



A year in review:

RSA and 123.ie's 2022 Social Impact Report Highlights

In today's society change is a constant. People, businesses and communities need to be able to withstand shocks and unforeseen events and adapt to unexpected challenges. We see an opportunity to draw on our business strengths to help people and communities respond to these changes.



Our purpose is to help people, businesses and society prosper in good times and be resilient in bad times.

RSA and 123.ie 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.

Our Values guide us in everything we do. We use our scale, resources and expertise to live our Value of Generosity and help others in times of crisis.

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 customers are our **ADVOCATES**

How we define and measure our success starts with our customers—helping customers get back on track is why we're here. Our customer policy guides how we provide an outstanding customer experience and ensure good customer outcomes. Being Customer-driven is one of our Values.

In 2022, we:

- ✓ Created a dedicated Vulnerable Customer team to focus on driving improvements in customer experience, with a specific focus on our more vulnerable customers.
- ✓ Ran a month-long awareness campaign for employees to educate them on customer vulnerabilities—training was completed by 74% of our employees
- ✓ Created a Vulnerable Customer Hub, providing a single location for employees to access resources and guidance on how to support vulnerable customers.
- ✓ Delivered customer experience enhancements including: a new Sign Language Interpreting Service for consumers, condolence cards issuing to recently bereaved customers, and enhanced data capture in relation to identifying vulnerable customers
- ✓ Improved the experience across our digital platforms by focusing on Customer needs and increased opportunities for our Customers to engage with us by introducing new digital channels

 Find out more in the [Intact Social Impact Report 2022](#).

Over **20 future business leaders** participating in third level postgraduate courses through University College Cork.



Our employees completed **23,655 hours** of learning and development



Our people are **ENGAGED**

The key to second-to-none customer experience is our people, who are central to our success. We know they'll be most successful when they're engaged. That's why we invest in their development and create a fair, inclusive and accessible workplace where everyone feels valued, respected and heard.

In 2022, we:

- ✓ Established a Capability Build team to enhance career development for our employees including introducing a new onboarding experience, and Future Fit academies to give our employees experience of working in different parts of the business.
- ✓ Launched our partnership with Business in the Community's EPIC programme—Employment for People from Immigrant Communities, hiring six people from

the programme into the business, and conducting an employment workshop.

- ✓ Continued our partnership with Trinity Centre for People with Intellectual Disabilities taking on two interns, and running three employment workshops for first year students.
- ✓ Launched a new Career Break policy. Employees with three or more year's continuous service can take up to twelve months unpaid leave to undertake further education, care for a dependent not covered by parental leave or simply take a sabbatical for example to do voluntary or charity work, travel, fulfil a lifetime dream or ambition.

 Find out more in the [Intact Social Impact Report 2022](#).



Our company is one of the MOST RESPECTED

We're focused on building climate and economically resilient communities and accelerating employee generosity. We're building partnerships focused on practical actions that help build resilience to severe weather events, and take a whole-of-society approach to tackling poverty and inequality.

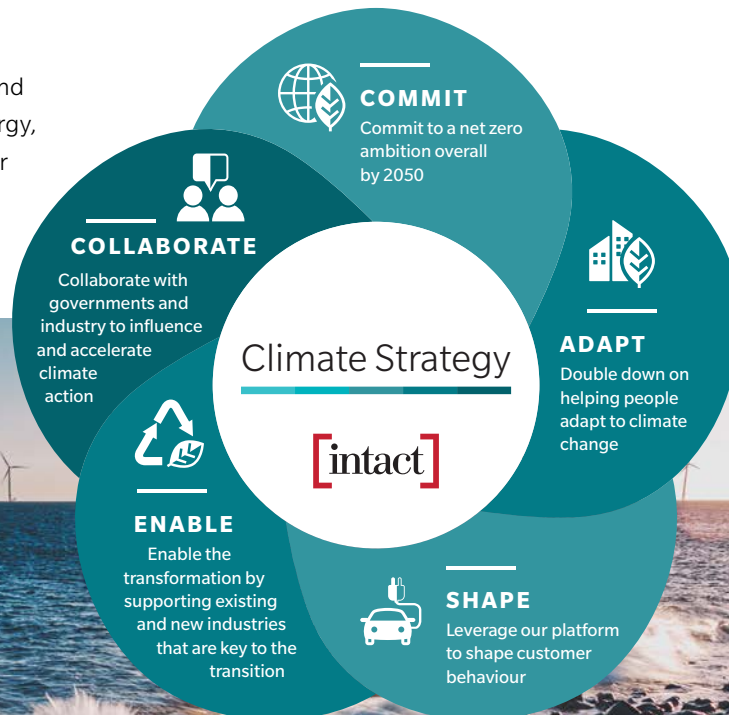
In 2022, we:

- ✓ Launched our five-part climate strategy to manage our own business impacts and support the transition to a low carbon economy.
- ✓ Worked with Government, the Office of Public Works (OPW), and Insurance Ireland to provide flood coverage in areas where remedial works have been carried out.
- ✓ Committed to a strategic accelerator to cement our number one position in Ireland in providing insurance to renewable energy, recognising the importance of this sector not just to climate, but also to Ireland's economic and energy resilience.

- ✓ Contributed to community well-being and resilience—volunteering for our main charity partner Barnardos at its Millbrook Centre in Tallaght—and fundraising €106,000 for good causes.
- ✓ Our CEO is Co-Chair of the Central Bank of Ireland's Climate Risk and Sustainable Finance Forum, tasked with building a capacity roadmap for the financial sector in Ireland with official, regulatory, political and sectoral stakeholders.



Find out more in the [Intact Social Impact Report 2022](#).



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 2022, we:

- ✓ Sourced and implemented 100% renewable electricity in all offices (Dublin, Belfast, and Galway).
- ✓ Reduced our office footprint by 22% since 2019 with a further 50% reduction in train for our Dublin office.
- ✓ Assessed where we can reduce electricity and gas consumption, as well as identifying ways to reduce consumption in the form of an upgraded Building Management System (BMS) in our Dublin office.
- ✓ Continued our policy of 'repair over replace' for claims, repairing 963 windscreens and avoiding 15.5 tonnes of glass waste.
- ✓ Signatory to Business in the Community's Low Carbon Pledge committing to work towards setting science-based emission reduction targets.
- ✓ No. 1 insurer of Renewables in Ireland.



Find out more in the [Intact Social Impact Report 2022](#).