims, as well as suppliers delivering computer-related and other business services.
4. **India** – includes our relationships and spend with Allianz Technology SE (Allianz Technology) and Allianz Services Private Ltd (Allianz Services), see section Outsourcing Arrangements.

Methods of Procurement

Allianz has three ways of managing procurement:

Corporate Procurement

Our Corporate Procurement Team supports engagement with non-claims-related vendors. This includes facilities management, marketing, people and culture, our motor fleet provider and IT equipment.

Claims Procurement

Our Claims Procurement Team supports engagement with claims-related vendors. This includes builders, collision repairers, loss adjusters and ancillary service providers to support claim fulfilment.

Our underwriting agencies source their own suppliers when managing claims. Underwriting agencies are subject to our operational requirements, which include modern slavery obligations, ongoing performance monitoring, and periodic attestations covering modern slavery and human rights requirements.

[2] A tier 1 vendor is a direct vendor to Allianz Australia.

Customer Selected Suppliers

As part of our value proposition, some customers can choose which provider fulfils their claim, particularly for Home and Contents, Motor, and Personal Injury. To mitigate modern slavery risks with these suppliers, we encourage customers to use our preferred supplier network. Our preferred supplier network is subject to modern slavery requirements through contractual terms and onboarding due diligence, including acknowledgement of Allianz Australia's Vendor Code of Conduct.

Types of Spend

Our procurement spend spans four areas:

Corporate Procurement Spend

Our corporate procurement spend can be broken down into two categories:

- **Assessed Suppliers** – vendors with a current agreement in place with Allianz Australia, which are registered and recorded in the Allianz global procurement platform, Ariba. These make up ~65% of our corporate procurement spend.
- **Monitored Suppliers** – vendors that do not fall under our Procurement Service Provider Management Policy and Procedures, and therefore do not require all the due diligence assessments or procurement's involvement (e.g. government authorities, internal transfer payments, credit card spend, agency and dealer payments). These make up ~29% of our corporate procurement spend.

The remaining 6% of vendors are not captured as either 'assessed' or 'monitored'. These suppliers are identified via reporting by our Procurement Team and investigated, then put through the correct procurement process.

General Insurance Claims Spend

Our General Insurance spend covers payments to vendors for damage, repairs, replacements to domestic and commercial structures, property contents and motor vehicles. It also includes the services of lawyers, assessors or professional services.

- **Preferred** – these are vendors we maintain a contractual relationship with and make up 65% of our general insurance spend.
- **Not Preferred** – these are customer selected and make up the remaining 35% of our general insurance spend.

Personal Injury Claims Spend

Our Personal Injury claims administration spend includes the Compulsory Third Party (CTP) and our workers compensation areas. Of these suppliers, 91% are customer selected and include hospitals, doctors and health service providers, as well as medial equipment.

Outsourcing Arrangements

Allianz Australia has several material outsourcing providers, two of which operate in inherently high-risk geographies: Allianz Services Private Ltd (Allianz Services) and Allianz Technology SE. Both entities are ultimately owned by Allianz SE.

We have been using Allianz Services in Trivandrum, India since 2015 and in Pune, India since 2023. Allianz Services supports customer service and back-office delivery, including contact centre operations, claims processing, policy operations and administration, finance operations, commercial administration and underwriting support, and technical/data analytics. We entered this arrangement to use a 'follow the sun' model to be able to service customers outside of regular Australian business hours and to gain cost efficiency. As of 31 December 2025, there were approximately 731 Allianz Services employees supporting our operations from India.

Allianz Australia and Allianz Services have been party to a Master Services Agreement with Order Agreements issued under it since 2016 **(the Agreement)**.

The Agreement includes contractual obligations around modern slavery that requires Allianz Services to:

- not in any way participate in modern slavery;
- ensure there is no modern slavery in any part of its business and supply chain;
- undertake due diligence for modern slavery risks in its suppliers' and subcontractors' activities;
- establish systems and processes to ensure risks or occurrences of modern slavery are identified, assessed and addressed;
- implement a system of training for its employees in relation to the identification, assessment and addressing of modern slavery; and
- comply with the Allianz Group Vendor Code of Conduct and training.

The Order Agreements are reviewed annually, including rate cards and allowances (such as process allowances for frontline salespeople and shift allowances for offshore employees who work outside usual business hours).

Allianz Technology SE is owned by Allianz SE and operates as the core IT provider for the Allianz SE group and its operating entities, responsible for IT, applications and services that enable the Allianz SE group, including Allianz Australia, to function.

Allianz Technology SE is not a subsidiary of Allianz Australia and produces its own Modern Slavery Statement. Further information can be found in its Modern Slavery Statement on the Australian Government Modern Slavery Statements Register.

Case Study

Assessing Workplace Conditions in Allianz Services in Trivandrum

Allianz Australia uses a 'follow the sun' operating model, where teams in different time zones ensure continuous coverage. As part of this approach, we maintain a customer support centre through Allianz Services in Trivandrum, India. In 2025, a Sydney-based team member conducted a sustainability screening during a site visit. This was a preliminary evaluation, not a formal audit, designed to understand the local context and identify any areas requiring further engagement.

Key Observations

- The workplace was found to be modern, well maintained and equipped with functioning amenities and safety procedures.
- Additional facilities, including a canteen, gym and recreational activities such as dance classes, contribute positively to employee wellbeing.
- Working hours are managed to support employee wellbeing, with additional hours only permitted in exceptional circumstances and subject to approval and monitoring.
- All locations have a medical room, and first aid kits are available in security reception and medical rooms. A delegate is responsible for health and safety in the office. Voluntary emergency training is also offered, and many employees are trained in basic fire safety and first aid.
- While there is no employee union, communication channels such as SpeakUp are available and displayed prominently, with options for anonymous reporting via the whistleblowing tool.
- Measures to protect employee and customer data privacy are also appropriately managed.

