

**WAICA Re Group Waste
Management and Water
Stewardship Policy Statement
2026**

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Public Statement

Our Commitment

WAICA Re recognises that responsible management of natural resources is an important component of sustainable business operations. As a financial services and reinsurance group, our direct environmental footprint is primarily associated with office operations, energy use, water consumption, paper use and waste generation.

The Group is committed to promoting resource efficiency, responsible waste management, pollution prevention and sustainable water use across its operations. Through continuous improvement, employee awareness and responsible workplace practices, WAICA Re seeks to minimise its environmental footprint while supporting its broader sustainability objectives.

Waste Management Commitment

WAICA Re is committed to reducing waste generation, improving resource efficiency and promoting responsible waste disposal practices.

The Group seeks to:

- Minimise waste generated from business activities.
- Promote reuse and recycling where practicable.
- Encourage responsible paper consumption and digitalisation.
- Reduce unnecessary consumption of materials and resources.
- Support environmentally responsible disposal practices.
- Promote employee awareness regarding waste reduction and environmental stewardship.
- Work with service providers, landlords and contractors to encourage responsible waste management practices where applicable.

Waste generated through office operations may include:

- Paper and cardboard waste.
- Office consumables.
- Packaging materials.
- Electronic waste.
- General municipal waste.
- Other non-hazardous operational waste streams.

Where feasible, the Group seeks to prioritise waste reduction and recycling before disposal.

Waste Management Practices

To support this commitment, WAICA Re promotes:

Waste Reduction

- Digitalisation of processes and records.
- Electronic communications and document management.
- Reduced paper consumption.
- Efficient use of office supplies and consumables.

Reuse and Recycling

- Reuse of materials where appropriate.
- Recycling initiatives where facilities are available.
- Responsible handling of electronic equipment and technology assets at end of life.

Responsible Disposal

- Compliance with applicable environmental requirements.
- Appropriate disposal of waste through authorised channels where available.
- Support for responsible waste collection and handling practices.

Employee Awareness

- Encouragement of environmentally responsible workplace behaviour.
- Awareness of resource conservation and waste reduction practices.
- Participation in sustainability and environmental initiatives.

Water Stewardship Commitment

WAICA Re recognises water as a valuable, shared resource and is committed to promoting responsible water use across its operations.

Although the Group's primary activities are office-based and do not involve significant industrial water consumption, WAICA Re seeks to use water efficiently and support water conservation practices wherever feasible.

The Group seeks to:

- Use water responsibly and efficiently.
- Promote employee awareness of water conservation.

- Reduce unnecessary water consumption.
- Encourage responsible facility management practices.
- Support the long-term sustainability of water resources.

Water Management Practices

Efficient Water Use

WAICA Re encourages responsible use of water across its offices and facilities through:

- Good housekeeping practices.
- Routine maintenance of water infrastructure where applicable.
- Identification and correction of avoidable leaks or wastage.
- Promotion of water conservation awareness.

Monitoring and Improvement

The Group seeks to improve understanding of water usage patterns and identify opportunities to enhance efficiency and conservation over time.

Pollution Prevention

WAICA Re supports responsible handling of office-related materials and seeks to avoid activities that may contribute to water contamination or environmental degradation.

Governance and Continuous Improvement

Responsibility for waste management and water stewardship is supported through WAICA Re's broader sustainability, facilities management, operational risk management and governance processes.

The Group seeks to periodically review environmental practices and identify opportunities to:

- Improve resource efficiency.
- Strengthen environmental awareness.
- Reduce waste generation.
- Improve recycling and reuse practices.
- Enhance water conservation efforts.
- Support continuous improvement in environmental performance.

Public Commitment

WAICA Re remains committed to promoting responsible environmental stewardship through sustainable resource management, waste reduction, recycling, pollution prevention and efficient water use.

Through these commitments, the Group seeks to contribute to environmental sustainability, operational efficiency and long-term value creation while supporting its broader sustainability objectives and stakeholder expectations.