ESG STATEMENT (WEBSITE USE)

ORA HOLDINGS LIMITED
ESG STATEMENT
08/06/2026
RUDO VAN NIEKERK

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ESG STATEMENT

ORA Holdings Limited MGA is committed to conducting its business in a responsible, ethical, and sustainable manner. We recognize that environmental, social, and governance considerations are integral to sound risk management, long-term resilience, and the creation of value for our clients, partners, employees, and the communities in which we operate.

As a managing general agent, we aim to support inclusive and sustainable growth by embedding ESG principles into our operations, underwriting approach, partnerships, and decision-making processes. We believe insurance can play an important role in helping businesses and communities manage emerging risks, including climate-related, social, and governance risks.

OUR COMMITMENTS

ENVIRONMENTAL:

We seek to understand and manage the environmental impacts associated with our business activities and the risks we underwrite. We support responsible practices that promote climate resilience, resource efficiency, and reduced environmental harm. Where relevant, we encourage clients and partners to adopt better environmental standards and improved risk mitigation measures.

SOCIAL:

We are committed to fairness, inclusion, and respect for human rights in our operations and business relationships. We aim to promote products and services that support financial inclusion, protect vulnerable groups, and contribute positively to the communities we serve. We do not tolerate discrimination, harassment, or unsafe working conditions.

GOVERNANCE:

We uphold strong governance, transparency, accountability, and ethical conduct. We expect our employees, directors, suppliers, and partners to act with integrity, comply with applicable laws and regulations, and avoid conflicts of interest. We maintain clear internal controls and decision-making processes to support responsible business conduct.

ESG IN OUR BUSINESS

We will, where appropriate:

- Consider ESG factors in underwriting, product development, and risk selection.
- Work with clients and partners to improve risk awareness and resilience.
- Promote responsible business practices through our internal policies and external relationships.
- Encourage a culture of accountability, diversity, and continuous improvement.
- Review our ESG approach periodically to ensure it remains relevant and effective.

RESPONSIBILITY AND REVIEW

This ESG statement applies to all employees and business activities of ORA Holdings Limited MGA. It is supported by our leadership and is intended to guide how we conduct business today and how we grow responsibly in the future. We will review this statement regularly and update it as needed to reflect changes in our business, stakeholders, and regulatory environment.

CHANGE LOG

Version No	Description of Change	Change By	Authorised By	Date
1.0	Created	Rudo van Niekerk	Exco/Board	08/06/2026