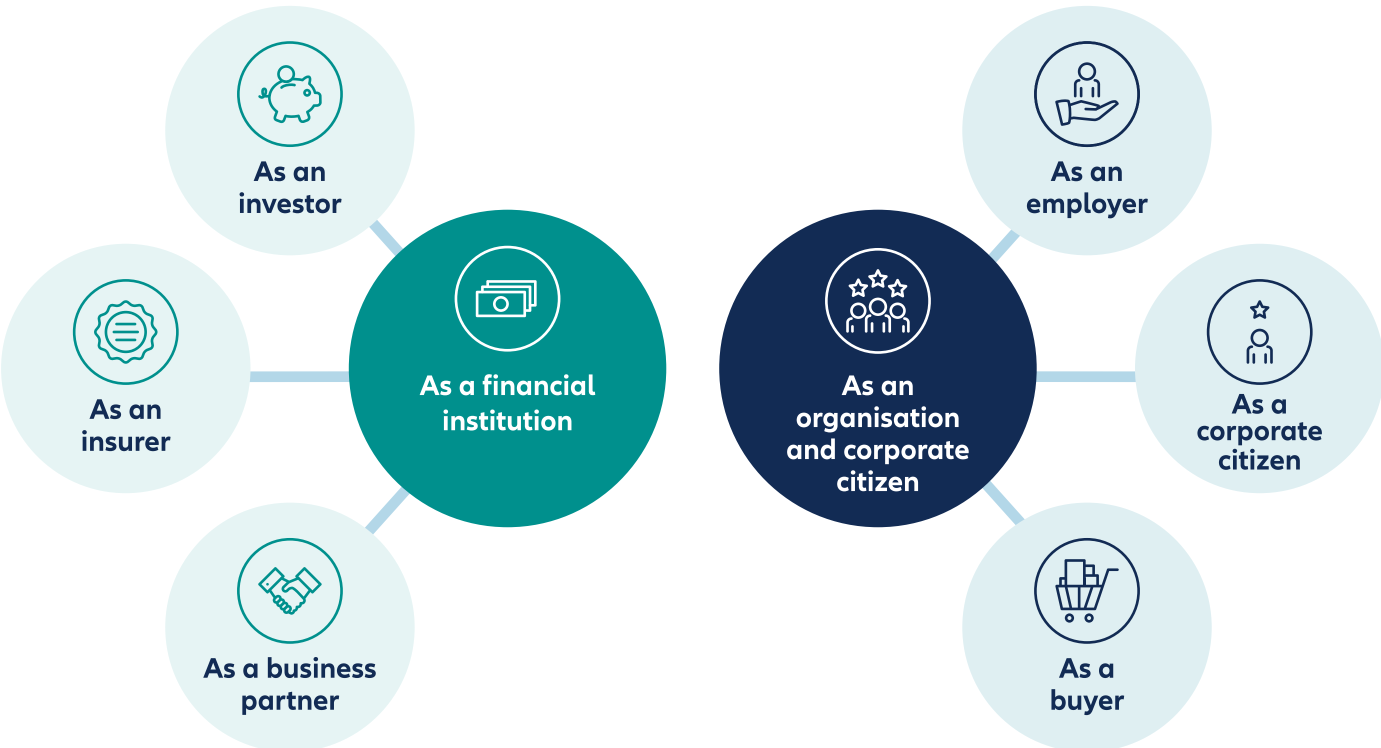
3. Identifying our Modern Slavery Risks

We understand modern slavery risk is fundamentally about risk to people. We use the United Nations Guiding Principles on Business and Human Rights' (UNGPs) 'continuum of involvement' to support our understanding of how companies could be involved in adverse human rights impacts if they cause, contribute to, or are directly linked to those impacts. This can be through their operations, products, services and/or by a business relationship.

The table below sets out our understanding of the 'continuum of involvement' concept within the insurance industry.

Involvement	Cause	Contribute	Directly Linked
	A ▶	B ▶ C ▶	D ▶ E ▶ F ▶
Example	An insurance company (A) outsources claims processing to a company where employees are required to do forced overtime.	An insurer (B) sets aggressive repair cost caps and repairers (C) respond by using underpaid labour.	An insurance company (D) insures a project (E) which contracts a construction company (F) to build a stadium. Workers at the construction company are subjected to exploitative conditions by that company (F).

The diagram below demonstrates how we understand the different parts of our business for the purpose of modern slavery risk assessment.



Our Risks as a Financial Institution

We recognise that modern slavery has the potential to present in our business activities as a financial institution. Based on our operating context and workforce profile, we assess our inherent risk of modern slavery in direct operations as comparatively low risk. However, modern slavery risks can still occur in Australia and in service-based sectors, and we remain alert to these risks.

Business activities	Ways we may contribute to modern slavery or human rights issues
As an insurer	• Through our underwriting activities. • Providing insurance services to customers and businesses. • Throughout our claims process. • Providing claims management services.
As an investor	• Investing in companies that may be in high-risk categories or geographies.
As a business partner	• The businesses we partner with to sell and distribute our insurance products.

Our Risks as an Organisation and Corporate Citizen

We recognise that modern slavery has the potential to present in our business activities as an organisation and corporate citizen, in particular, as a buyer.

Business activities	Ways we may contribute to modern slavery or human rights issues
As an employer/ host employer	• Through the engagement of employees and external contractors. We understand our risk may be compounded by the employment of low skilled arrangements and low skilled external contractor arrangements. • Additional risk may also present where Allianz Australia has limited visibility over labour provided through labour hire arrangements, see section External Third-Party Contractors.
As a corporate citizen	• Through partnerships, sponsorships and charitable donations.
As a buyer	• If our vendors and suppliers engage in modern slavery or human rights abuses. • Through the use of non-preferred suppliers selected by customers for claims fulfilment. • If our suppliers subcontract and the visibility of the extended supply chain is not transparent to Allianz Australia.

Risk Assessments

We conduct two risk assessments annually. Allianz Group Procurement (a division of our Allianz SE parent entity) conducts a risk assessment on selected tier 1 suppliers in Australia to meet requirements under the German Supply Chain Due Diligence Act. Secondly, Allianz Australia conducts a more detailed risk assessment of our own suppliers and, to the extent reasonably practicable, to our extended supply chain in order to meet our local obligations under the Act.

Group Risk Assessment

The 2025 Group Risk Assessment found the selected tier 1 Allianz Australia vendors were relatively low risk. Most of our vendors are based in Australia, seen as a relatively low risk country, and none were flagged for actual human rights violations.

Allianz Australia Annual Risk Assessment

To better understand where people in our operations and supply chain may face heightened risks of modern slavery, we undertake an annual, independent risk assessment using a third-party provider. This assessment was conducted using our accounts payable data (approximately 6,100 suppliers) as of 30 June 2025 and allowed us to increase the criteria used to rate risk and look beyond tier 1, up to 10 tiers deep.

Following Allianz Australia's acquisition of RAA Insurance on 1 July 2025 (see Case Study: Care for More Australians: Welcoming RAA Insurance to the Allianz Australia Family), we also incorporated the relevant suppliers that transferred to Allianz Australia for the six-month period from 1 July to 31 December 2025. This ensured continued risk mitigation for suppliers that were previously captured under the RAA Group's risk assessment and Modern Slavery Statement up to 30 June 2025, and closed any potential assessment gap during the transitional period.

Our Corporate Procurement Risks

The assessment indicated that our corporate procurement supply chain presents a generally low overall risk, largely due to our predominantly local supplier base. While this reduces our exposure, it does not eliminate the possibility of modern slavery risks emerging. We recognise that such risks can arise in any jurisdiction and sector, and continue to apply a cautious and proactive due diligence approach to identifying, assessing and addressing any potential risks to people that may still occur.

