




CORPORATE
SOCIAL
RESPONSIBILITY

SPRING 2022 REPORT



We pride ourselves on being a quality insurance provider and one of the most prominent names in the Legal Expenses Insurance and Assistance business in the UK and internationally.

To us, quality means more than just being able to offer great products and services...

It's also about being a sustainable and ethical corporate citizen.

We use our Corporate and Social Responsibility (CSR) programme to continue setting challenging goals for environmental impact, customer service, charitable fundraising and as a Best Companies- listed employer.

2021 continued to see Covid restrictions and smaller events, however we continued with both virtual and in-person fundraising events. It also marked 15 years since ARAG launched in the UK – continuing to fight for Access to Justice for all.

This year, we also won **Managing General Agent of the Year** at the British Claims Awards and gained **ISO 22301 certification** – as well as our rankings in the **Best Companies survey**.

We want to be the best company we can be, so we've started a project to achieve accreditation by the Institute of Customer Services.



Awards & Accreditations

Best Companies

We are proud to say we retained our two star outstanding company to work for accreditation. We can also now claim to be one of the best 100 SMEs to work for in the UK, one of the top 50 companies in the South West (of any size) and in the top ten insurance employers (of any size). This is an amazing achievement and one we plan to nurture and build upon. Our ambitious goal is to create a three star company by no later than 2030.



ISO 27001

ISO/IEC 27001:2013 (ISO27001) is the international standard that provides the specification for a best-practice Information Security Management System (ISMS). We were first certified as ISO 27001 compliant in 2014 and continuously improve our information security practices. We take the security of our customers' information extremely seriously. In 2021 we not only re-certified for ISO27001:2013 but obtained the ISO22301:2019 international standard for a best-practice Business Continuity Management System (BCMS). Our ISO certifications provide us with an integrated management system for managing our regulatory obligations, identifying our potential risk factors and ensuring our procedures are up to date.



Personal Injury Awards

Winners of the Insurance Provider of the Year at the PI Awards 2020. The second consecutive year that we have won this award which recognises the positive relationships we maintain with our partners and benefitting our clients by providing innovation in the way we work.



Looking to the future



ISO 14001

In light of our new approach to measuring our CO2 emissions and the new way of working, we've put our goal of ISO14001 accreditation on pause. However, we will kick this off again in 2023 and will target certification by no later than December 2024.

ISO14001 is a crucial tool in communicating our commitment to the environment to our business partners, the insured, our colleagues and potential colleagues of tomorrow.



Environmental Impact

Looking to the future: the planet has limited resources and there's no justice in ARAG or any other company using those resources in an irresponsible and/or unsustainable manner. Our belief in access to justice is about building a better world, but we need to ensure that world is passed to future generations intact, and as, or more beautiful than we found it.

We have succeeded in being Net Carbon Negative for the last two years and aim to continue to be either Net Carbon Neutral or Negative in future years.

Carbon Footprint



Overall Results in 2021	t/CO ₂	%
Scope 1	19.06	6.0
Scope 2	69.07	21.8
Scope 3	229.06	72.2
Result	317.20	100.0

Scope	Detail	t/CO ₂	%
1	Direct emissions from company facilities	2.46	0.8
1	Direct emissions from company vehicles	16.59	5.2
2	Purchased electricity for own use	10.91	3.4
2	Purchased heating, steam, and cooling for own use	58.15	18.3
3	Purchased goods and services	44.64	14.1
3	Fuel and energy related activities	25.34	8.0
3	Waste generated in operations	18.05	5.7
3	Business travel	46.63	14.7
3	Employee commuting	94.38	29.8

CO₂ Consumption Measures

✓ Earned income (£m)	£15.6 m
✓ Tonnes /earned income	20.03t per £m
✓ Average headcount	133.5
✓ Tonnes /head	2.38 per head

Total carbon offsetting	318 tCO ₂ e
True net emissions	-0.80 tCO ₂ e

“We have taken a fresh new approach to measuring our environmental impact this year in a bid to better understand where we can make a difference in the future. Our 2021 emissions are our most accurate calculation ever, and include all international recognised scopes of emissions; 1, 2 and 3. As a result, our CO₂ emissions are greater than in previous years, but this far better reflects our true impact on the environment. However, 2021 may not be our ideal benchmark against which to make informed commitments into the future, because it was a year disrupted by the global Covid pandemic. Our 2022 figures, when published next year, will give us a far better foundation. This is an exciting step in our environmental evolution, and no doubt a precursor to ISO27001 accreditation.”



Carbon Offsetting

We have offset **318 tonnes** to cover our 2021 emissions of **317.20 tCO₂e**.

This was undertaken via Ecologi and gives us a true negative net emissions figure of **-0.80 tCO₂e!**

From 2019 ARAG has offset our carbon usage. This year we have offset via **Ecologi** and a Wind power project in Thailand.

<https://ecologi.com/projects/wind-power-project-in-thailand>



Further improvements are being sought via:

- A revised car policy encouraging the use of electric company cars.
- We increased the proportion of electric cars in our fleet by 30%.

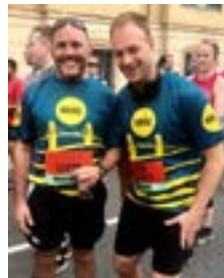
Our Charity of the Year

Our two year partnership with St Peter's Hospice raised over **£10,000!**

Charity continues to be something that is important to our ARAG family. In 2021, we chose St Peter's Hospice as our charity of the year. There was a deep connection with St Peter's, who looked after our ARAG family member, Lesley Attu, during her battle with cancer. Despite another year impacted by the pandemic, we continued with events throughout 2021 included a Bristol Three Peaks Challenge, abseiling off the tallest tower in Bristol, a day of gardening at the Hospice, raffles and fundraising at staff socials (including a virtual race night). This was all in aid of a cause very dear to our hearts.



Congratulations to all the runners for raising nearly **£1000** for St Peter's Hospice!



Gardening at St Peter's Hospice

Sale & Marketing spent a day gardening at St Peter's Hospice as part of our commitment to them as our charity of the year.

Abseiling Bristol's tallest skyscraper

A big THANK YOU to Doru and Freddie to raise money for St Peter's Hospice!



Harriet and Jo took part in a 10 mile walk overnight in Bristol to raise money for St Peter's Hospice!



Bristol Three Peaks Challenge

Finance & Compliance teams completed the 18 mile walk on the 19th May for St Peter's Hospice and raising over **£1000!**



Charitable Fundraising 2021

Our staff raised **£10,281.61** for charity in 2021; that's just over **£77.02** per head.

ARAG also matches **10%** of our colleagues' GAYE donations!



This fundraising achievement represents **0.54%** of our pre-tax profit.

£6,730.30



**St Peter's
Hospice**

Charity of the Year



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