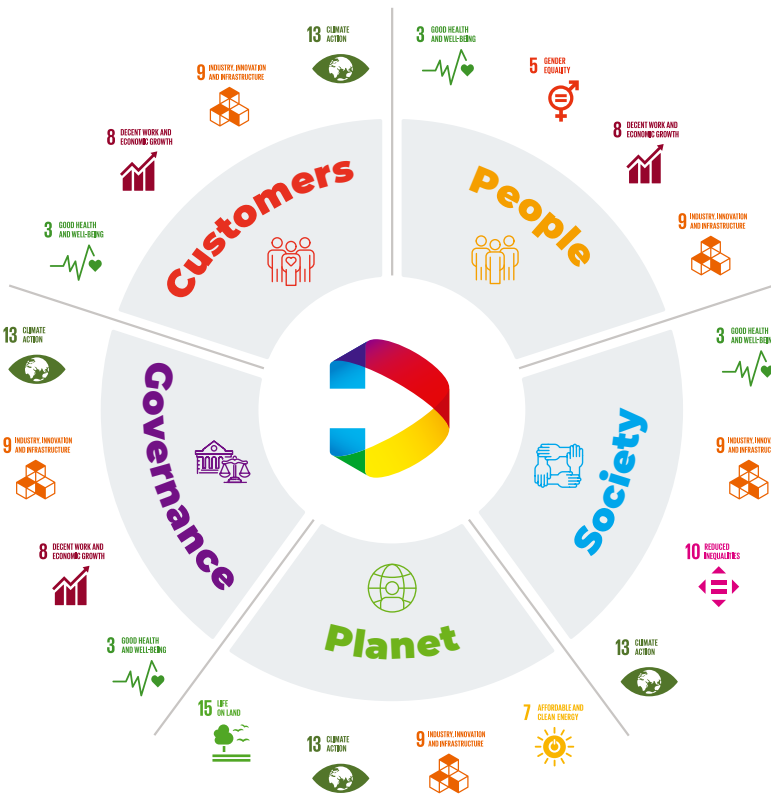


Building a sustainable future



We stand for insurance excellence because positive customer outcomes mean we can grow our business



We stand for being a diverse and inclusive employer because attracting and retaining talented people powers our business forward



We stand for being rooted in our communities because when they flourish so does our business



We stand for a greener planet because we're all in it together, it's our responsibility, and tackling climate change benefits our business, our people and society



We stand for a competitive and strong financial services sector because it's essential to being successful

In 2022, we continued to put in place sustainable initiatives to strengthen the business, whether it's being brilliant for customers, being an inclusive employer, giving back to our communities, protecting the planet or maintaining high standards of governance. The wheel on the previous page highlights how our five pillar Sustainability Strategy aligns to the United Nations Sustainable Development Goals ("SDGs") and the table below shows material issues which take into account our broad range of stakeholders.

Goals	Material issues	2022 outcomes
Earn our customers' trust by demonstrating how we are acting in their interests	<ul style="list-style-type: none"> – Deliver great service – Communicate clearly and openly – Protect customers' data – Harness data and technology – Innovate sustainable products and services 	<p>All of our front-line staff of more than 5,000 received vulnerable customer training which was nominated for a Learning and Performance Institute award</p> <p>More than 5,000</p>
Encourage a culture that celebrates difference and empowers people so that they can thrive	<ul style="list-style-type: none"> – Develop a diverse and inclusive workforce – Uphold good labour standards – Support employee wellbeing – Maximise employee engagement – Train and develop our people 	<p>Ranked 20th on the Inclusive Top 50 UK Employers List</p> 
Use our expertise to improve outcomes for society and the communities we serve	<ul style="list-style-type: none"> – Improve social mobility – Increase road safety – Drive financial inclusion – Contribute to local economic development 	<p>Through our Community Fund we engaged with 500 students to help younger people with their careers</p> <p>500</p>
Protect our business from the impact of climate change and give back more to the planet than we take out	<ul style="list-style-type: none"> – Reduce our climate change impact – Reduce waste and optimise resources – Advance the low-carbon transition – Adapt to climate change 	<p>The Science Based Targets initiative approved our carbon-reduction plans</p> 
Look to the long term for our stakeholders, build a reputation for high standards of business conduct and develop a sustainable business	<ul style="list-style-type: none"> – Control executive pay – Build strong Board governance – Manage our supply chain responsibly – Tax strategy and transparent disclosure – Invest responsibly 	<p>We were awarded a Fast Payer Accreditation Award by Good Business Pays, recognising our role in supporting our suppliers</p> 