2025 Risk Areas (ANZSIC)[3]	Description
Computer and Related Services	The technology and digital services Allianz Australia procures to operate its core business systems. This includes cloud hosting and storage, cybersecurity tools and monitoring, IT service desk support, software licensing, systems integration, technology consulting, and digital platforms that enable underwriting, claims processing, customer service and internal operations.
Construction Work	Construction related services used within Allianz Australia's corporate property portfolio, including office refurbishments, fit outs, repairs, and minor building works carried out across offices and work sites. Materials used for these works are accounted for separately.
Education Services *Note: Relevant only to RAA Insurance*	Training and professional development services used to support RAA Insurance's workforce capability, including industry specific education, accreditation programs and membership fees. This includes corporate training providers, continuing professional development programs and sector bodies.
Financial Intermediation Services (except insurance and pension funding services)	Financial services procured to support corporate functions, such as banking, funds transfer, investment management for corporate assets, transaction processing and treasury operations. These services relate to the movement and management of corporate funds and exclude insurance specific activities.

[3] The Australian and New Zealand Standard Industrial Classification (ANZSIC) is a coding system used to classify businesses by their main economic activity.

2025 Risk Areas (ANZSIC)[3]	Description
Hotel and Restaurant Services	Accommodation and hospitality services used for business travel, training programs, workshops and corporate meetings. It also covers catering for internal events and meals associated with work related travel.
Insurance and Pension Funding Services	Payments Allianz Australia makes to other insurers and reinsurers, including other Allianz SE group entities, for reinsurance arrangements that help manage our corporate risk exposure. It also includes contributions to external superannuation or pension funds for employees. The higher risk rating in this category is primarily driven by the large volume of spend and the fact that several counterparties are registered in higher risk jurisdictions, such as India, Malaysia, Singapore and the United States.
Other Business Services	Includes the professional, technical and operational services that support Allianz Australia's day-to-day operations, such as legal, audit and tax services; consulting; labour hire and recruitment; facilities cleaning and maintenance; waste management; marketing and design; and outsourced administrative support. Elevated risk within this category is primarily linked to subsectors that depend on low skilled, temporary or outsourced labour, such as cleaning, waste services and labour hire, which have higher inherent modern slavery risk profiles.
Public Administration and Defence Services, and Compulsory Social Security Services	Payments made to government agencies at the federal, state or local level, including regulatory fees, licensing costs, taxes, statutory charges and compliance related payments. It also includes mandatory contributions to government-run social security systems where applicable.
Real Estate Services *Note: Relevant only to RAA Insurance*	Property related services procured to support RAA Insurance's operational and administrative needs. This includes land title searches, property information services and related administrative support used in assessing certain claims.
Retail Trade Services (except motor vehicles and motorcycles, repair services of personal and household goods)	Procurement of office equipment, electronics, appliances, office furnishings and general workplace supplies. It also includes repair and maintenance services for corporate office equipment, furniture and IT hardware.
Services Auxiliary to Financial Intermediation	Services that support Allianz Australia's financial operations, such as payments to financial brokers, investment intermediaries, external financial advisers, payment processing partners and providers that support financial reporting, settlements and corporate financial controls.
Textiles and Wearing Apparel	Corporate apparel and textiles procured for staff, such as uniforms, branded clothing and personal protective equipment (PPE). It may also include textiles used for events, promotional activities or workplace needs, such as branded merchandise or linens.

Our Claims Procurement Risks

The assessment indicated that our claims procurement supply chain is predominantly low risk, reflecting that much of our spend relates to service-based activities undertaken in Australia. The 2025 claims procurement risk assessment was improved on prior years, as we were able to source supplier-level data rather than just category-level insights, enabling a more accurate understanding of where modern slavery risks may arise. While most of our procurement spend is service-based and domestic, we recognise that certain subsectors – such as cleaning, restoration, labour hire and motor repair services – carry higher inherent modern slavery risks due to their reliance on low-wage, temporary or outsourced labour. Consistent with our 2024 findings, the motor repairer supply chain remains an area requiring ongoing attention, and forms a dedicated focus of our 2026 Work Program. We continue to strengthen our due diligence efforts to identify, assess and address potential risks within these higher risk subsectors as they emerge.

2025 Risk Areas (ANZSIC)	Description
Construction Work	Repair and reconstruction services procured to restore customer homes, buildings and other insured structures following events such as storms, fire, flood or accidental damage. This includes builders, trades and contractors who carry out on site repair works. Materials used for these repairs are captured under their respective manufacturing sectors.
Financial Intermediation Services (except insurance and pension funding services)	Financial services used to support claims-related transactions, such as payment processing partners, banking services used to settle claims, and investment or treasury services linked to holding or transferring claim-related funds. These services do not relate to insurance or superannuation products.
Health and Social Work Services	Health-related services required for Personal Injury claims, such as medical assessments, treatment providers, rehabilitation specialists, allied health practitioners, pathology or diagnostic services, and case management support. It also includes social support services used in long-term injury claims, such as residential care, community support programs and home-based assistance providers.
Other Business Services	Covers the professional, technical and operational services engaged to assess, manage and fulfil claims. This includes loss adjusters, investigators, engineering and forensic specialists, interpreters, vocational rehabilitation providers, labour hire, cleaning, restoration and decontamination contractors, waste removal, and other outsourced services used throughout the claims process. Higher risk outcomes within this category are mainly associated with subsectors reliant on low skilled, temporary or outsourced labour, particularly cleaning, restoration and waste services.
Private Households with Employed Persons	Relates to payments made directly to individuals (rather than companies) for services connected to Personal Injury claims. These may include home-based support workers, carers, domestic assistance, tutoring, or other in-home services required to support an injured claimant's recovery or daily living needs.
Retail Trade Services (except motor vehicles and motorcycles, repair services of personal and household goods)	Includes the purchase or replacement of household and personal goods for customers as part of a contents claim. This may involve retailers supplying electronics, appliances, furniture, whitegoods and similar items, as well as repair providers who restore damaged household goods.
Sale, Maintenance, Repair of Motor Vehicles, Motor Vehicle Parts, Motorcycles, Motorcycles Parts and Accessories	The vehicle repair network engaged to assess, repair and restore damaged cars, motorbikes, trucks or other insured vehicles following an accident. This includes panel beaters, mechanical repairers, parts suppliers and vehicle assessors. Manufacturing and vehicle rental services are captured in other categories.

2025 Risk Areas (ANZSIC)	Description
Supporting and Auxiliary Transport Services, Travel Agency Services *Note: Relevant only to RAA Insurance*	Auxiliary transport services engaged to support motor-related claims, such as coordinating the movement or relocation of caravans, trailers or other insured recreational vehicles when damaged or requiring assessment. These services support the claims process but do not involve the transportation activity itself.
Textiles and Wearing Apparel	Includes textile or apparel items supplied as part of claims settlement, such as clothing replacements under contents claims or soft furnishings damaged during an insured event. It also captures low volume textile purchases associated with restoration work (e.g., fabric replacement for furniture).
Wholesale Trade and Commission Trade Services, Except of Motor Vehicles and Motorcycles	Wholesale suppliers used to source materials, parts or replacement goods needed to fulfil claims, particularly where wholesalers provide items not available through standard retail channels. This may include building materials, household goods or specialised components used in repairs.

