

HUMAN RIGHTS AND LABOR POLICY
Argo Group International Holdings, Ltd.

As adopted by the Executive Committee,

effective March 23, 2023

General Policy

Argo Group International Holdings, Ltd.'s (the "Company" or "Argo Group") respects the rights of all people and is committed to treating everyone with dignity and respect and promoting human rights in accordance with the U.N. Guiding Principles on Business and Human Rights.

Purpose

The Company is committed to providing and maintaining a respectful workplace as outlined in the Code of Business Conduct and Ethics. The Company aims to achieve this through the Policy, which defines clear roles and responsibilities across the organization for maintaining human rights standards.

The Company is committed to complying with all local legal and regulatory requirements as they relate to human rights, including wage, benefit, safety, and discrimination laws, and monitoring compliance with these requirements on an ongoing basis. The Company does not use any form of slave, forced, bonded, or indentured labor. We are also governed by other international standards that elaborate rights of particularly vulnerable groups, such as migrant workers, indigenous people, minority groups, women, or children.

We respect, promote and fulfill the International Labor Organization's ("ILO") principles relating to the four fundamental rights at work:

- 1. Freedom of association and the effective recognition of the right to collective bargaining**
 - Respect employees' rights to freely associate, organize and bargain collectively in accordance with local laws and regulations.
- 2. Elimination of all forms of forced or compulsory labor**
 - Comply with applicable laws and regulations, and industry norms on employee pay, work hours and conditions including but not limited to labor issues such as working hours, paid overtime, and minimum wage. Provide fair and competitive compensation commensurate with the employees' position, experience and education.
- 3. Effective abolition of child labor**
 - We do not tolerate any forms of forced or child labor.
- 4. Elimination of discrimination in respect of employment and occupation**
 - We do not discriminate either directly or indirectly against employees or prospective employees on the basis of race, color, religion, gender, gender identity, sexual preference/orientation, citizenship, marital status, veteran status, national origin, age or disability, or against any other protection established by applicable law or regulation.

The key human rights objective is to minimize incidences of infringement of human rights in the Company's operations, including those managed by third parties.

This Policy applies to Argo Group and we expect our business partners and suppliers to join us in this commitment to basic employment rights. We recognize that businesses have the responsibility to respect human rights and the ability to contribute to positive human rights impacts. We strive to identify our suppliers have appropriate policies and practices in place.

Risk Management

Human rights risk exposures are recognized as an enterprise risk exposure with the Company's enterprise risk management framework, and appropriate controls are maintained to reduce this risk to acceptable levels. Failure to adequately manage these human rights exposures is recognized as potentially creating a material reputational risk exposure.

Communication

The Policy will be communicated to all employees and stakeholders who may be affected by the Company's operations. We expect our suppliers or any other third-party partners working on our behalf to uphold the standards within this Policy.

The Company is committed to continual improvement in the way that human rights risks are managed.

Authority

The risk management function is authorized by the Board, as directed by management, through the Chief Risk Officer to:

- Provide the infrastructure and information systems required to create a sustainable risk management framework; and
- Ensure the risk management framework established by this Policy is supported by a sound governance and internal control system designed to meet the Argo Group's Business Code of Conduct and Ethics.

Duties and Responsibilities

In furtherance of this Policy, the Executive Committee shall:

- Delegate day to day responsibility for the implementation and maintenance of the Policy, including the risk management framework, to the Chief Risk Officer; and
- Evaluate the Policy and compliance with the Policy, to include adoption of any changes deemed necessary, on an annual basis.

The Chief Risk Officer shall:

- Implement and maintain this Policy;
- Ensure compliance with this Policy;

- Report to the Company's Board and executive officers as required or appropriate regarding compliance with the Policy;
- Ensure risk exposures are monitored and reported against as required by this Policy;
- Consult and coordinate with the various functions with respect to implementation of this Policy; and
- Evaluate this Policy and compliance with the Policy and recommend adoption of any changes deemed necessary to the Board on at least an annual basis.

Guidance & Training

Argo Group will provide appropriate guidance and training to all employees regarding this Policy.

To help our employees understand their rights, and their duty to respect the rights of others, the Company provides annual mandatory training to all employees on the following topics:

- Code of Conduct;
- Respectful Workplace;
- Data Protection and Privacy;
- Whistleblowing;
- Preventing Bribery and Corruption;
- Avoiding Conflicts of Interest; and
- OFAC and Other Trade Sanctions.

The Company tracks compliance with requirements for yearly training.

Reporting Concerns

It is every employee's responsibility to maintain a work environment that reflects respect for human rights and is free from all discrimination and harassment, aligned with the Policy. We encourage employees to take their concerns up with their managers to create an environment where dialogue can resolve the situation. The Company provides a global confidential Ethics Hotline to promote and monitor compliance with our business ethics, Group Vendor Management Policy, and other legal and ethical policies. If an employee believes that someone is violating the Policy and/or the law, they are expected to report this immediately to their manager, the Compliance team, designated legal counsel, or the anonymous Ethics Hotline. All reports are confidential, anonymous and without fear of reprisal as governed by the Group Whistleblower Policy.

Application

This Policy applies to Argo Group including its employees (whether full-time, fixed-term, permanent or trainees), directors and officers. It also applies to agents, vendors, consultants and contractors who are all expected to comply with this Policy in their business activities with or on behalf of Argo Group.



Policy Review

The Executive Committee shall review this Policy at least annually.

Questions about this Policy should be directed to the Company's Chief Risk Officer.