

A young red fox cub stands in the center-left of the frame, looking directly at the camera. The cub has reddish-brown fur on its head and back, and lighter, greyish-brown fur on its chest and legs. It is standing on a ground covered with brown, dry leaves and some green grass. The background is a soft-focus forest with green foliage and brown leaves.

Hastings

Growing Sustainably

Hastings Group
2024 Sustainability Report

We're one of the leading general insurance providers to the UK market, with a simple and straightforward approach to car, van, bike and home insurance and personal loan products. Our commitment is to provide excellent service to our customers, however they choose to interact with us.

Our ambitious growth plans are being delivered through digital leadership, embracing new technology, and investing in our colleagues, customers, company and community.

Hastings Group ("Hastings", "Company", "Group") comprises the ultimate UK parent entity Hastings Group (Consolidated) Limited and its wholly owned subsidiaries, including its two main insurance operating businesses; Hastings Insurance Services Limited (trading as Hastings Direct) in the UK, and Advantage Insurance Company Limited in Gibraltar, and its personal lending business in the UK, Hastings Financial Services Limited (trading as Hastings Direct Loans). This report refers to activities conducted at the operating level.

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Cover photo credit - Hastings colleague, Jon Lockwood

Growing sustainably for a positive future

I take great pride in our colleagues continuing to be the driving force behind our ambitious plans of growing sustainably by working to support each other, our customers and our communities for a positive future.

Hastings has delivered a strong set of results in 2024, and we've had some great growth as a company, allowing us to save more customers more money on their insurance than ever before.

We remain focussed on being there for customers when they need us, ensuring our colleagues have the skills and support they need to deliver great customer service, investing in a fun, inclusive culture, whilst having a positive impact on the wider community, local charities, and the environment.

Our ongoing investment into digital and customer service capabilities has continued, driving higher net promoter scores, lower complaints, and higher than market average customer retention rates. Through our advanced anti-fraud capabilities and cyber security we work diligently to ensure data security for all.

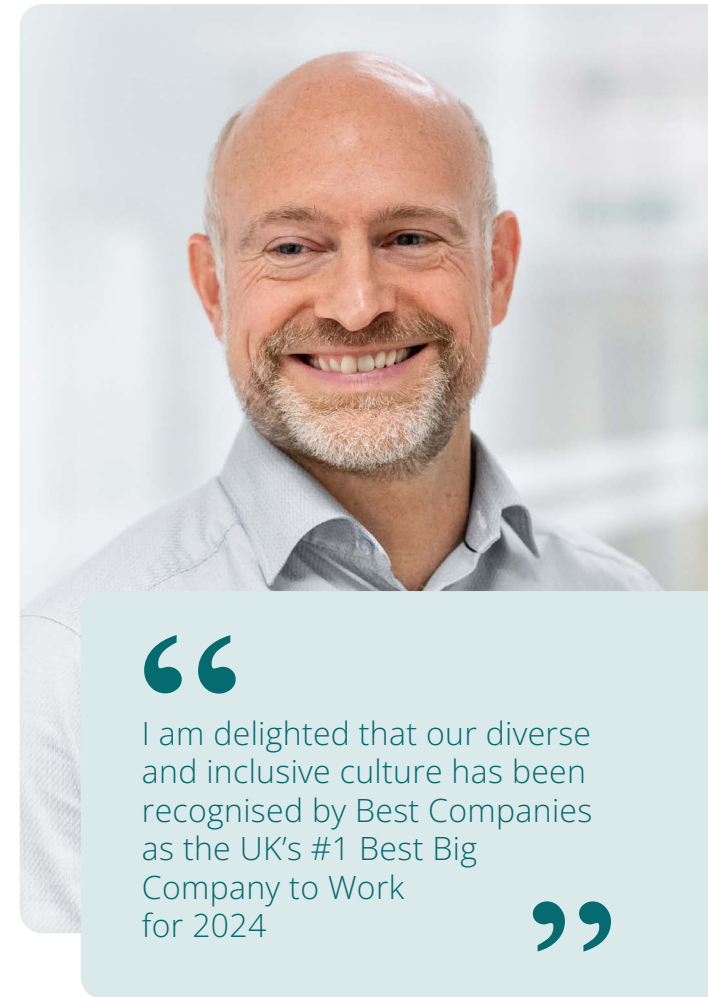
We've made great progress against our sustainability agenda, with our near-term targets validated by Science Based Target initiative (SBTi) during the year, as well as achieving an 84% reduction in our scope 1 and 2 operational emissions through procuring 100% renewable energy*. We continue to reduce the carbon intensity of our investment portfolio which exceeded the 6% reduction target, in line with our longer term (2023) 50% reduction target. We're committed to operating in a sustainable and ethical way, reflected in Hastings becoming signatories of the United Nations Global Compact (UN Global Compact) during 2024, and we continue to make contributions to the United Nations Sustainable Development Goals (UN SDGs) along with environmental partnerships and our community programme to have a positive impact on wider society.