Case Study

Care for More Australians: Welcoming RAA Insurance to the Allianz Australia Family

On 1 July 2025 Allianz Australia acquired RAA Insurance, representing an important expansion of Allianz Australia's general insurance capabilities.

As part of the integration process, Allianz Australia has commenced a phased program to align RAA Insurance's operations with Allianz Australia's frameworks, policies and processes, including those relating to modern slavery risk management, such as our modern slavery risk assessment; the ESG Policy and Procedure; the Modern Slavery and Human Rights Procedure; the Vendor Code of Conduct; and Whistleblower Policy.

Working together, RAA Insurance will be embedded within Allianz Australia's broader sustainability and human rights approach, ensuring consistency in governance and compliance.

Next steps and future reporting

The integration process is ongoing and will continue throughout 2026. Updates on progress, including identified risks and mitigation actions, will be provided in subsequent Statements.

4. Addressing our Modern Slavery Risks

Allianz Australia is committed to respecting and supporting the human rights of all people, including our employees, workers in our supply chain, suppliers, contractors, customers, business partners and communities where we work.

Our Approach to Managing Risk

We maintain a strong risk culture supported by frameworks and tools designed to uphold human rights. Risk management is embedded as a core competency across our business and guided by the Three Lines of Defence Model. Our governance framework sets out clear policy commitments and procedures to ensure our people and partners understand and apply our approach to managing modern slavery risks.

Governance

As an entity under Allianz SE headquartered in Germany, Allianz Australia must comply with obligations under Australian law and the German Supply Chain Due Diligence Act. In 2025, we completed a comprehensive review of our governance processes and streamlined our sustainability practices across these local and international requirements. This included integrating our Modern Slavery Policy as well as all other sustainability-related due diligence practices into one overarching framework. As a result, we launched:

- A new Environmental, Social and Governance (ESG) Policy (effective 1 October 2025), incorporating modern slavery and human rights due diligence.
- Two supporting procedural documents:
  - Modern Slavery and Human Rights Procedure (effective 1 October 2025)
  - ESG Procedure (effective 1 October 2025).

In addition to this policy and procedure, a number of other governance artefacts provide guidance on modern slavery risk management. All documents are accessible to employees via the intranet and are shared with suppliers and stakeholders where applicable.

Governance Documents

The following governance documents further guide how we identify, assess and manage modern slavery risks across our business.

Document	Purpose	Impact on our Modern Slavery Approach	Updates/Actions
Environmental, Social and Governance (ESG) Policy	Outlines key ESG principles, commitments, and regulatory obligations, establishes relevant policies and procedures for their implementation, and defines roles responsible for managing the policy	Integrates modern slavery risk management into broader ESG processes, ensuring effective risk identification and management, and compliance with relevant laws	Updated and implemented in 2025

Document	Purpose	Impact on our Modern Slavery Approach	Updates/Actions
Modern Slavery and Human Rights Procedure	Defines obligations to manage modern slavery risks, ensures compliance with relevant laws, details due diligence processes across operations and supply chains and specifies roles and responsibilities	All employees must follow the requirements of this procedure – the primary mechanism through which we enforce our approach to managing modern slavery risks in our business	Updated and implemented in 2025
Environmental, Social and Governance (ESG) Procedure	Ensures compliance with Allianz Australia's ESG risk appetite, regulatory requirements and Group priorities by prescribing processes for ESG risk assessment, management and monitoring. It supports the ESG Policy by outlining mandatory requirements for assessing and mitigating risks	Integrates modern slavery risk assessment into its framework, requiring adherence to the Modern Slavery and Human Rights Procedure and compliance with guidelines for sensitive countries and business areas	Updated and implemented in 2025
Allianz Sustainability Integration Framework (ASIS)	An Allianz Group Standard that defines the framework for integrating environmental, social and governance (ESG) considerations across Allianz Group operations	Includes risk assessments and monitoring of human rights concerns (such as labour conditions). It supports our risk-based approach to modern slavery	Updated and implemented in 2025
Australian Sustainable Investments Policy	Sets the principles for sustainable and responsible investment practices in the management of the investment portfolio	Sets out our human rights approach in relation to financial investments	Updated and implemented in 2025
Service Provider Management Policy	Sets out a standardised approach to supplier engagement and ongoing monitoring that aligns with the requirements in Allianz Group's Standard for Procurement and the Allianz Group Outsourcing Policy	Describes due diligence requirements for assessing vendors during the onboarding process for new suppliers and outsourced services. It includes ESG and modern slavery checks, and risk assessments	Updated and implemented in 2025
Service Provider Management Procedure	Outlines a structured process for evaluating and selecting vendors, ensuring compliance with the Service Provider Management Policy through comprehensive assessment, strategic sourcing and risk management activities	Supports the Service Provider Management Policy. It creates a standard for the assessment of any partnering vendor. This screens for any potential human rights violations in their business. It also provides due diligence requirements for assessing vendors	Updated and implemented in 2025

Document	Purpose	Impact on our Modern Slavery Approach	Updates/Actions
Vendor Code of Conduct	Provides information for all Allianz vendors on minimum standards they are expected to comply with	The code includes the standard for human rights compliance and grievance mechanisms to protect against instances of modern slavery	Reviewed in 2025
Code of Conduct	Outlines the expectations of employees to uphold Allianz Australia's organisational values and principles	Outlines our commitment to respecting human rights through all our business activities. Amongst other things, it instructs all employees to act in accordance with relevant standards governing modern slavery	Reviewed in 2025. Approved in 2026
Whistleblower Policy	Outlines the ways employees can freely, without fear of reprisal, raise concerns about any form of unethical conduct.	Provides a channel for calling out human rights violations and protects the rights of any potential whistleblowers	Reviewed in 2025
Charitable Contributions Procedure	Outlines the process for donations to legitimate charities	Ensures our contributions to charities include modern slavery due diligence and appropriate contracts	Reviewed in 2023. Update due in 2026

Governance Meetings

The following forums provide governance, oversight and accountability for our modern slavery approach and broader human rights commitments, ensuring compliance with the Act.

