



# Anti-Slavery and Human Trafficking Statement

## 1 Introduction from the Chief Executive Officer

An organisation like Motor Insurers' Bureau (MIB) is more than the sum of what it does. It is also what people know and believe us to be - and that's why our reputation as a good corporate citizen demands that we always act ethically and with integrity.

These values are at the heart of our Anti-Slavery and Human Trafficking Statement.

MIB (a private company limited by guarantee with company number 00412787) and its subsidiary companies (Official Injury Claim Limited, MIB Management Services Limited, MIB Portal Services Limited and Tracing Services Limited) (hereafter referred to as the 'MIB Group'), are proud of the steps we have taken to seek to understand all potential modern slavery risks relating to the operation of our business. We are committed to ensuring that there is no modern slavery or human trafficking in our supply chains or any part of our business.

This statement describes precisely how we will fulfil this commitment and covers relevant policies, procedures, codes of conduct, risk assessments, due diligence and training provision.

## 2 Organisational structure and its supply chains

MIB was established in 1946 to compensate the victims of uninsured and hit-and-run (untraced) driving. 80 years later we remain committed to protecting people from the devastation of uninsured and hit-and-run driving. We do this by supporting victims quickly, fairly and compassionately, and making roads safer by getting uninsured and hit-and-run drivers off our roads.

To this end, we offer claims services for the victims of uninsured and untraced drivers; provide and maintain insurance databases; operate a police assistance service and offer a number of other insurance industry related services. These services are provided through MIB Group.

MIB Group has offices in the UK, and its supply chain is primarily UK based. We employ around 500 people predominantly from the local and surrounding areas.

To ensure the continuity of our operations, we source professional services within a supply chain that is mostly UK-based with limited subcontracting outside the UK. While we

consider our overall supply chain as low risk, we recognise that slavery does exist and take a vigilant approach regardless of the location of our supply chain.

### 3 Commitment

MIB Group is a people-centred organisation, and we expect the highest standards of ethical behaviour and integrity to be demonstrated throughout our business. We are committed to creating an environment where people are treated fairly, with dignity and respect, and where concerns can be raised and addressed without fear.

This is more than just words. We use structured engagement and feedback mechanisms to understand the lived experience of our people and to identify areas of strength and improvement, particularly during periods of change. High levels of participation and consistent themes in colleague feedback provide assurance that people feel able to share their views and that these insights are listened to and used to inform priorities.

This commitment shapes how we lead, how we make decisions, how we work with one another, and how we engage with those who support our activities. It underpins our approach to preventing modern slavery and human trafficking and is reinforced through our policies, ways of working and expectations of behaviour across the organisation and our supply chain.

### 4 Policies and helplines

We have zero tolerance to slavery and human trafficking. The following policies describe our approach to both identifying and mitigating modern slavery risks and outline the steps to be taken to prevent slavery and human trafficking in any part of our business or our supply chain:

#### 4.1 Anti-slavery and human trafficking notification procedure

To prevent slavery and human trafficking in our corporate activities and within our supply chain, we publish our Anti-Slavery and Human Trafficking notification procedure on our internal company intranet. All colleagues are required to read, understand and comply with it. The procedure defines modern slavery and human trafficking, highlights potential indicators, and explains what colleagues should do if they believe they have encountered an instance of either.

#### 4.2 Whistleblowing policy

At MIB Group, we encourage all colleagues, customers and other business partners to report any concerns of wrongdoing in the workplace that is in the public interest, such as illegal or unethical conduct. This includes any form of modern slavery. Our whistleblowing

policy is designed to make it easy for our colleagues to make disclosures without fear of retaliation. The policy can be found on our dedicated Whistleblowing information page on our internal company intranet which clearly describes the procedure for reporting and the level of protection that they can expect to receive in return.

If a colleague wishes to remain anonymous, they have the option to report their concerns to an independent organisation, Safecall. This service is free of charge and is available 24/7.

### 4.3 Colleague helpline

MIB Group provides its colleagues with two helplines: a Whistleblowing helpline and an Employee Assistance Programme (EAP) helpline, the EAP is also available to family members of colleagues.

These are widely publicised within the organisation and can be used anonymously to discuss any concerns that are personal or work related. The goal is simple: to ensure that our colleagues have a confidential forum that offers help and advice when they need it most.

### 4.4 Disciplinary policy

MIB Group encourages all colleagues to act in accordance with our stated core principles and with the highest levels of integrity when carrying out daily activities. Any failure to do so may be treated as an act of serious misconduct through our Disciplinary Policy.

### 4.5 Supplier due diligence

Third parties in our supply chain must comply with our requirements. To ensure that this happens, we conduct thorough due diligence on all our suppliers. We also ensure that our contracts with suppliers include an obligation on the supplier to comply with the Bribery Act 2010 and the Modern Slavery Act 2015. Whilst we will make efforts to resolve issues of unethical work practices with suppliers, failure to adhere to these standards may ultimately lead to the termination of a contract.

### 4.6 Modern slavery risk assessment

As a company, MIB Group recognises that it has a responsibility to take a robust approach to the possibilities of slavery and human trafficking.

Given the nature of our operations, we believe that the main risks relating to modern slavery are to be found in our supply chain. We therefore assess our risk by reviewing the activities of our suppliers, both in the UK and overseas.

If we identify risk of modern slavery within our supply chain this will be reviewed and considered by the Executive Committee. An appropriate assessment of that risk using the Risk Management Framework requirements and approach ensures that we continue to appropriately monitor and review the risk and any associated actions.

#### 4.7 Supplier Management

At MIB Group, we are committed to ensuring that our suppliers adhere to the highest standards of ethics. Suppliers are required to demonstrate that they provide safe working conditions, treat workers with dignity and respect, and act ethically and within the law in their use of labour.

Serious violations will lead to the termination of the business relationship. In order to identify and mitigate potential modern slavery risks, we take the following approach to our supplier due diligence on an ongoing basis:

- We request relevant information from suppliers through our pre-qualification questionnaire (PQQ) to assess their adherence to standards, including compliance with modern slavery legislation.
- Carry out an assessment of suppliers' compliance.
- Ensure that relevant current contracts include a warranty from the supplier, that all services provided shall conform in all respects with relevant laws, enactments and regulations, MIB Group's conduct requirements, the relevant specification or any associated specification, the service levels and the policies of MIB Group notified to the supplier from time to time (including but not limited to MIB Group security standards, media, colleague vetting, data handling, security, business continuity and the relevant policies).

## 5 Monitoring our effectiveness at preventing Modern Slavery

Our supplier management processes include ongoing risk-based due diligence, including periodic reviews and adverse media checks, to monitor supplier compliance with applicable legislation.

## 6 Training

Modern slavery and human trafficking are complex and multi-faceted crimes, and combatting them requires knowledge, awareness and specialist training. For this reason, colleagues working in our Procurement, People and Audit teams, as well as our Executive and Senior Leadership Teams are required to complete mandatory training at least once every two years to identify and understand the risks of modern slavery and human trafficking in our supply chains and business.

In addition, all other colleagues are required to read, understand and comply with the modern slavery and human trafficking notification procedure, which explains how to spot the signs of modern slavery and human trafficking and what action to take if concerns arise.

This statement has been published in accordance with section 54(1) of the Modern Slavery Act 2015 and constitutes MIB Group's slavery and human trafficking statement for the financial year ending December 2025. The 2024 Anti-slavery statement can be found on our website.

This statement was approved by the Executive Committee of MIB Group.



Angus Eaton  
Chief Executive Officer  
20 May 2026