None of this could be achieved without the dedication of our colleagues, who regularly go above and beyond to turn our ambitions into reality. The inclusive and diverse culture we promote and encourage enables our colleagues to be themselves at work. I am so proud that in recognition of this and other key initiatives, Best Companies named Hastings as the UK's #1 Best Big Company to Work for 2024 in their national awards. This is a real testament to the 4Cs culture that we've built together, allowing us to feel that we all belong, can thrive and have fun.

Hastings recognises the government's ongoing development of sustainability standards, as well as the focus on reducing the cost of insurance for households. In particular we welcome any efforts to improve road safety, tackle the drivers of rising claims costs, reduce vehicle theft and to address the ongoing problem of insurance fraud.

I am grateful for the efforts and continued commitment of all Hastings colleagues in helping to embed our core values into everyday life, delivering the best outcomes for our customers, communities and the environment to ensure we can continue to grow sustainably for a better future.

Toby van der Meer
Chief Executive Officer



*in our Bexhill and Leicester offices

Growing sustainably through our 4Cs and four areas of focus

Being a good company is at the heart of everything we do. Through our 4Cs framework and areas of focus, we're committed to growing our business sustainably and ethically for a brighter future.

By empowering our colleagues through promotion and celebration of diversity, inclusivity and wellbeing, and by providing them with the knowledge, tools, and opportunities to develop and succeed, we ensure our customers will be well-supported with great products, quality services and good outcomes. We believe this is key to remaining competitive whilst growing in a profitable and sustainable way, allowing us to continue investing in our communities, society and the environment.

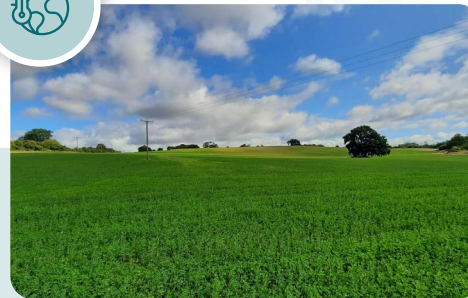
Through working together on our four areas of focus, we can collectively drive change and have a greater impact across our 4Cs.



Valuing our colleagues and customers
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Valuing our colleagues

#1
Big Company

Best Companies #1 Big Company to Work For 2024 and 3 Star rating



33%
of senior roles held by women



64
colleagues enrolled on graduate and apprenticeship schemes



700
colleagues

attended Wellfest, receiving flower seed festival wristbands to take home



82%
of colleagues feel they can be themselves at work



Valuing our customers

55%
of customers

made policy changes via our app which has more than six million downloads



Improved customer satisfaction shown in Net Promoter Score



New digital app for vehicle write offs improves customer experience

New Hastings home claims drying team means fewer visits and faster fixes

£65m

Over £65m of fraud identified and prevented





Supporting our communities

£78,000

Over £78,000 raised by colleagues for 35 good causes



13,000

hours

volunteered by colleagues via community days



239 students

attended our FutureReady mentoring programme

59

children and young people

attended environmental education sessions funded by Hastings



£100,000+

More than £100,000 raised for Pink Ribbon via InsurePink product and charity golf day