Forum	Key Responsibilities	Membership
The Board (includes Allianz Australia Limited, Allianz Australia Insurance Limited, CIC Allianz Insurance and Allianz South Australia Insurance Limited)	• Approves the Allianz Australia Modern Slavery Statement • Receives updates on the Allianz Australia Sustainability Strategy annually • Sets risk appetite and oversees modern slavery and human rights risk as part of ESG and enterprise risk	• Board Members
Senior Management Team	• Oversight of adherence to the Allianz Australia Modern Slavery Policy and our obligations under the Act through Modern Slavery Statement • Reports/raises human rights issues to the Sustainability Team and/or Allianz Australia Risk Committee when and if they are raised • Monitors progress of the Sustainability Strategy through regular updates • Receives Australian Sustainability Reporting Standards updates on an annual basis for noting	• Managing Director • Chief General Managers

Forum	Key Responsibilities	Membership
Sustainability Subcommittee	• Oversight of adherence to the Allianz Australia Modern Slavery and Human Rights Procedure • Maintain oversight and inform our approach to both respecting and advancing human rights, and meeting our obligations under the Act • Monitor, feedback and inform the progress of the Sustainability Strategy through regular updates	• Chief General Managers/delegates • Sustainability Leads
Risk Committee	• Confirms the local risk management and control framework to satisfy governance, regulatory and external requirements • Highlights risk issues that may require attention of the Board, Senior Management Team, Group Risk and/or Group Compliance (internal reporting)	• Managing Director • Chief General Manager Corporate Affairs and Governance • Chief Risk Officer • Chief General Managers
Divisional Risk and Compliance Meetings	• Identifies and manages divisional risks, which may include modern slavery and human rights risk and/or supplier performance management	• Divisional Chief General Manager • Divisional Leadership Team

Managing our Risks as a Financial Institution

As an Investor

Allianz Australia's modern slavery risk assessment is underpinned by the principles set out in the Allianz Australia Sustainable Investment Policy. All directly held, listed instruments are subject to an issuer exclusion list managed at the Allianz Group level and applied locally. This list provides comprehensive screening across a range of risks, including human rights risks, and applies to all public issuers.

Additionally, Allianz Australia requires all appointed asset managers to maintain a qualified sustainability policy that includes modern slavery risk management or maintain a dedicated modern slavery policy.

For investment funds with unlisted exposures, adherence to all Allianz Exclusions and Restrictions is mandatory. These include prohibitions on banned and controversial weapons, such as nuclear weapons, as well as energy-related restrictions covering sectors such as coal, oil, and oil sands.

The list of all sustainability-related restrictions is outlined in the Allianz Standard for the Integration of Sustainability (ASIS), a Group-owned standard that outlines the sustainability-related processes and restrictions to be applied across investment activities. While ASIS is periodically updated at the Group level, it is binding for all Allianz operating entities, including Allianz Australia.

As an Insurer

Our underwriting practices adhere to guidelines that incorporate ESG risk assessment processes. Large and medium commercial underwriting decisions undergo environmental and human rights due diligence in line with ASIS. For high-risk transactions, Allianz Australia's Sustainability Team conducts a review and provides specialist advice to inform underwriting decisions. Our human rights due diligence includes a line of enquiry, specifically around child and forced labour. This year, we completed 204 ASIS reviews.

As a Business Partner

We have established operational requirements for our agency partners to support compliance with our modern slavery obligations. In 2025, we engaged regularly with our agencies to communicate these expectations and support their implementation. This engagement included capability-building sessions, targeted guidance, practical resources and ongoing support.

We also introduced a structured plan to assist agencies in progressively strengthening their modern slavery risk management practices. Key components of the plan include establishing a formal policy commitment, delivering staff training and conducting annual risk assessments.

As part of this program, our underwriting agencies undertook their first annual modern slavery risk attestation. Through this process, agencies were required to demonstrate compliance with Allianz' Australia's minimum modern slavery requirements and evidence progress in enhancing their internal controls – including improving supplier screening processes and participation in training.

The attestation process has improved our visibility of agency-level risks and supports a more consistent and structured approach to managing modern slavery risk across our agency network.

Managing our Risks as an Organisation and Corporate Citizen

As an Employer

In compliance with the German Supply Chain Due Diligence Act, all Allianz SE Group entities conduct an annual human rights risk assessment for their employees. The Australian People and Culture Team undertook this assessment in 2025, focusing on four key risk areas:

- **Occupational health and safety**
- **Equal treatment**
- **Freedom of association**
- **Living wages**

The risk in all four areas was assessed as low, underscoring Allianz Australia's commitment to being a great place to work and adhering to regulatory requirements related to work health and safety, employee conditions (including minimum wages and payment compliance), discrimination and freedom of association.

In addition to our risk assessment, our Allianz Australia Group Business Partnership Enterprise Agreement (BPA) was revised and approved in 2025 by the Fair Work Commission. It offers competitive remuneration and progressive benefits.

Increasing Awareness

Allianz Australia recognises the importance of enhancing our culture to ensure all our employees and partners are aware of potential human rights risks, including modern slavery. We do this through:

Training	We have a dedicated module on modern slavery and annually review the roles required to complete it. It provides examples of how human rights may be impacted by our business activities, red flags to watch out for and information on relevant local and global regulation. In 2025, 99.83% of required employees completed their training within the timeframe.
Team Briefings	Our Sustainability Team have presented at multiple team briefings to provide updates on trends and emerging modern slavery issues. From October 2025 into mid-2026 we have increased our team briefings to support the implementation of the new ESG Policy and Modern Slavery and Human Rights Procedure.
Modern Slavery Resource Centre	The Modern Slavery Resource Centre on the Allianz Australia intranet site was updated during the reporting period. Our site includes useful links to videos, tools and further information to support delivery and awareness of our human rights and modern slavery work program.
Communications and Events	Allianz Australia is committed to combating modern slavery through active engagement both internally and externally. Internally, we regularly present at team meetings and to our employee network, the Sustainability Co-op, to keep employees informed. During Easter 2025, we organised an awareness competition using the 'Be Slavery Free Chocolate Scorecard' to educate employees on slavery in cocoa farming. Externally, we have raised the profile of modern slavery at an industry level and through cross-sector collaborative partnerships – see section Tackling Modern Slavery Through Collaboration.

As a Corporate Citizen

Our Charitable Contributions procedure (see section Governance Documents) seeks to ensure all charitable donation payments are made to legitimate charities and meet our Allianz Australia Code of Conduct, as well as modern slavery requirements and approvals.

As a Buyer

Our biggest risk of inadvertently contributing to modern slavery is through our business activity as a buyer. As such, this is the most advanced area of our work program.

Modern Slavery Clause Review and Deviation Register

Our standard supplier contracts include modern slavery prevention and compliance requirements. Where exceptions or amendments are approved, they are required to be recorded in a central register to ensure visibility of potential risk, inform mitigation actions and drive continuous improvement in our contracting framework.

Criteria used to Screen for Modern Slavery Risks

We categorise suppliers using the base criteria below. If a purchasing activity meets one or more of these, it may be categorised as higher risk. These criteria are developed with reference to external sources, such as the Global Slavery Index (GSI), US Department of Labor's List of Goods Produced by Child Labor or Forced Labor and other reputable publications from academic institutions and industries.

Risk type	Description and factors
Entity	Organisations that may have higher inherent modern slavery risks compared to their peers, product or industry due to unethical values and behaviours, poor governance structures, lack of disclosures or a track record of poor labour conditions or human rights violations.
Geographic	Countries, regions or jurisdictions that may have higher risks of modern slavery due to weak rule of law, poor governance, conflict, corruption, displacement, migration flows and/or socio-economic factors.
Goods and/or services	Goods and/or services that may have higher inherent modern slavery risks because of the way they are produced, provided or used.
Sector	Industries and sectors that may have higher inherent modern slavery risks because of their characteristics, products and/or processes.

