



A year in review:

RSA's 2023 Social Impact & ESG Report Highlights

We are a purpose-driven company based on values and a belief that insurance is about people, not things.

RSA has one set of strategic objectives which steer the business to be a force for good. Supported by our Values, they shape our actions and ensure we are able to help society and win in the marketplace.

We're motivated by our purpose...

We are here to help people, businesses and society prosper in good times and be resilient in bad times.

We're driven by our values...

Our Values guide our decision-making, keep us grounded, help us outperform and are key to our success.

Being a most-respected company is about both financial and non-financial outperformance. We have a clear ambition that 3 out of 4 stakeholders recognise us as a leader in building resilient communities.

Our Values



Integrity



Respect



Customer-driven



Excellence



Generosity



RSA is a leading Property & Casualty insurer in commercial lines in the UK and Ireland, we have a dedicated team of 5,500 employees with Net Written Premium in 2023 of £3.3bn.

Our customers are our ADVOCATES

How we define and measure our success starts with our customers. We are a customer-driven organisation with a goal to have at least three out of four customers as our advocates.

Helping people in difficult times is the reason we're here. Our customer policy guides how we provide an outstanding customer experience and ensure good customer outcomes.



84%

of UK Commercial Lines brokers value our specialised expertise



“Insurers play a vital societal role in facilitating recovery from the impact of weather events, whilst working to strengthen resilience to future events. We take this role incredibly seriously, giving our customers the care and support they need.”

— Karl Helgesen, Chief Operating Officer, RSA

In 2023, we:

- ✓ Enhanced our technology platforms by providing digital tools to better understand performance and improve the online journey for customers seeking quotes.
- ✓ Invested in “Claims Connect”, a new supplier management tool enabling our suppliers to share information and milestones with each other to provide a more seamless and efficient journey for our customers.
- ✓ Improved our Claims operating system by enabling digital journeys for our customers, allowing them to check the status of their claims from any device, communicate with us, and upload pictures and documents directly to their claim file.
- ✓ Set up a digital agile squad to support our Commercial Lines business, providing dashboards to understand platform performance, create user surveys to gather insights, and improve data collection.
- ✓ Developed our ‘Leading Broker Service’ project which delivered changes in three main areas— Contact, Responsiveness and Relationships: simplifying the ways brokers can contact us, enhancing our online trading tool, launching our ‘Broker Promise’, and introducing new roles like our Digital Broker Managers to support brokers.
- ✓ Delivered our Broker Leader Programme supporting the development and growth of future talent in the industry. The CPD-accredited programme has supported over 100 participants since its launch and was shortlisted for a 2023 British Insurance Award.



Find out more in the [Intact Social Impact & ESG Report 2023](#)

Our people are ENGAGED

Our people are central to our success. That's why we invest in the well-being and development of our employees and create an environment where they can be resilient and thrive.

Ensuring that our teams are engaged in their work and representative of the communities we serve is what makes us a destination for top talent.



Progression towards 'Best Employer' with an engagement score of 58% for UK&I, a six-point improvement from 2022



RSA was recognised by Insurance Business UK as a '5 Star Best Diversity, Equity & Inclusion in the Workplace' Employer



"We want everyone to feel that RSA is a place where they can thrive and feel confident that we will create the right environment and opportunities for them to outperform and grow with us."

— Ken Norgrove, CEO, RSA

In 2023, we:

- ✓ Launched a new DEI strategy including an ambition to lead the insurance sector by 2026.
- ✓ Introduced and embedded our Leadership Success Factors (LSFs) through our key leadership programs, as well as a new UK leadership development and coaching program and intranet hub containing leader guidance, resources and videos.
- ✓ Agreed a new Equal Parental Leave Policy, starting January 2024, offering all parents up to 52 weeks of equal leave, 26 of which will be fully paid.
- ✓ Created internal graduate and apprentice networking groups to foster collaboration and development of emerging talent taking part in our Bright Futures programmes.
- ✓ Achieved our objective of having 36% female representation at the vice president and above level by the end of 2023, and are on track to achieve our objective of 40% by 2025.
- ✓ Advanced the Enable Me and Step Forward 2023 programmes providing ethnic minority and female sponsorship for non-executive talent.
- ✓ Established partnerships with From Babies with Love, GAIN and Stonewall, organisations that show our commitment to DEI by supporting neurodiverse and LGBTQ+ colleagues.