Funded the building of 24 toilets in developing countries through the Toilet Twinning scheme



109

trainee teachers

supported through Teach Earth programme

Freshwater Watch project launched for water quality monitoring of local water bodies





Reducing our environmental impact



100%

renewable energy

contracts in our Bexhill and Leicester offices

84%

reduction

in Scope 1 and 2 emissions



Near-term reduction targets for operational and investment emissions validated by Science Based Target initiative (SBTi)



1,500

trees planted

as a result of customers opting to plant a tree instead of taking a courtesy car - 3,900 since launching in 2022



37,000kgCO₂e

Over 37,000 kgCO₂e saved by using recycled 'green parts' in our repairs* - that's the same as driving 164,000 miles in an average car**



Increased and improved our Scope 3 emissions data capture supporting more accurate carbon calculations

Dedicated Go Green Fair held to raise colleague awareness of sustainability goals and activities



Carbon footprint on in-house canteen menus, supporting sustainable choices

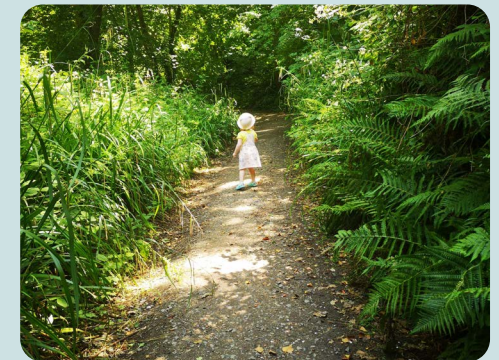


Photo credit - Hastings colleague Richard Phillips

* Based on our supplier's calculations ** Based on OpenCO2.net



Operating responsibly

AA
ESG score

AA MSCI rating maintained for investments*



Testing use of AI technologies to harness opportunities in a safe and effective way



2,000
desktop surveys

Invested in technology enabling over 2,000 desktop surveys in home claims, reducing visits to properties

Implemented a Supplier Code of Conduct, supporting supply chain sustainability and alignment to goals



Enhanced information security programme raising colleague awareness and engagement

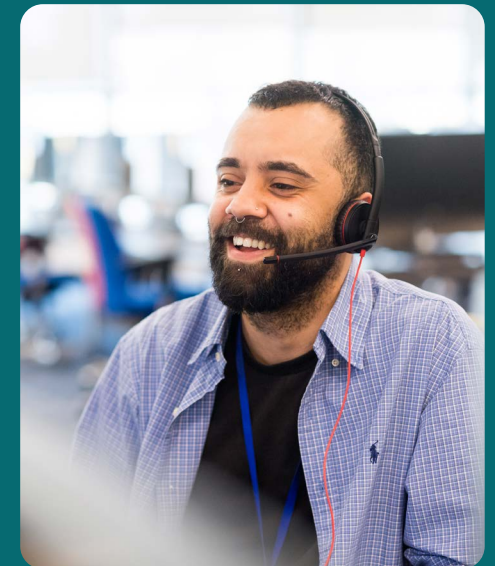


Hastings became a member of UN Global Compact

6%



Maintained our annual carbon intensity reduction target of 6% on our investment portfolio



* MSCI is an investment research firm - Powering better investment decisions – MSCI

Contribution to global goals

We value the importance of aligning our aims and objectives to wider sustainability initiatives, standards and values.

UN Global Compact

We are pleased to have become a signatory of the United Nations (UN) Global Compact this year. This means operating in ways that meet fundamental responsibilities in the areas of human rights, labour, environment and anti-corruption. By incorporating the Ten Principles of the UN Global Compact into our strategies, policies and procedures, and establishing a culture of integrity, we can demonstrate how we uphold our responsibilities to people and planet, and set the stage for long-term success. For an overview of how we align to the Ten Principles, please see appendix 1.

