



Title	Group Corporate Responsibility Statement
Owner	Group Head of External Communications
Key Contact	Corporate Responsibility Manager
Version Number	1.00
Document ID	N/A
Primary Audience	Employees, investors and sustainability indices

The objective of this policy is to provide a framework for Corporate Responsibility within RSA.

The aim is to be able to monitor, improve and communicate progress to internal and external stakeholders.

A. Context

1. Introduction

At RSA we take our responsibility to manage the way our business affects the environment, people and communities seriously. Fundamentally, that means behaving responsibly and ethically as individuals and as a company.

As a major insurer of commercial, industrial and individual risks, we have the opportunity to use our influence adding value to society while delivering commercial benefits. RSA has reported on environment and corporate responsibility since 1999.

Corporate Responsibility is the process by which a company integrates environmental and social concerns across its operations and interactions with stakeholders.

Our approach to corporate responsibility is based on our business principles and brand beliefs, which underpin everything we do and how we interact with stakeholders. These are supported by policies in key areas such as:

- Environment
- Community
- Human Rights

We focus on three strategic key themes across the Group: the environment and climate change, safety

and social inclusion.

2. Scope

This Policy applies to all RSA operations, including wholly or majority owned subsidiaries and associated companies where RSA has management control.

3. Out of Scope

4 Risk Appetite Alignment

- The Group has no appetite for material breaches, significant fines, and other enforcement actions.

B. Mandatory Requirements

5. Policy Requirements

Statement of Principles

- RSA will strive to continually improve environmental performance and reduce our direct and indirect impacts on climate change in accordance with our [environmental policy](#).
- RSA will endeavour to provide active community programmes for employees to participate in and engage local communities where we operate in accordance with our [community policy](#).
- RSA will work towards ensuring the principles of human rights are upheld in our operations and look to work with suppliers and business partners who share our principles in their operations and supply chain in accordance with our [human rights policy](#).
- RSA seeks to provide our customers with the best insurance products and excellent customer service while focusing on ways our products and services can contribute further to society.
- RSA will aim to work with suppliers to improve the social and environmental impact of our purchases across the lifecycle of products and services.
- RSA will engage and communicate with relevant stakeholders. We seek to work with peers and business partners and participate in public policy debates to further responsible behaviour.
- RSA will ensure CR strategy, approach and performance is reviewed at a minimum twice annually by the Group Executive Committee and annually by the Board.
- RSA will communicate its principles externally independently verifying content on an annual basis via the Annual Report & Accounts, CR Report and corporate website.

6. Responsibilities

The **Chief Executive/Managing Director** of each Region and Country **must** ensure that:

- a) programmes are designed and implemented to achieve stated principles in each region or country
- b) progress against these principles is reported annually to the Group Corporate Responsibility Manager via the designated responsible person.

Corporate Responsibility Managers (or relevant professional with responsibility for coordinating within each Region/Country) **must** ensure that for their own area of responsibility:

- a) programmes, objectives and targets are set and progress reported in accordance with the [RSA Group Environmental Policy](#).
- b) programmes, objectives and targets are set and progress reported in accordance with the [RSA Group Community Policy](#).
- c) programmes, objectives and targets are set and progress reported in accordance with the [RSA Group Human Rights Policy](#).
- d) core business lines, procurement, business partners and other stakeholders integrate social and environmental concerns into products and services where reasonably possible.
- e) communications and engagement with employees is carried out throughout the year to achieve targets and objectives and to allow input from employees.
- f) quarterly environmental data and annual reporting of other CR related KPI's and commentary is provided to GCC.
- g) the external facing policy in Appendix A is published on local internet sites or linked to the corporate website Corporate Responsibility homepage.
- h) publish Corporate Responsibility information on the local intranet site linked to this policy on the Group risk policy site and Group Corporate Responsibility site.

Managers (with relevance to function) **must** ensure that:

- a) Support is given to achieving Corporate Responsibility programmes, objectives and targets to help drive sustainable profitable performance while benefitting society and the environment.

All employees **must** be communicated to and made aware of their role in helping make RSA a responsible organisation.

C. Supporting Materials

Material	Source
Group Environmental Policy	Web link tbc
Group Community Policy	Web link tbc
Group Human Rights Policy	Web link tbc
RSA Corporate Responsibility Report 2007	http://rsaworldwide/Intranet/singlecont.nsf?OpenDatabase&home=CR
RSA Corporate Website Corporate Responsibility Homepage	http://www.rsagroup.com/rsa/pages/responsibility

D. Contact Points for Queries or Guidance:

Group Corporate Responsibility Manager James Wallace 0207 111 7289

Email: CorporateResponsibility@RoyalSunInt

Local Corporate Responsibility contacts are available on the Group Corporate Responsibility Intranet (see link above) and in Annual Corporate Responsibility Report (see link above).

Version Control/History

Version No.	Author	Approval Date	Effective Date	Status/Comments
1	JW			

Appendix A – External Policy Statement

RSA Corporate Responsibility Policy Statement

Background

At RSA we take our responsibility to manage the way our business affects the environment, people and communities seriously. Fundamentally, that means behaving responsibly and ethically as individuals and as a company.

As a major insurer of commercial, industrial and individual risks, we have the opportunity to use our influence adding value to society while delivering commercial benefits. RSA has reported on environment and corporate responsibility (CR) since 1999.

CR is the process by which a company integrates environmental and social concerns across its operations and interactions with stakeholders.

Our approach to CR is based on our business principles and brand beliefs, which underpin everything we do and how we interact with stakeholders. These are supported by policies in key areas such as:

- Environment
- Community
- Human Rights

We focus on three strategic key themes across the Group: the environment and climate change, safety and social inclusion.

Scope

This Policy applies to all RSA operations, including wholly or majority owned subsidiaries and associated companies where RSA has management control.

Statement of Principles

- RSA will strive to continually improve environmental performance and reduce our direct and indirect impacts on climate change in accordance with our [environmental policy](#).
- RSA will endeavour to provide active community programmes for employees to participate in and engage local communities where we operate in accordance with our [community policy](#).
- RSA will work towards ensuring the principles of human rights are upheld in our operations and look to work with suppliers and business partners who share our principles in their operations and supply chain in accordance with our [human rights policy](#).
- RSA seeks to provide all our customers with the best insurance products and excellent customer service while focusing on ways our products and services can contribute further to society.
- RSA will aim to work with suppliers to improve the social and environmental impact of our purchases across the lifecycle of products and services.
- RSA will engage and communicate with relevant stakeholders. We seek to work with peers and business partners and to participate in public policy debates to further responsible behaviour.
- RSA will ensure CR strategy, approach and performance is reviewed at a minimum twice annually by the Group Executive Committee and annually by the Board.
- RSA will communicate its principles externally independently verifying content on an annual basis via the Annual Report & Accounts, CR Report and corporate website.

Andy Haste – Group CEO

(Next review date: 5/8/2009)