

Direct Commercial Limited

Slavery and Human Trafficking Statement for the Financial Year 2023

Direct Commercial Limited (DCL) is a commercial motor insurance specialist. As a full-service MGA (Managing General Underwriter/ Agent), DCL provides underwriting services, offers policy administration and in-house claims handling for and on behalf of Insurers.

DCL is headquartered in Chelmsford, Essex, with an office also in London and employs 145 people.

This statement is made pursuant to Section 54, Part 6 of the Modern Slavery Act 2015 on behalf of the following companies for the financial year ending 28 February 2023:

- Direct Commercial Limited
- Camatics Limited

This statement sets out the steps the above companies have taken to ensure that slavery and human trafficking is not taking place in our supply chains or in any part of our business.

The Modern Slavery Act 2015 (MSA) consolidates previous UK legislation concerning slavery, servitude, and human trafficking offences. The term 'modern slavery' encompasses a number of different offences but, in general, it refers to a situation in which ownership is exercised over a person or where individuals are coerced into providing their services or do so under threat of a penalty. The term 'human trafficking' covers arranging or facilitating the travel of individuals with a view to exploiting them.

We recognise that organisations can be implicated in modern slavery both directly and indirectly in a variety of ways - in their own operations, through their supply chains and through their involvement with business partners.

As an FCA regulated insurance intermediary firm based in the UK and dealing with UK customers, we are part of various supply chains involving relationships with insurers, intermediaries and service providers. This enables us to offer professional services to our clients.

We are committed to the principles of the MSA and seek to ensure that there is no modern slavery or human trafficking in any part of our business or supply chains. This is reflected in our commitment to:

- act with integrity and to act ethically in all our business and relationships;
- ensure our board, senior management and employees at all levels are aware of the principles of the MSA through annual training;
- maintain fair recruitment procedures and conditions of employment;
- inform all staff of appropriate action to take if they suspect any slavery or human trafficking;
- employ whistleblowing procedures which allow any MSA concerns to be raised.

We have similar expectations of suppliers, customers, business partners and others who are directly linked to our business operations, products and services.

Any MSA issues identified are referred to Senior Management for urgent review.

This statement was approved by the Board of Direct Commercial Limited 14th February 2022