UN PRI























During 2022 we became a signatory to the United Nations Principles for Responsible Investing (UN PRI), and all of the financial institutions with which we work are signatories to the UN PRI, demonstrating their ongoing commitment to responsible investing. We consider their responsible investment policies and their approach to responsible investment as part of our appraisal process. Please visit our Group site [here](#).



*Photo credit –
Hastings colleague,
Laura Walsgrove*

UN SDG Mapping

In 2015, the United Nations launched 17 Sustainable Development Goals to help end poverty, improve health and education, reduce inequality and tackle climate change, by 2030. Mapping our sustainable activities against the UN SDGs helps us make sure we are supporting global goals. Whilst we aim to contribute in some way to all 17 goals (see Appendix 1), we've had the greatest impact on the following over the last 12 months:

UN SDG	Description	Hastings Activity	Sustainability Area of Focus
	Ensure healthy lives and promote well-being for all at all ages	<ul style="list-style-type: none"> • Extensive wellbeing programme • Colleague mental health app • Participation in the Toilet Twinning scheme • Health and wellbeing charity partnerships and fundraising 	 Valuing our colleagues  Supporting our communities
	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	<ul style="list-style-type: none"> • Early Careers and Talent Development programmes • Future-ready mentoring programme • Supporting Earthwatch 'Teach Earth' programme • Green Ambassador network 	 Operating responsibly  Reducing our environmental impact  Valuing our colleagues  Supporting our communities
	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	<ul style="list-style-type: none"> • Inclusion Council • Career and Talent development programmes • Best Companies #1 Best Big Company 2024 • 30% Club 	 Valuing our colleagues  Operating responsibly
	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	<ul style="list-style-type: none"> • Supplier Code of Conduct launched • Improved customer accessibility to services • Scope 3 emissions data strategy implemented • Sustainability risk and opportunities assessment 	 Operating responsibly  Valuing our customers  Reducing our environmental impact
	Take urgent action to combat climate change and its impacts	<ul style="list-style-type: none"> • Certified Carbon Neutral for 5th year • Science Based Targets submitted and validated by SBTi • Waste Working group established • Supplier ESG due diligence assessment enhanced 	 Operating responsibly  Reducing our environmental impact
	Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development	<ul style="list-style-type: none"> • Became a UN Global Compact signatory • Signed up to Earthwatch Freshwater Watch • Supporting local environmental education programme • Supported sustainable solutions in developing countries 	 Operating responsibly  Reducing our environmental impact  Supporting our communities

Aligned to UN SDG



Valuing our Colleagues

Our colleagues mean a lot to us, and we believe it's important to invest in their talents, providing them with the tools and knowledge to succeed. In recognition of this, we offer an extensive rewards, benefits and wellbeing programme, alongside training and development opportunities for those in any stage of their career. The inclusive and diverse culture we promote and encourage enables our colleagues to be their true and best selves at work, supporting each other to deliver great outcomes for our customers.



82% of colleagues feel they can be themselves at work

Wellbeing

Our comprehensive wellbeing programme provides a wealth of support for colleagues when they need it the most. In 2024, the wide variety of events, awareness activities and educational campaigns continued to grow. We also expanded our existing groups and communities, as well as increased accessibility and availability of resources and tools.

Wellness campaigns

Mental and emotional health continues to be a focus area, with a number of campaigns run throughout the year, including Time to Talk Day, Stress Awareness Month, Mental Health Awareness Week, Suicide Prevention and World Mental Health Day. The wellbeing team also supported a number of key awareness campaigns, such as International Women's Day, International Men's Day, World Menopause Day and Veganuary.

Wellfest 2024: Resilience through self-care

Wellfest made a return for 2024, seeing the company's wellbeing and rewards providers, local charities and wellness organisations that work in our communities attend the event at our main offices. This year's theme was 'resilience through self-care', providing colleagues with additional tools and techniques to take control of their health and wellbeing and live healthy, happy lives, both in and outside of the workplace in a way that's right for them. Insight was provided into the many resources available within the wellbeing and rewards programmes. Over 700 colleagues attended the event across both sites, with Wellfest set to become a regular feature of the annual events calendar.



