

WAICA Re Group Code of Ethics and Conduct Policy Statement

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Public Synopsis

WAICA Re Group maintains a Group-wide Code of Ethics and Conduct approved by the Board and applicable across the Group's operations. The Code establishes the ethical principles, standards of conduct and professional responsibilities expected of all employees and supports WAICA Re's commitment to integrity, accountability, good governance and responsible business conduct.

Anti-Bribery and Corruption

WAICA Re prohibits bribery, kickbacks, improper inducements and corrupt practices in any form. Employees must not offer, solicit, receive or provide any improper benefit in connection with business activities. All employees are expected to maintain the highest standards of integrity when dealing with clients, suppliers, regulators and other stakeholders.

Confidentiality of Information

Employees are required to protect confidential and non-public information relating to clients, suppliers, employees and the Group. Confidential information may only be disclosed where authorised or legally required. The Code also requires the responsible use and protection of business information, data, software and intellectual property.

Conflicts of Interest

The Code requires employees to avoid actual, potential or perceived conflicts of interest. Employees must disclose circumstances in which personal, financial or external interests may conflict with WAICA Re's interests. Disclosed conflicts are reviewed and managed through established governance processes.

Fair Competition and Anti-Competitive Practices

WAICA Re is committed to conducting its affairs honestly, directly and fairly. The Code requires compliance with competition and antitrust laws and prohibits anti-competitive conduct, improper market arrangements and unfair business practices. Employees must deal fairly with clients, competitors, suppliers and other stakeholders.

Anti-Money Laundering and Counter-Terrorist Financing

The Code requires compliance with all applicable Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF) and sanctions requirements. Employees are required to report suspicious activities and comply with due diligence requirements designed to prevent financial crime and support regulatory compliance.

Health, Safety and Environment

WAICA Re recognises that health, safety and environmental management are integral to a sustainable business. Employees are required to comply with applicable health, safety and environmental standards and contribute to preventing injury, ill-health, environmental harm and business disruption.

Non-Discrimination, Harassment and Respect in the Workplace

The Code promotes a professional working environment that is free from discrimination, harassment and bullying. WAICA Re is an equal opportunity employer and expects all employees to treat colleagues and stakeholders with dignity, respect and professionalism.

Whistleblowing and Speaking Up

Employees are encouraged to report actual or suspected violations of the Code, unethical conduct, financial crime concerns and other inappropriate behaviours through designated reporting channels. Reports made in good faith are handled confidentially to the extent reasonably possible and without retaliation.

Compliance with Laws and Regulations

The Code requires compliance with applicable laws, regulations and regulatory directives in every jurisdiction in which WAICA Re operates. Employees are expected to conduct business ethically and support the Group's commitment to strong corporate governance and regulatory compliance.