



Modern slavery statement for financial year 2025

This statement is made pursuant to: the UK Modern Slavery Act 2015, the Australian Modern Slavery Act 2018 (Cth), and the Canadian Fighting Against Forced Labour and Child Labour in Supply Chains Act (S.C. 2023, c. 9), and sets out the steps that Sapiens has taken and is continuing to take to ensure that modern slavery or human trafficking is not taking place within our business or supply chain.

Modern slavery encompasses slavery, servitude, human trafficking and forced labour. Sapiens has a zero tolerance approach to any form of modern slavery. We are committed to acting ethically and with integrity and transparency in all business dealings and to putting effective systems and controls in place to safeguard against any form of modern slavery taking place within the business or our supply chain.

Sapiens International Corporation N.V. is the parent company of the Sapiens group. For the purpose of this statement, the reporting entities are the following subsidiaries:

- Sapiens (UK) Ltd.
- Sapiens AdvantageGo Limited
- Sapiens (UK) Decision limited
- Sapiens (UK) Insurance Software Solutions Limited

This statement covers the reporting period ending 31 December 2025.

Our business

Sapiens International Corporation N.V. is a leading global provider of software solutions for the insurance industry. We offer integrated core software solutions and business services, and a full digital suite for the Property and Casualty/General Insurance; Life, Pension and Annuities; and ReInsurance markets. Sapiens also services the workers' compensation and financial and compliance markets.

Our portfolio includes policy administration, billing and claims, underwriting, illustration and electronic application; reinsurance and decision management software. Sapiens' digital platform features customer and agent portals, and a business intelligence platform. With a 30-year track record of delivering to more than 400 organizations, Sapiens' team of over 2,500 operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific.

Risk areas

As a software and services business, Sapiens consider the risk of modern slavery within its direct workforce to be relatively low because its workforce is comprised primarily of skilled



professional, technological and subject matter experts' roles. However, Sapiens recognizes that modern slavery risks may arise in parts of its supply chain and mitigates that risk through supplier requirements and contractual protections described in this statement, including compliance with Sapiens' Code of Business Conduct and Ethics.

Our policies

We operate a number of internal policies to ensure that we conduct business in an ethical and transparent manner. These include:

1. Recruitment policy. We operate a robust recruitment policy, including conducting eligibility to work in the UK checks for all employees to safeguard against human trafficking or individuals being forced to work against their will. We review the salary bands of roles within our organization, with industry standards for the roles in each of the countries of operation.
2. Whistleblowing policy. We operate a whistleblowing policy so that all employees know that they can raise concerns about how colleagues are being treated, or practices within our business or supply chain, without fear of reprisals.
3. Code of Business Conduct and Ethics. This code explains the manner in which we behave as an organization and how we expect our employees and suppliers to act.

Our suppliers

Sapiens operates a supplier policy and maintains a preferred supplier list for additional contracting staff. We conduct due diligence on all suppliers before allowing them to become a preferred supplier. This due diligence includes an online search to ensure that our suppliers have never been convicted of offenses relating to modern slavery. Our due diligence process also includes onboarding risk screening, ongoing monitoring of preferred suppliers, and escalation procedures where concerns are identified. In addition to the above, as part of our contract with suppliers, we require that they confirm to us that:

1. For UK based suppliers - They pay their employees at least the national living wage for the role required.
2. For International suppliers - They pay their employees any prevailing minimum wage applicable within their country of operations.
3. We may terminate the contract at any time should any instances of modern slavery come to light and may also engage with the relevant supplier on appropriate corrective action.

Training

We regularly conduct training for our procurement/buying teams so that they understand the signs of modern slavery and what to do if they suspect that it is taking place within our supply chain.



Our performance indicators

We will know the effectiveness of the steps that we are taking to ensure that slavery and/or human trafficking is not taking place within our business or supply chain if:

- No reports are received from employees, the public, or law enforcement agencies to indicate that modern slavery practices have been identified.

We are committed to continually reviewing and improving our practices to ensure that modern slavery is never present in our business or supply chain

Approval

This Statement was approved by the Board of Directors of Sapiens International Corporation N.V. on July 2026.

Alon Rapaport, General Counsel

For and on behalf of Sapiens International Corporation N.V. and its subsidiaries

Signed by:

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July 22, 2026

This Statement is published on Sapiens' website at <https://sapiens.com/about/> .