





CORPORATE
SOCIAL
RESPONSIBILITY

SPRING 2021 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 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. 2020 was a difficult year for everyone, with the Covid-19 pandemic and its effects on the world of work. Despite this, we were delighted to retain the title of 'Insurance Provider of the Year' at the Personal Injury Awards, as well as recruiting several new members of staff.

As you'll see in this report, despite Covid-19, we were able to continue working towards our Corporate Social Responsibility goals, something we intend to continue in the years to come.

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

In 2021 we were recognised as a 2 Star company to work for. A 2 Star Accreditation is achieved with a BCI score of over 696.5, and represents 'Outstanding' levels of Workplace Engagement. This is an incredible achievement and every single member of the ARAG UK family contributes to it being a great place to work.

There has been an improvement of 9.5% since the last survey in October 2019, with substantial progress across all eight workplace factors. This reflects a positive movement that is testimony to the dedicated commitment of our staff in serving our customers during these difficult and challenging times.

To find out more about Best Companies accreditation click here: www.b.co.uk/accreditation



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. This year marks our 6th year of holding this and we will be re-certified in April.



Personal Injury Awards

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



Looking to the future



ISO 22301

We are working towards obtaining the ISO 22301:2019 Business Continuity certification which consists of creating a framework to implement, maintain and improve our management system to protect against, reduce the likelihood of, prepare for, respond to and recover from disruptions when they arise. We already have a strong Business Continuity policy and supporting documents and are working with staff throughout the business to expand and implement new processes to help us obtain the certification. Our stage 1 audit will take place in May 2021 and we hope to continue to full certification following this audit.



ISO 14001

In 2020 we arranged for a gap analysis to be undertaken by Iken Associates to ascertain how much work would be needed should we look at gaining this certification. The analysis was completed and Iken advised that in their opinion "ARAG is well placed to achieve successful certification within a relatively short timescale...". There are hopes of continuing this process and achieving ISO 14001:2015 the International Environmental Management System standard in the next few years.










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 Calculation 2020

	Tonnes carbon dioxide equivalent (CO ₂ e)
 Utilities	86.96
 Travel	34.08
 Physical waste	-0.84
Total carbon footprint	120.20 tCO₂e
Total carbon offsetting	127 tCO₂e
True net emissions	-6.8 tCO₂e
 Earned income (£m)	£13.6 m
 Tonnes /earned income	8.8 tper£m
 Average headcount	130.5
 Tonnes /head	0.92 per head

Our emissions during 2020 were significantly impacted by the global pandemic, making direct comparison with previous years irrelevant. Like many businesses, we saw a huge downturn in the amount of business travel, both domestic and international, which drastically cut our typical travel emissions. Similarly, our offices were largely closed during the pandemic with working from home becoming our new normal. Whilst we're delighted that we have achieved carbon negative status for two consecutive years, the challenge is now to maintain this success as our people return to our offices and the roads. We will utilise our recent ISO14001 gap analysis to meet this challenge head on, whilst also assessing the true value of seeking accreditation to the standard.



Carbon Offsetting

We have offset **127 tonnes** by planting trees to cover our 2020 emissions of 120.20 tCO₂e. This was undertaken via Forest Carbon and gives us a true negative net emissions figure of **-6.8tCO₂e!**



ARAG plc is a member of the Carbon Club, and the Forest Carbon Club.



From 2019 ARAG has partnered with **Forest Carbon** to offset our Carbon use and their September 2020 statistics showed:

Total UK	woodlands planted	184
	trees planted	9.38 million
	net hectares planted	5,993

Further details of the work undertaken by Forest Carbon can be found at www.forestcarbon.co.uk



Further improvements are being sought via:

- A revised car policy in respect of all electric company cars.
- The installation of 2 electric charging points in one office car park.
- The possibility of further electric charging points being placed in another car park.

Our two year partnership with Bristol Mind raised over **£10,000!**



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 2020 our staff continued to raise funds for the mental health charity Bristol Mind.

Despite the pandemic, our staff participated in a number of virtual fundraising events including raffles, bingo and virtual challenges such as covering as many miles as they could during one month! We are really proud of our staff for continuing to fundraise during a difficult year and supporting our chosen charity during an extremely tough time for all.



Charitable Fundraising 2020

Our staff raised **£7,234.06** for charity in 2020; that's just over **£55** per head.

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



This fundraising achievement represents **1.5%** of our pre-tax profit.

£5,664.06



£1,250



£250



£70



Our Goals for 2021:
Charity **St Peter's Hospice**
has been chosen as the company
charity for the next two years.



To learn more about this organisation please [click here](#)

We have set a target of **£5,000**
to be raised each year.

Environment

When our staff begin to return to the office we will be taking a much more focussed recycling efforts and will begin with food waste bins installed in all kitchen areas and improved signage.

Wellbeing

We are improving the environment of our office garden and roof terrace to improve the green spaces we have available to staff to use throughout their day.



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