

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 set challenging goals in terms of our environmental impact, customer service, charitable fundraising and our standing as an employer. In short, we strive to improve in every area. 2019 was a big year for ARAG, with multiple awards and impressive growth for us as a company and an employer.

As you'll see in this report, we were able to do more towards our Corporate Social Responsibility goals than ever before, something we intend to continue in the years to come.

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Awards & Accreditations



Best Companies

In 2019 we were awarded 1 star accreditation by Best Companies, a national list of the best employers in the UK. A1 Star accreditation from Best Companies is a significant achievement that shows an organisation is taking workplace engagement seriously. Awarded to organisations with a BCI score of at least 659.5, the 1 Star accreditation signifies 'very good' levels of workplace engagement. To find out more about Best Companies accreditation click here: **www.b.co.uk/accreditation**

ISO 27001

ISO/IEC 27001:2013 (ISO 27001) 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.

Personal Injury Awards

Winners of the Insurance Provider of the Year at the PI Awards 2019. The judges praised us for "positive relationships with our partners, listening and adapting our services to benefit their clients and providing innovation in the way that we work".

UK Customer Service Excellence Awards

We won the Best Customer Service Product for Customer award at the UK Customer Service Excellence Awards 2019. The award category was open to any company that demonstrated a product that emphasised customer care and improves systems previously in place, demonstrating the success of the product performance in regards to the customer journey.

Looking to the future: The Institute of Customer Service

You can see from the various awards and accreditations we have received that we have worked hard to be recognised for our commitment to our staff, to charity and to security. But that's not enough for ARAG, 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, something that only companies who provide outstanding customer service are able to achieve.



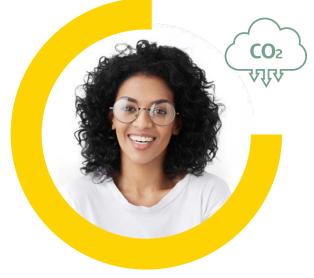
Environmental Impact

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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. That's why we are working towards ISO14001 accreditation and aim to be Net Carbon Neutral or Negative in the years to come.

Carbon Footprint Calculation 2019

	Scope 1, 2 or 3	Tonnes carbon dioxide equivalent (CO2e)
Gas	1	55.03
Electricity	2	40.38
Water	3	0.71
Car use (fleet, hire and personal)	1,3	35.53
E Taxi	3	0.67
Train	3	12.05
Air Travel	3	36.75
Total carbon footprint		181.12 tCO₂e
Sarned Income (£m)	£14.1m	
S Tonnes / Earned Income	12.8t per £m	
🧭 Average Headcount	122.5	
♂ Tonnes / Head	1.48t per head	



Carbon Offsetting

We have offset 342 tonnes by planting trees to cover our 2018 and 2019 emissions of 341.48 tCO2e.

That gives us a true net emissions figure of -0.52 tCO2e!

Our Charity of the Year

Charity is one of the cornerstones of our Corporate Social Responsibility programme, and something we at ARAG are very good at. In 2019 our staff voted for the mental health charity Bristol Mind to be our charity of the year. We took part in a variety of fundraising activities including bake sales, Bristol 10k, Tough Mudder and more! To learn more about Bristol Mind click here: www.bristolmind.org.uk



For the third year in a row, ARAG is in the top 2 levels of PGQM 2019 because at least 20% of our workforce donate to a variety of charities through the tax-free Payroll Give As You Earn scheme.

