

WAICA Re Group Occupational Health, Safety and Well-being Policy Statement

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Public Statement

Our Commitment

WAICA Re is committed to providing and maintaining a safe, healthy and supportive working environment for all employees, contractors, service providers and other individuals working under the Group's supervision. The health, safety and well-being of our people remain fundamental to our organisational resilience, operational effectiveness and long-term sustainability.

The Group seeks to prevent workplace injuries, work-related ill health, occupational hazards and unsafe conditions through proactive risk management, employee engagement, continuous improvement and responsible leadership. Occupational Health and Safety (OHS) considerations are integrated into our broader governance, human capital, risk management and sustainability frameworks.

Scope of the Policy

This commitment applies to:

- All WAICA Re operations.
- Employees across all Group entities.
- Temporary and fixed-term employees.
- Graduate trainees and interns.
- Contractors and outsourced personnel.
- Service providers operating under WAICA Re supervision, where applicable.
- Visitors to WAICA Re facilities where relevant.

WAICA Re expects all individuals covered by this statement to contribute to maintaining a safe and healthy workplace.

Occupational Health and Safety Principles

Compliance with Applicable Requirements

WAICA Re seeks to comply with applicable occupational health and safety laws, regulations and workplace requirements across the jurisdictions in which it operates. The Group also seeks to align with recognised health, safety and well-being principles and good practice.

Employee Participation and Consultation

WAICA Re recognises that effective health and safety management requires employee participation. The Group encourages open communication regarding workplace health, safety and well-being matters and promotes employee involvement in identifying hazards, improving working conditions and supporting a positive safety culture.

Continuous Improvement

The Group is committed to continually improving its occupational health, safety and well-being performance through monitoring, learning, training, employee feedback and periodic review of relevant programmes and practices.

Risk-Based Management

WAICA Re applies a risk-based approach to identifying and managing health and safety risks. The Group seeks to prioritise actions that reduce workplace risks and strengthen employee well-being.

Performance Monitoring

The Group seeks to establish appropriate objectives, indicators and improvement initiatives that support the protection of employees and the continual enhancement of workplace health, safety and well-being.

Occupational Health and Safety Programmes

Risk and Hazard Identification

WAICA Re seeks to identify workplace hazards and assess health and safety risks that may affect employees, contractors and visitors. Risk assessments help determine appropriate preventive and corrective measures.

Health and Safety Action Plans

Where risks are identified, the Group seeks to implement appropriate mitigation measures and action plans designed to reduce potential health and safety impacts and improve workplace conditions.

Emergency Preparedness and Response

WAICA Re maintains procedures and arrangements designed to improve preparedness for emergency situations and support effective response where incidents occur. Employees are made aware of relevant emergency procedures and responsibilities.

Health and Well-being Programmes

The Group promotes employee health and well-being through initiatives that may include:

- Employee wellness programmes.
- Health awareness activities.
- Periodic health screening initiatives.
- Physical and mental well-being support programmes.
- Workplace health promotion activities.
- Employee assistance and support measures.

Training and Awareness

WAICA Re provides health, safety and well-being awareness initiatives to help employees understand workplace risks, safe work practices and their individual responsibilities in maintaining a safe workplace.

Training and awareness activities may include:

- Workplace health and safety awareness.
- Emergency preparedness.
- Health and wellness education.
- Risk awareness and prevention.
- Workplace conduct and personal responsibility.

Monitoring and Evaluation

WAICA Re seeks to monitor the effectiveness of its OHS programmes through appropriate reviews and assessment processes. The Group periodically evaluates progress against health, safety and well-being objectives and identifies opportunities for improvement.

Incident Reporting and Investigation

The Group encourages the prompt reporting of workplace incidents, hazards, near misses or unsafe conditions. Where incidents occur, appropriate investigation and review may be undertaken to identify causes, implement corrective actions and reduce the risk of recurrence.

Procurement and Contractor Requirements

Where appropriate, health and safety considerations may be incorporated into procurement processes, contractor engagement and service arrangements to support safe working practices throughout the value chain.

Workplace Inspections and Reviews

WAICA Re may undertake workplace inspections, reviews and assessments to identify improvement opportunities and support ongoing compliance with health and safety requirements.

Employee Health, Safety and Well-being

WAICA Re recognises that employee health and well-being extend beyond physical safety and include mental, emotional and social well-being.

The Group therefore seeks to:

- Promote healthy lifestyles and employee wellness.
- Support work-life balance.
- Provide a respectful and supportive work environment.
- Encourage employees to utilise annual leave and wellness benefits.
- Foster a culture of mutual care, respect and inclusion.
- Reduce workplace stressors and support employee resilience.

Governance and Accountability

Oversight of occupational health, safety and well-being is supported through WAICA Re's governance, human capital management, sustainability and risk management processes. The Board exercises the highest level of oversight on such matters.

All employees share responsibility for maintaining a safe workplace and are encouraged to:

- Follow applicable health and safety requirements.
- Report unsafe conditions and incidents.
- Participate in relevant training and awareness activities.
- Support a culture of safety, respect and well-being.

Continuous Improvement

WAICA Re recognises that workplace risks and employee well-being needs continue to evolve. The Group therefore seeks to strengthen its occupational health, safety and well-being programmes through continuous learning, employee engagement, periodic reviews and ongoing improvement initiatives.

Public Commitment

WAICA Re is committed to maintaining a safe, healthy and supportive working environment where people can perform effectively, develop professionally and thrive. Through proactive risk management, employee participation, health and wellness programmes, training and continuous

improvement, the Group seeks to protect its people, strengthen workforce resilience and support sustainable long-term value creation.