Supplier Screening and Onboarding

If a vendor is in a high-risk category (see section Risk Assessments), they are required to complete a Modern Slavery Questionnaire (**MSQ**) so we can assess how to mitigate modern slavery risk if we engage with them. The MSQ is available to all our employees as an online form that can be sent directly to vendors. None of the MSQs completed in 2025 met the rating threshold for further action.

Influencing our Claims Providers to be More Sustainable

In 2025, Allianz's Sustainable Claims Working Group – which operates across multiple Allianz entities, including Australia – introduced a Sustainability Standard Survey for key claims providers to promote more sustainable practices in the supply chain.

The survey assesses each provider's sustainability maturity, including their approach to modern slavery. After providers submit their responses, they receive a rating based on the assessment. Allianz Australia then discusses the results with each provider to identify improvement opportunities and support continuous year-on-year progress.

Encouraging Customers to Select our Preferred Providers

Where customers select their own claims fulfilment providers, Allianz Australia may have limited visibility and influence over these suppliers. Where possible, we have established preferred supplier relationships across Australia. This enables us to hold contracts and have conversations over employment conditions, set expectations as per our Vendor Code of Conduct and monitor the relationship.

Grievance and Remedy

Allianz Australia has three different ways for people to report modern slavery and human rights concerns:

1. Lodging a complaint locally
2. Lodging a complaint with Allianz SE Group
3. Whistleblower process

Our Complaints Process

Concerns of human rights violations can be reported via our complaints process and will be investigated appropriately.

In Australia, individuals can make a complaint at: allianz.com.au/contact-us/dispute-resolution

If you need support making a complaint, you can access:

National Relay Service

TTY users
Call **133 677** and ask for **13 1000**

Voice relay
Call **1300 555 727** and ask for **13 1000**

Internet relay users
Connect to the NRS and ask for **13 1000**

Interpreter services

We have an interpreter service available to our customers in more than 160 languages.
To discuss your needs in a language other than English, give us a call. Our consultant will find you an interpreter in your preferred language where possible

13 1000

Or contact Translating and Interpreting Service (TIS National) directly on **1300 041 474**

Global SpeakUp@Allianz

Allianz SE Group maintains a worldwide complaints mechanism that is accessible to all Allianz employees, as well as other people whose rights might be affected by our business activities or those of our suppliers.

We strive to continuously improve our human rights due diligence processes, including through monitoring by our Allianz Group Human Rights Officer.

- Direct access to anonymous complaints tool: SpeakUp@Allianz
- How the complaints mechanism works: Rules of Procedures

Whistleblower

Allianz Australia has an established whistleblower program where disclosures can be made anonymously. Once an issue is raised, it is investigated in line with our Whistleblower Policy.

It allows our people and suppliers to report unethical conduct, such as modern slavery, confidentially and protects the identity of the person who makes the report, should they choose to be anonymous.

Reports can be made through our whistleblower process in the following ways:

From within Australia

Call 1800 059 798

The FairCall Manager – KPMG Forensic

PO Box H67
Australia Square
Sydney NSW 1213

Report online

via our website

Allianz Global Compliance Website

In 2025, we received one modern slavery concern reported via our whistleblower channels in Australia. The matter remains under investigation.

In 2025, our People and Culture Team in Australia received 54 grievances from employees and one grievance from a candidate. None of these related to modern slavery or labour conditions.

We recognise that having minimal reports of modern slavery does not mean modern slavery is not occurring in our operations and supply chains. We acknowledge that, in line with the UNGPs, our grievance mechanisms must be trusted, accessible, equitable and transparent to be effective.

Remediation

We continue to evolve our approach to remediation to ensure we are prepared to respond appropriately where modern slavery harm is identified. Our approach is informed by the UNGPs and recognises the importance of distinguishing between investigating potential incidents, managing risks and responding to adverse human rights impacts.

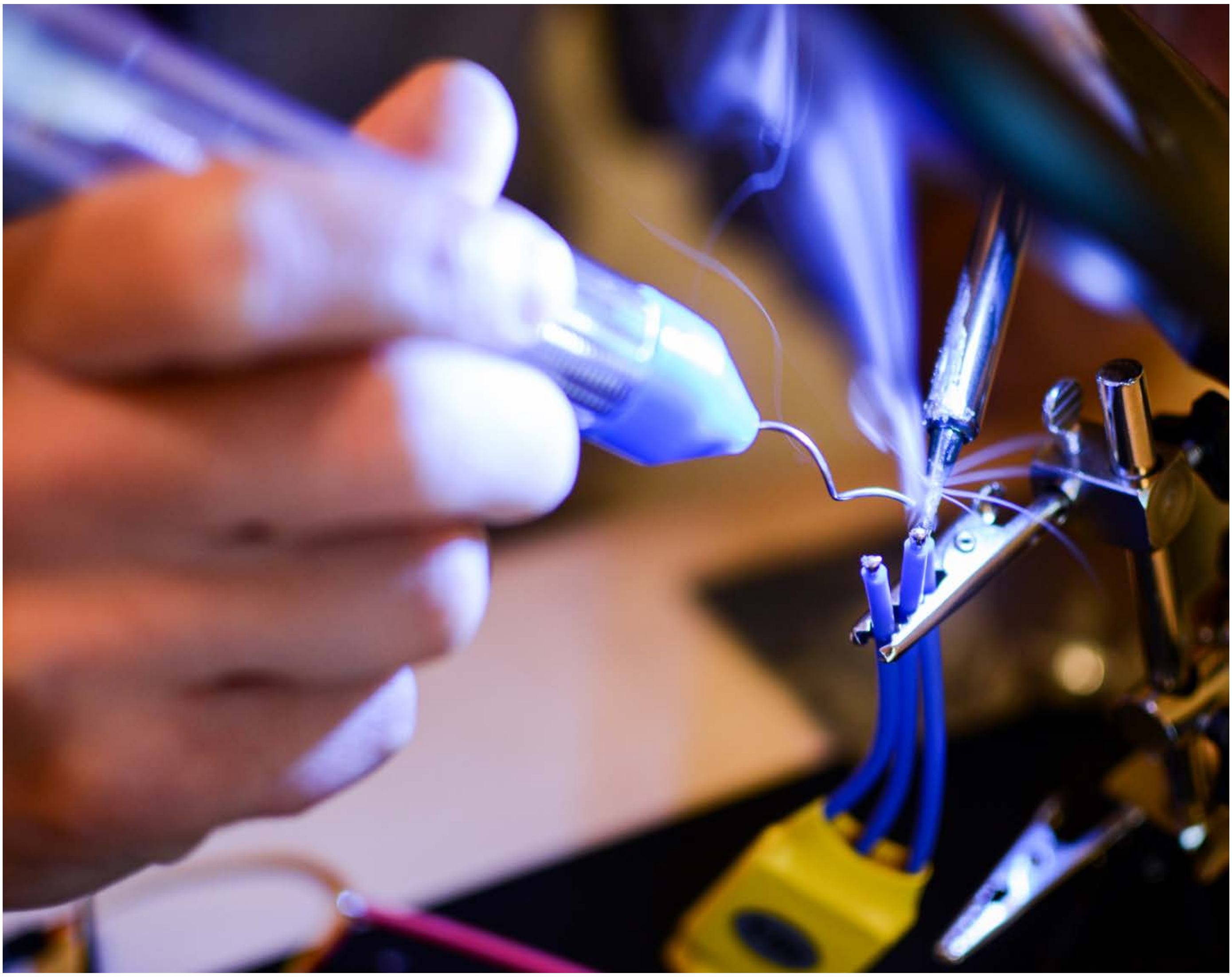
Where modern slavery has been identified, the nature of any response will depend on the level of Allianz Australia's involvement in the impact and may include actions to address and remedy the harm, proportionate to that involvement. We will continue to develop this approach and build awareness and understanding across the business.

