



A year in review:

RSA and 123.ie's 2023 Social Impact & ESG 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.

We are a purpose-driven company based on values and a belief that insurance is about people, not things. Our strategic objectives 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 customers are our **ADVOCATES**

How we define and measure our success starts with our customers—helping customers get back on track is why we are 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 2023, the following was undertaken:

- ✓ We worked as a dedicated Vulnerable Customer team to focus on driving improvements in customer experience, with a specific focus on our more vulnerable customers.
- ✓ The Assistant Decision-Making Act horizon training module was rolled out to all 123.ie employees with a completion rate of 95.4%.
- ✓ We had an external Speaker; a Customer Experience Manager specialising in Vulnerable Customers conduct a company-wide webinar on the different tool kits available to agents on handling Vulnerable customers.
- ✓ Metrics measuring vulnerable customer experience were developed for Complaints, Voice of the Customer and Quality Assurance to help us understand how we can help Vulnerable customers navigate their journey with us.
- ✓ Integration of new legislation called “The Assisted Decision-Making Act” into our business processes and the roll out of training on the introduction of the Act.



Over **23 future business leaders** participating in third level leadership courses through University College Cork.

Our employees completed **16,805 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 2023, we:

- ✓ Rolled out our first inclusio Diversity Equity and Inclusion training and employee survey with 78% of our employees participating in 3 weeks of training in July 2023. inclusio is a science-based, data-led culture tracking platform which provides unrivalled data, insights, and expert support to help us enhance culture, attract, and retain top talent and inform decisions to become an even more diverse and inclusive employer. These insights provided us with a deep dive into our DEI metrics across gender, ethnicity, neurodiversity, culture, and inclusion and has informed our DEI strategy action plan moving forward in 2024.
- ✓ Continued the progressive work across our Capability Build team to further enhance career opportunities for our employees through refreshed career development plans, the introduction of new leadership academy training and continuing initiatives such as our Future Fit academies to give our employees experience of working in different parts of the business.

- ✓ Continued our partnership with Business in the Community's EPIC programme—Employment for People from Immigrant Communities, widening our talent acquisition pool and supporting the organisation through conducting employment interview skills workshops.
- ✓ Continued our partnership with the Trinity Centre for People with Intellectual Disabilities taking on an intern for a 6-month period and facilitating onsite workshops with students and potential future candidates.
- ✓ Launched additional new people policies such as the Menopause Policy and the Extended Carers leave to further support our employees across new and different life stages.



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 2023, we:

- ✓ Continued to roll out 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.
- ✓ Reduced our business air travel by 95% in comparison to 2019.
- ✓ Contributed to community well-being and resilience—supporting our charity partner Barnardos across several initiatives in 2023 including Give as You Earn employee contributions, volunteering, and fundraising projects.

Our CEO is Co-Chair of the Central Bank of Ireland's Climate Risk and Sustainable Finance Forum. This forum has been tasked with building a capacity roadmap for the financial sector in Ireland with official, regulatory, political, and sectoral stakeholders.



Commit
Commit to a net zero ambition overall by 2050

Collaborate
Collaborate with governments and industry to influence and accelerate climate action

Adapt
Double down on helping people adapt to climate change

Climate Strategy

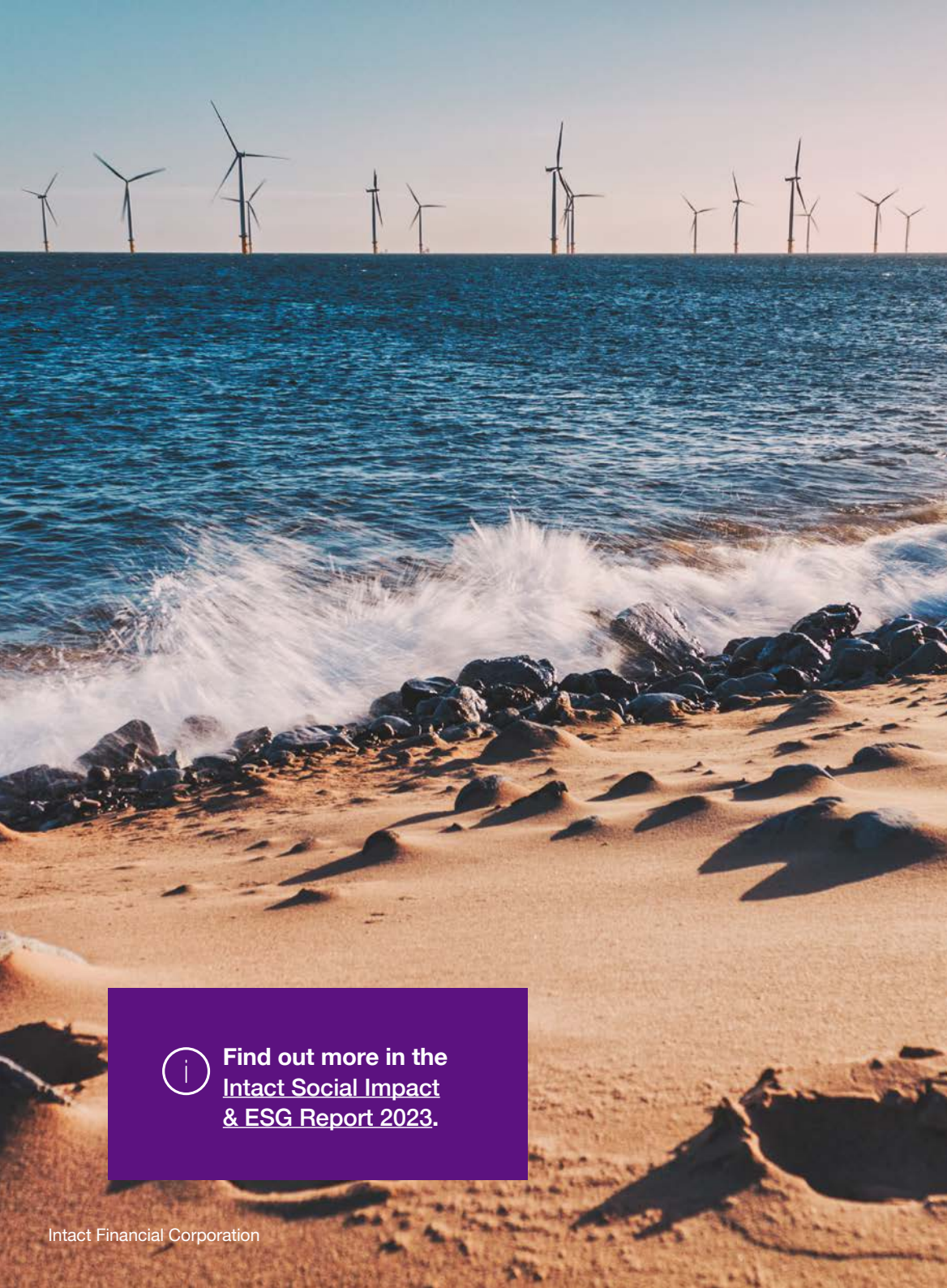


Enable
Enable the transformation by supporting existing and new industries that are key to the transition

Shape
Leverage our platform to shape customer behaviour



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



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:

- ✓ Sourced and implemented 100% renewable electricity in all offices (Dublin, Belfast, 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 450 windscreens and avoiding 7.2 tonnes of glass waste.
- ✓ Signatory to Business in the Community's Low Carbon Pledge committing to work towards setting science-based emission reduction targets.
- ✓ One of the leading insurers of Renewables in Ireland.



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