Introduction



2024 Highlights



Global Goals



Valuing colleagues and customers



Supporting our communities



Reducing our environmental impact



Operating responsibly

Connected communities

We recognise that working in a hybrid way has changed the way we connect with people and for some colleagues, community and contact plays a key role in their wellbeing. In 2024, we set up three new community groups, providing the opportunity to meet and converse with other colleagues in dedicated safe spaces, including:

- **Men's Community Hub:** Launched in 2024, the Men's Community Hub is a new internal network, run by men, for men that helps members through signposting relevant resources and providing them with an outlet to talk and listen, whilst supporting their mental fitness.
- **Menopause support:** We introduced a 'Back to Basics' workshop as part of the programme, available to all Hastings colleagues. Menopause support continued to grow from strength to strength throughout 2024, alongside monthly cafes being hosted with focused discussion forums, including sleep, Hormone Replacement Therapy and stress as the most popular topics.
- **Men's listening & talking groups:** This newly launched group provides Hastings' male colleagues the opportunity to support one another by having open and honest discussions around their mental fitness.

Mental Health First Aiders

Our network of 52 Mental Health First Aiders (MHFAs) continue to play a key role in supporting our colleagues, and help to deliver the aims of our mental health strategy. We know the positive impact our MHFAs have here at Hastings, in a role that's additional to their day job, and we're really pleased that 16 colleagues took the opportunity to complete the Royal Society of Public Health MHFA Level 3 qualification.

Wellbeing Champions

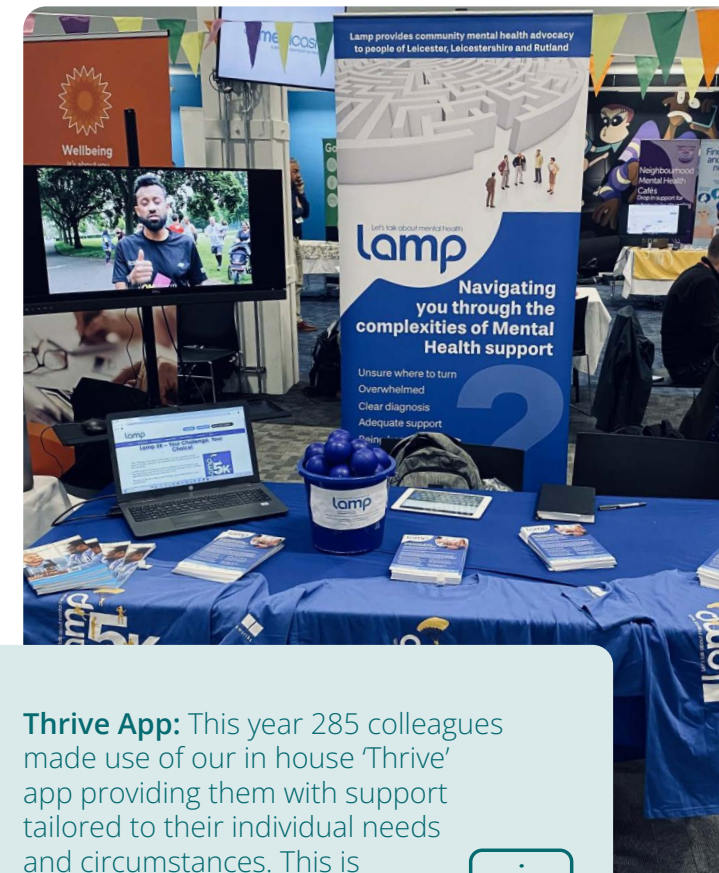
Wellbeing Champions continue to be positive ambassadors for our colleagues by being a key contact within their business areas, offering peer-to-peer support and promoting the various tools and resources within the wellbeing and rewards programmes.

