



## **Report on Forced Labour and Child Labor in Supply Chains**

### **United States Liability Insurance Company (Canada Branch)**

United States Liability Insurance Company's (hereafter, "USLI") Canadian Branch is committed to combatting all forms of modern slavery and carrying out our business in a fair, honest, ethical and open manner. We are committed to taking steps to ensure that human rights abuses, in any form, do not occur in either our business or supply chains. Neither we, nor to the best of our knowledge, our supply chain, make use of any form of modern slavery.

### **Our structure, activities and supply chains**

USLI is a member of the Berkshire Hathaway family of companies. Our Canadian operations conduct business in Alberta, British Columbia, Manitoba, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Saskatchewan and Yukon. USLI offers insurance products for Commercial, Nonprofit Package, Hospitality and Liquor, and Professional lines of business. In Canada, USLI operates on a foreign branch basis and is regulated by the Office of the Superintendent of Financial Institutions.

Insurance products are intangible. The production process is an intellectual one, combining the application of expert knowledge with capital; it does not include physical labour. The typical workforce is generally dominated by highly skilled and well-compensated professionals.

During 2024, the Canadian branch of USLI imported furniture, marketing goods and office-related supplies into Canada from their headquarters or suppliers in the United States of America. The goods imported make up a very small portion of the Canadian branch's expenditures. In the fiscal year January 1, 2024 to December 31, 2024, the amounts imported into Canada were less than \$185,000 Canadian Dollars.

### **Policies and due diligence processes**

USLI has a Code of Business Conduct in place, which guides its employees to fair and ethical business conduct and explains its shared responsibilities to the public and its business partners. This Code is an essential means for achieving USLI's corporate goals and instilling a culture of compliance and ethical conduct. Every USLI employee is expected to be familiar with the Code, and every manager is expected to ensure observance of these rules.

A BERKSHIRE HATHAWAY COMPANY

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United States Liability Insurance Company

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Across USLI's business, the procurement of all goods and services from external vendors is governed by policies and supplier processes to ensure a robust and consistent approach to supply chain risks. These processes include requiring acknowledgement of the Code of Business Conduct annually. USLI will not support or do business knowingly with anyone involved in any form of slavery or human trafficking.

### **Forced labour and child labour risks**

Given the nature of USLI's business, the risk of modern slavery in its supply chain is low. To the best of USLI's knowledge and belief the supply chain of the Canadian Branch of USLI does not make use of any form of forced labour or child labour.

### **Remediation measures**

All USLI employees are subject to and benefit from employment and compliance policies that seek to eliminate the risk of modern slavery in the workplace and encourage all staff to work ethically. USLI also operates a whistleblowing policy to provide the ability for employees to raise any concerns they have regarding activities or behavior in the workplace anonymously and for those concerns to be investigated in a confidential manner.

### **Training**

USLI requires annual acknowledgement of the Business Code of Ethics, employs a vendor management policy which identifies best practices for vetting vendors, and has mandatory new hire training courses.

### **Assessing effectiveness**

Currently, USLI does not take any further affirmative actions to assess effectiveness in preventing and reducing risks of forced labour and child labour in their activities and supply chains.


### **Attestation**

In accordance with the requirements of the Act, and in particular section 11 thereof, I attest that I have reviewed the information contained in the report for the entity or entities listed above. Based on my knowledge, and having exercised reasonable diligence, I attest that the information in the report is true, accurate and complete in all material respects for the purposes of the Act, for the reporting year listed above.

### **Draz Grce**

Second Vice President, Canada Branch Regional Leader,  
and Branch Management Committee Member

DATE: May 29, 2025

SIGNATURE:   
Draz Grce (May 29, 2025 13:23 EDT)

*I have the authority to bind United States Liability Insurance Company.*







# 2024 USLI Forced Labour Report Canada v1

Final Audit Report

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