Collaboration

Tackling Modern Slavery Through Collaboration

Allianz Australia is committed to addressing modern slavery through collaborative efforts with stakeholders, including academic and industry organisations, partners and civil societies. We have chaired the Insurance Council of Australia's (ICA) Modern Slavery Working Group for the past two years, supporting sector-wide improvements and contributing to the Australian Anti-Slavery Commissioner's 2025 consultation. Following the ICA's decision to stand down the group in November 2025, we are exploring new industry collaboration opportunities.

Additionally, as a member of the UN Global Compact Network Australia (UNGCNA), we continued our involvement in the Business & Human Rights Technical Advisory Group in 2025.



5. Assessing our Effectiveness

Allianz Australia considers an effective response to modern slavery as one that reduces the risks of modern slavery in our business and our supply chain, by increasing transparency of these risks, tracking the effectiveness of risk controls and driving continuous improvement of our practices.

The table below sets out existing key performance indicators (KPI). We plan to evolve this over time to better track the effectiveness of actions being taken to assess and address modern slavery risks. We are currently baselining new KPIs around business partner training and length of time suppliers are on monitoring plans.

Focus Area	KPI	2025 Assessment
Policies and Governance	Content of existing policies relating to modern slavery risk management are reviewed bi-annually.	Complete. All governance documents have been reviewed annually or bi-annually.
Human Rights/Modern Slavery Training and Awareness Raising	Percentage of employees compliant with human rights and modern slavery training requirements within the required timeframe (selected employees).	99.83% in 2025.
	Percentage of employees compliant with Code of Conduct training requirements (including human rights and modern slavery) within the required timeframe.	98.45% in 2025.
Grievance Mechanism and Remediation	Number of identified instances of modern slavery in operations and/or supply chain, including appropriate response and remediation provided to affected rightsholders where a modern slavery instance is identified.	0 in 2025.

Reporting to the Risk Committee

In addition to reporting on the measures above, Allianz Australia's Sustainability Team reports periodically to the executive level Risk Committee, which in turn reports to the Board Risk Committee. This ensures oversight of these areas in our modern slavery work program.

Continuous Improvement and Key Learnings

Our modern slavery work has undergone considerable uplift in the past 12 months, with areas of learning and continuous improvement identified as follows:

- **RAA Insurance integration and alignment** – There is significant and continuing work on integrating RAA Insurance's modern slavery risk management practices into Allianz Australia's framework, including practices, processes and supplier data.
- **Continuing industry engagement** – The ICA Modern Slavery Working Group was disbanded in November 2025. This presents an opportunity to reconsider how Allianz engages in industry-level collaboration at state and federal levels to support collective progress on modern slavery risks.

2024-26 Progress on our Work Program and Commitments

Completed · In progress/ongoing

Commenced	Commitment	Progress	2024	2025	2026 Actions
UNGP Focus Area - Policy Commitment					
2024	Review Modern Slavery Policy to ensure alignment with Allianz Group requirements.	Completed	• Drafted a new Human Rights Policy in recognition of Allianz shifting from a modern slavery focus to broader human rights focus. • Draft policy incorporated multi-jurisdictional requirement.	• Launched a new ESG policy aligning human rights, environmental and governance requirements into a single document, incorporating multi-jurisdictional requirements. • Developed supporting procedures, including a Modern Slavery and Human Rights Procedure. • Implemented both the policy and procedure across the business.	• Monitoring and reporting uplift for the ESG policy.
UNGP Focus Area - Human Rights Due Diligence Framework					
2024	Conduct human rights saliency assessment.	Completed	• Conducted our first human rights saliency assessment to identify risks across our value chain. • Identified existing controls.	• Developed a salient human rights risk monitoring plan to ensure ongoing oversight and management of risk.	• Continue to embed human rights risk management and monitoring plan with accountable business owners.
2024	Update and streamline our local risk assessment process (multi-tier).	Completed	• Used a third-party platform to improve the visibility of modern slavery across our supply chain. • Reviewed top 1,700 suppliers.	• Deepened our risk assessments (up to 10 tiers) and revised our risk categories to align with ANZSIC codes. • Reviewed ~6,000 suppliers.	• Continue to increase data quality and supplier numbers to enhance the reliability and granularity of our risk assessment.
2024	Continue uplift by completing annual global human rights risk assessment as per Allianz Group reporting requirement.	Completed	• Assessed human rights risk to own employees. • Met Allianz Group reporting requirements for human rights.	• Completed assessment in 2025.	• Complete assessment in 2026.
2024	Further develop screening process for high-risk business transactions.	In progress/ongoing	• ASIS 1.0 implemented, introducing standardised Group-led ESG due diligence on underwriting and investments.	• ASIS 2.0 implemented. • New categories and sectors added for screening to align our process to the Corporate Sustainability Reporting Directive (CSRD). • Updated the sensitive countries list. • Measurable human rights controls in place for high-risk business transactions and investments. • Trivandrum site visit in 2025 (see Case Study: Assessing Workplace Conditions in Allianz Services in Trivandrum).	• ASIS 3.0 to be implemented. • Continue to complete ASIS referrals.