The Wellbeing Champion development programme has been created specifically with our champions in mind by providing a clear learning pathway. At the end of 2024, we had over 65 champions and more than half have fully completed the programme, which aims to give them the confidence to support and signpost their colleagues in a number of wellbeing matters, resulting in well-informed teams that give colleagues a chance to make considered choices on health and wellbeing in order to live their lives, both at work and home, to the full.

Tools and resources

We feel it's important to provide colleagues with tools they can use independently to support with their health and wellbeing.

- **Nudge:** Investment in financial wellbeing continued with Nudge in 2024 with our provider offering several webinars covering a range of subjects, including support for colleagues within the LGBTQIA+ community, graduates, early, mid and late careers, and highlighting campaigns such as debt and pension awareness weeks.
- **Colleague Assistance Programme (CAP):** This programme offers all our colleagues access to free, confidential advice and support on any of life's worries and issues 24 hours a day, 365 days a year. This includes support for dependents, as well as specially designed support for line leaders. Exclusive access to the Wisdom App is available as part of the programme, helping track wellness, improve mental health, and resilience.



Thrive App: This year 285 colleagues made use of our in house 'Thrive' app providing them with support tailored to their individual needs and circumstances. This is available 24/7, 365 days a year and now includes a chat function added for those who prefer to message rather than phone



We all belong

At Hastings, we're committed to a culture of inclusivity and belonging, which is a key element of being a good company; to create a culture where colleagues feel represented and can be themselves at work.

We work hard to attract, retain and develop a diverse and inclusive workforce, which is reflected in feedback from our colleagues with 74% feeling a sense of belonging, 82% feeling comfortable being themselves at work and 84% agreeing that regardless of background, everyone at Hastings has an equal opportunity to succeed.

In April 2024, Best Companies carried out the b-heard survey to measure employee engagement and Hastings was awarded a 3 Star rating, and named as the UK's #1 Best Big Company to Work For at their 2024 national awards ceremony. Hastings was also ranked #1 Best Big Company - London in the regional awards and #1 in the Insurance sector award.



Our Inclusion Council continues to grow, supporting the delivery of change to strengthen our inclusive ways of working through:

- Collaborating to champion the needs of a broader range of colleagues.
- Leading engagement and awareness activities such as Black History Month, Interfaith Week, International Women's Day and Carers Week.
- Reviewing over 20 policies, from Dignity at Work and Baby Loss to Supporting Carers and Colleague Hardship Fund.
- Providing support and guidance to over 40 colleagues who are part of the Carers Community.

We're proud to be a disability confident employer and have maintained this status throughout 2024. As part of our continuous improvement plans, we've progressed recommendations from the accessibility audits carried out, which has helped us in creating a more inclusive environment. This has included improving wayfinding in our Bexhill office between floors and facilities, widening and levelling some access points, providing a short-distance platform lift, and installing additional hearing induction loops in our Bexhill and Leicester offices. Further accessibility improvements are planned for 2025 as we strive to always do better for our colleagues and anyone visiting our offices.

We participate in the Moving Ahead 30% Club and Mission Include cross-company mentoring programmes. 58 colleagues are benefiting from this; 29 mentees each matched with a dedicated mentor, with the Mission Include participants having both 50% female and 50% ethnic representation. This structured mentoring helps colleagues to develop self-awareness, skills and confidence supporting personal development and progression.

Six colleagues were hired through our Generation partnership in 2024. In total, we've hired 19 colleagues into data engineering and analyst roles via our partnership with Generation, a non-profit organisation funded by McKinsey, supporting highly skilled candidates from diverse backgrounds into employment.

For the fifth year running, Hastings remains a signatory of the Women in Finance Charter, and in 2024, 33% of senior roles were held by women, increasing from 30% achieved in 2022, on track to meet our target of 35% in 2025.

Early careers

This year, 25 colleagues enrolled on our graduate scheme, which provides an opportunity for those participating to build on their expertise and for the business to identify promising talent, shaping skills to support future growth. Now in its 13th year, those on the graduate schemes often have the chance to rotate to different business areas and follow a development journey enhancing their skills before moving into a permanent role.

