



# Motors Insurance Company

An AmTrust Financial Company

## Section 172 statement

It is the duty of the directors to protect the sustainability of the Company, as well as the best interests of its various stakeholders. These stakeholders include:

- policyholders,
- regulators and other Government agencies,
- suppliers,
- communities and the environment in which the Company operates,
- other AmTrust Group companies and
- the ultimate shareholder, Evergreen Parent GP, LLC.

When making decisions, the directors consider carefully the potential impact on these stakeholders, including the likely consequences of any decision in the long-term, reviewing and challenging plans to reach an outcome that is designed to balance the interests of all impacted parties.

In order to achieve this objective, the directors have had regard to the matters set out in Section 172 (1) (a) to (f) of the Companies Act 2006 by taking the following interests into consideration where applicable:

- **Policyholders:** to deliver insurance products designed to benefit the insured at a cost-effective premium and that comply with regulatory requirements. To ensure that the Company remains in a position to honour all eligible claims as and when they fall due over the life of the policies and to facilitate a reasonable level of competition in the marketplace to ensure prospective policyholders have access to adequate insurance coverage where required.
- **Regulators and other Government agencies:** to ensure the long-term sustainability of the Company through adherence to proper governance practices and conduct rules, maintenance of appropriate solvency and liquidity positions and compliance with all applicable regulations and legal requirements.
- **Suppliers:** to establish trading relationships on fair and reasonable terms in the prevailing market, to fully honour its commitments to them under any arrangement and to clearly communicate any business changes that might affect the Company's trading relationship in a timely manner.
- **Communities and the environment:** to ensure that the Company acts as a good corporate citizen within the communities it serves and inhabits.
- **Other AmTrust Group companies:** where the Company uses services from, or provides services to, other members of the AmTrust Group, establishing terms equivalent to those available from similar suppliers in the marketplace, and where underwriting insurance policies, ensuring that the transaction is not outside of the Company's agreed risk appetites.
- **Ultimate shareholder:** providing a sustainable enterprise through which the AmTrust Group can grow whilst maintaining capital self-sufficiency and future dividend capabilities. To maintain the AmTrust Group's reputation for high standards of business conduct.
- **Parent company:** acknowledging the need to act fairly by ensuring transparent reporting, timely communication and equitable treatment in matters such as dividend policy.

## Approval

This strategic report was approved by order of the Board on 31 March 2026,

## Motors Insurance Company Limited

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CCPD 9510 01/24