Find out more on [our approach to Diversity, Equity and Inclusion](#)



Find out more in the [Intact Social Impact & ESG Report 2023](#)



Our company is one of the most RESPECTED

Being a most respected company involves both financial outperformance and a focus on helping society. We are scaling our focus on climate adaptation in the UK, as we continue to reduce our own impacts through our climate strategy.

We're building partnerships focused on practical actions, and which support the most vulnerable. This year we expanded our 'Resilience Barometer' in the UK which measures how stakeholders view our progress on building resilient communities.



71%

of vehicles in our UK fleet are plug-in hybrid or full battery electric.



8,600+

hours volunteered in support of local communities.

Our approach to climate:

Our five-point strategy focuses on managing our own business impacts and supporting the transition to a low GHG economy.



Our approach to social impact:

Our strategy focuses on building climate resilient and economically resilient communities along with accelerating employee generosity.



In 2023, we:

- ✓ Delivered the first year of our partnership with Gloucestershire Wildlife Trust, investing in nature-based interventions to help limit the impact of flooding, improve the resiliency of local communities and protect local habitats.
- ✓ Committed to a two-year partnership with UK Youth supporting young people in the North West of England to build their employability skills and boost social mobility.
- ✓ Harnessed the generosity and enthusiasm of employees to support the most vulnerable in society, contributing over 8,600 volunteer hours and raising over £260,000 for local causes.
- ✓ Directly contributed £1.24m to charitable initiatives, supporting causes such as conservation, education, food poverty, and mental and physical health.
- ✓ Made progress on our commitment to halving operational emissions by 2030, by continuing the adoption of EVs into our UK fleet and sourcing nearly 100% of our office-based electricity from renewable sources.
- ✓ Empowered colleagues to take two learning modules on climate change as part of a broader climate change education journey to understand impacts on our business and communities.
- ✓ Committed to Flood Re's 'Build Back Better' scheme, which incentivises preventative actions including the installation of property flood resilience measures when repairing properties.
- ✓ Supported the growth of clean technologies critical to a low-GHG-emissions future through our product offering and expertise.

 [Find out more in the **Intact Social Impact & ESG Report 2023**](#)



“It’s fantastic to be able to demonstrate to individuals and communities the role they can play in tackling the impacts of climate change. Each individual action helps us all, and ultimately builds more resilient places where communities can enjoy a closer relationship with nature.”

— **Andrew McLaughlin, CEO,**
Gloucestershire Wildlife Trust



Embedding Environmental, Social and Governance (ESG) through our everyday actions

How we do things is just as important as what we achieve. Our Values are at the heart of everything we do and this extends across our value chain.

We work with our stakeholders to understand and manage risks, establish standards and monitor progress.

In 2023, we:

- ✓ Continued embedding our Low Carbon Policy supporting the transition to a low carbon economy by targeting 75% of the energy portfolio to be low carbon by 2030. This year 61% of our energy portfolio was low carbon.
- ✓ Engaged with suppliers on topics including human rights, environmental impact, data protection and business ethics, while continuing to embed our Supplier Code of Conduct in contracts.
- ✓ Improved our cyber security framework to boost our ability to counteract potential threats. We have improved guidance for our teams, tested colleague awareness through regular phishing exercises and responded to the changing digital perimeter of our business.
- ✓ Contributed to policy dialogue and discussions through our memberships of organisations including the Association of British Insurers, Insurance Ireland, the International Underwriters Association, TheCityUK and ClimateWise.

 Find out more in the [Intact Social Impact & ESG Report 2023](#)