Commenced	Commitment	Progress	2024	2025	2026 Actions
UNGP Focus Area - Human Rights Due Diligence Framework					
2024	Update Modern Slavery Questionnaire (MSQ) process.	→	• Developed a new MSQ process. • Automated the MSQ to ensure consistency.	• Started integrating MSQ into supplier onboarding process.	• Continue to enhance and embed MSQ process. • Continue to collect and review MSQs.
2025	Revise standard contract terms and conditions for modern slavery/ human rights inclusions.	✓	• Group and local human rights requirements under GSCA included in specific contracts.	• Transitioned to a new vendor management system, which includes basic ESG requirements. • Continue to embed human rights into standard legal contracts and endeavour to record any deviations.	• Continue to embed human rights into standard legal contracts and record any deviations.
2025 (NEW)	Risk management framework for modern slavery.	NEW	N/A	• Developed a new ESG Risk Ownership Framework which outlined organisational accountabilities, reporting, monitoring, controls and mitigations for the management of ESG risk to Allianz, including human rights.	• Align the risk framework to the new Allianz Group Risk Standards.
UNGP Focus Area - Remediation					
2024	Evolve our remediation approach.	→	• Remediation protocol drafted.	• Engaged Australian Red Cross to consult on proposed protocol. • Whistleblower investigation into modern slavery on a construction site with a subcontractor commenced.	• Continued development of approach with Australian Red Cross and awareness building internally. • Whistleblower investigation to be closed, with a post implementation review on the process.
UNGP Focus Area - Reporting					
2024	Expand reporting Key Reporting Indicators (KRIs).	→	• Proposed reporting KRIs reviewed by Risk and Compliance Team.	• Effectiveness framework and KRIs revised.	• New KRIs tested internally.
2024	Enhance communications plan.	→	• Updated resource page on employee intranet. • Sustainability Team briefings. • Hosted the Green Games, an employee engagement initiative raising awareness about ESG – including human rights. • Employee engagement initiative on Human Rights Day.	• Updated resource page on employee intranet. • Communicated new policy and procedure business-wide. • Sustainability Team briefings. • Hosted the Green Games, an employee engagement initiative raising awareness about ESG, including human rights. • Human rights employee engagement initiative on Human Rights Day with the 'Be Slavery Free Chocolate Scorecard'.	• Workers' rights program developed and implemented within a key area of our supply chain. • Employee engagement initiative with human rights focus.

Commenced	Commitment	Progress	2024	2025	2026 Actions
UNGP Focus Area - Reporting					
2024	Set membership objectives with stakeholder/ industry groups.		• Hosted NSW Anti-slavery Commissioner at an Insurance Industry event. • Chaired the Insurance Council of Australia (ICA) MS Working Group. • Member of UN Global Compact Technical Advisory Group.	• Engaged with the Australian Anti-slavery Commissioner consultation on the MSA reform. • Member of UN Global Compact Technical Advisory Group. • Chaired the Insurance Council of Australia (ICA) MS Working Group – this group was stood down in 2025.	• Consider new options for collaboration in 2026.
UNGP Focus Area - Motor Vehicle Repair (MVR) Network Review					
2024	Support our motor repair network to mitigate modern slavery risk through awareness and training.		• Worked with third party to develop training for MVR teams in AAL.	• Convened awareness session and sought feedback from MVR internal stakeholders to develop a collaborative training plan.	• Work with third party to implement the MVR training for AAL MVR teams.
UNGP Focus Area - Develop Education and Resource Kits for Business Partners					
2024	Deliver useful guidance and tools for our partners and suppliers.		• Modern Slavery Resources and Guidance document developed and shared with Agency teams.	• Suite of tools for suppliers/ business partners developed and published on www.allianz.com.au to help them meet modern slavery obligations and improve their knowledge and capability to address modern slavery. • Conducted first agency modern slavery attestation process to identify strength and opportunities.	• Commence implementation of modern slavery requirements in distribution guidelines for automotive partners. • Continue attestation process.

2026 Looking Ahead

Key areas of focus for the coming year are as follows:

Motor Repair Network: Implement training in partnership with the Australian Red Cross to upskill our MRN in human rights.

Workers rights program: Promoting workers' rights in a target segment of our value chain.

Human rights due diligence: Working to embed our human rights risk management framework into the business.

Remediation: Continuing to evolve our approach and raise awareness about our commitment to supporting human rights, including rectifying instances where we have caused harm.

We welcome your feedback on our Statement at Sustainability@allianz.com.au.

Appendix

Appendix 1: Overview of Reporting Entities

The following table provides an overview of each reporting entity covered by this Statement.

This Statement is made in respect of Allianz Australia Limited and its subsidiaries. The term “Allianz Australia”, as used in this Statement, refers collectively to Allianz Australia Limited and each of its subsidiaries listed below. This Statement is submitted as a joint Statement of Allianz Australia Limited, Allianz Australia Insurance Limited, Allianz South Australia Insurance Limited and Allianz Australia Services Pty Limited under section 14 of the Act.

Where available, links have been provided.

<table>
<tr><th>Entity</th><th>Company Number</th><th>Further Information</th></tr>
<tr><td>Allianz Australia Limited (reporting entity)</td><td>000 006 226</td><td rowspan="17">Where available, links to relevant websites have been provided as follows:
• www.allianz.com.au
• www.allianz.com.au/ctp-insurance.html
• www.allianz.co.nz
• www.clubmarine.com.au
• www.gtins.com.au
• www.hpf.com.au
• www.allianz.com.au/business-insurance/workers-compensation/nsw.html
• www.allianz.com.au/business-insurance/workers-compensation/victoria.html
• https://pum.com.au
• https://amandtaustralia.com.au</td></tr>
<tr><td>Allianz Australia Insurance Limited (reporting entity)</td><td>000 122 850</td></tr>
<tr><td>Allianz South Australia Insurance Limited[5] (reporting entity)</td><td>007 872 602</td></tr>
<tr><td>Allianz Australia Services Pty Limited (reporting entity)</td><td>002 947 257</td></tr>
<tr><td>Allianz Australia General Insurance Pty Limited</td><td>003 719 319</td></tr>
<tr><td>CIC Allianz Insurance Limited</td><td>094 802 801</td></tr>
<tr><td>Allianz South Australia Insurance Holdings Limited[6]</td><td>008 210 062</td></tr>
<tr><td>Allianz Australia Employee Share Plan Pty Limited</td><td>004 891 972</td></tr>
<tr><td>Allianz New Zealand Limited</td><td>445 514</td></tr>
<tr><td>Club Marine Limited</td><td>007 588 347</td></tr>
<tr><td>Global Transport & Automotive Insurance Solutions Pty Limited</td><td>069 048 255</td></tr>
<tr><td>Allianz Australia Claim Services Pty Limited</td><td>004 133 046</td></tr>
<tr><td>Hunter Premium Funding Limited[7]</td><td>085 628 913</td></tr>
<tr><td>Allianz Australia Workers’ Compensation (NSW) Limited</td><td>003 087 545</td></tr>
<tr><td>Allianz Australia Workers’ Compensation (VIC) Limited</td><td>059 835 791</td></tr>
<tr><td>Primacy Underwriting Management Pty Limited</td><td>070 058 212</td></tr>
<tr><td>Allianz Marine & Transit Underwriting Agency Pty Limited</td><td>155 554 279</td></tr>
</table>

[5] This entity was formerly known as RAA Insurance Limited and was acquired by the Allianz Australia Group on 1 July 2025, when it changed its name to Allianz South Australia Insurance Limited.

[6] This entity was formerly known as RAA Insurance Holdings Limited and was acquired by the Allianz Australia Group on 1 July 2025, when it changed its name to Allianz South Australia Insurance Holdings Limited. It was subsequently deregistered on 24 December 2025 and is no longer part of the Allianz Australia Group.

[7] This entity was divested on 30 April 2025 and is no longer part of the Allianz Australia Group.

Allianz
Allianz