



MODERN SLAVERY AND HUMAN TRAFFICKING STATEMENT FOR THE FINANCIAL YEAR ENDING 31 DECEMBER 2024

Introduction

This statement outlines the steps Ki Financial Limited and its subsidiaries (“Ki”) has taken to prevent slavery and human trafficking within our business and supply chains. These issues can take various forms, including forced labour, child labour, domestic servitude, sex trafficking, and workplace exploitation. While the nature of our work presents a low risk of such practices, we remain vigilant. Every employee plays a vital role in identifying and reporting potential risks, ensuring that concerns are promptly addressed by senior management.

This statement applies to the activities and staff of Ki Financial Limited and all its group companies (the full list of Group companies is attached to this statement).

Our Business

Ki, launched in 2021, operates within the Lloyd's insurance market and is Lloyd's first fully digital and algorithmically powered syndicate. Ki has quickly become the fastest-growing startup in Lloyd's history, our innovative platform uses algorithmic underwriting to deliver instant quotes, making the insurance process more efficient for brokers.

Our Position on Modern Slavery

Ki does not operate in a sector where modern slavery is prevalent and has not identified any concerns. We reject any form of slavery, servitude, forced or compulsory labour (including child labour), and human trafficking. We are committed to implementing effective systems and controls to ensure these practices do not take place in our business or supply chains. We also aim to identify and manage risks related to modern slavery within our organisation and through our supply chain relationships. Additionally, we are committed to raising staff awareness on this subject.

Our policies on slavery and human trafficking

At Ki, we pride ourselves on robust governance led by our KI Executive Committee and Executive Management Committees. They ensure that all decisions and actions are guided by transparency, integrity, responsibility, and performance. We have established a Sustainability Steering Group that acts on behalf of our Executive Committee and Executive Management Committees to oversee the implementation of our sustainability strategy ensuring we have effective modern slavery processes in place. Our policies cover key areas such as Employee Conduct, Anti-Bribery and Corruption, and Whistleblowing, and are all accessible on our intranet. We continually review and enhance these policies to keep them up-to-date and compliant with modern slavery regulations.

Our Supply Chains

Ki's third-party landscape includes back-office suppliers (e.g. IT, consultancy, professional services) and front-office third parties supporting broking and claims processes. We assess potential risk areas in our supply chains through due diligence processes, which include identifying and mitigating the risk of slavery and human trafficking. We expect our suppliers to respect human rights as set out in the International Bill of Human Rights and the UN Guiding Principles on Business and Human Rights. We reinforce this expectation through contractual obligations. We screen all known counterparties and are vigilant about the potential for modern slavery in our supply chains.

Our Customers

As a responsible business, Ki is committed to dealing honestly and fairly with our clients while managing the risk of unfair outcomes and maintaining industry integrity. We comply with relevant local and national laws, as well as ethical standards related to human rights and modern slavery. We have established a Responsible Underwriting Working Group dedicated to advancing our Responsible Underwriting Framework. We recognise that we insure a diverse range of companies and continuously consider how best to ensure that our customers comply with human rights. Additionally, we ensure that our policies include specific exclusion clauses to deny coverage for any claims arising from forced labour, human trafficking, child labour, or violations of international human rights laws. By implementing these exclusions, we promote ethical practices and ensure compliance with human rights standards within the industry.

Our People

We strive to be an equal opportunity employer, ensuring employment conditions that sustain the health, safety, and wellbeing of our employees, contractors, and visitors. Ki employees are encouraged to raise concerns about any conduct they believe is dishonest, corrupt, inappropriate, exploitative, or illegal, through channels such as our Whistleblowing Policy. We are committed to educating our people about Modern Slavery, and this is supported by mandatory online training. We ensure all employees complete this training to stay informed and compliant.

Our Commitment

In accordance with Section 54 of the United Kingdom Modern Slavery Act 2015 (UK Act), this statement outlines the steps Ki has taken during the financial year ending 31 December 2024 to address modern slavery and human trafficking risks across our Group and supply chains, and our future for improvement.

This statement has been approved by Ki Financial Limited Board on 5 November 2025 and will be reviewed and updated annually.



Mark Allan

Chief Executive Officer

(On behalf of the Ki Financial Limited Board)

Appendix One

Company Name	Domicile
Ki Financial Limited	UK
Ki Digital Services Limited	UK
Ki Member Limited	UK
Ki Group Services Limited	UK
Risk Technology Solutions Limited	UK