Apprenticeships are a great option to enhance skills and capabilities within the organisation, offering opportunities for colleagues to stretch and build their career journey with us and supporting us with talent planning. This year, 76 colleagues are completing an apprenticeship at Hastings. This ranged from level 2 and 3 courses up to level 6 and 7 (equivalent of GCSE/A-level through to Bachelor's/Master's degrees).

Talent development

Our career development programmes are designed to equip leaders with the skills, knowledge and confidence to support their teams and stakeholders to do the right thing for our customers, facilitate enriched careers at Hastings and achieve great 4Cs outcomes. In 2024, over 700 leaders took part in the Leading for Growth sessions, providing wider business insight and enabling them to put the company ambitions and goals into context within team work plans and objectives.

We believe that all of our colleagues deserve a great leader which is why we're investing in our Leadership Excellence development programme. All leaders in our Customer Operations department have now started this training, which gives them skills and tools to enable them to guide and support their teams in delivering customer excellence.

We continue to provide a comprehensive training programme, including mandatory modules to ensure our colleagues across the entire company keep up to date with current regulations. In addition to this, colleagues are able to take up external training opportunities to further develop and enhance their skills, knowledge and careers.

Focus on finances

Hastings continues to support colleagues by ensuring that the pay and benefits package remains competitive and valued.

This year, we've brought in some new providers, and focused on highlighting what's available to colleagues, helping them get the most out of the resources we provide whilst looking at how we improve flexibility and accessibility throughout the year. A new electric vehicle benefits scheme is being launched in 2025 which will also support our sustainability goals.

We continue to offer benefits that save colleagues money on a variety of daily living costs, including everyday health care,

discounts and cashback on household tech and goods, plus services and experiences that support and promote health and wellbeing. As well as our desktop portal, colleagues can get access to benefits with Your Perks via the Smart Spending mobile app, with real-time weekly offers and discounted vouchers available to purchase and download instantly for on-the-spot savings! In the last 12 months, colleagues have saved on average 4.5% on their shopping, including groceries and other essential items.

Hastings continues to pay a real Living Wage, committing to enable colleagues to make a 5% pension contribution, meaning all colleagues will be paid at least National Living Wage after their pension is deducted. In addition to this, we've made

a commitment that all customer-facing colleagues within our step pay framework will receive on average a 7% pay increase in March 2025

We recognise that occasionally people can experience times of significant financial challenge due to personal circumstances. To provide financial support where needed, we continued to make our Colleague Hardship Fund available. This year, we've contributed over £85,000 for 64 colleagues in their time of need. Applications for a non-repayable grant can be made in complete confidence, and since the scheme started in 2020, nearly 300 colleagues have been supported with over £294,000.





Valuing our Customers

Alongside being a good company, our purpose is to save customers money, help avoid accidents and to be there when they happen.

2024 saw our customer base increase by 11.5% from 3.46 million to 3.86 million. As more people choose us and our products, it's our priority to ensure that each customer gets the same great level of service and good outcomes, and that we do this in a sustainable manner as we continue to grow.

When customers need us, we want to make it as simple and straightforward as possible, providing them with the necessary information and great support in a format and time that is suitable for them. In line with this, we've been developing the options available for customers to make contact with us and strive to continuously improve their experience.

Whilst our aim is that everyone has a great experience with Hastings, we recognise we might not get it right every time. Customer feedback is very important to us and we have dedicated teams working to review feedback and ratings, helping us understand where we get it right and where there's room for improvement.

Accessing our services

We actively review how our products and services are accessed by customers and have introduced several initiatives to improve and enhance customer experience when interacting with us, including:

- Improving our telephone routing options to help guide customers to the right place as quickly as possible, as well as enhancing payment functionality across both digital and telephone journeys, reducing call time.
- A new 'request a call back' function for customers contacting us by phone without waiting in a queue.
- Developing and testing a new messenger channel which guides customers to the contact options which best suit them, providing greater flexibility.

Digital developments

We remain the most downloaded insurance app in the UK with over six million downloads, and over 777,700 customer visits each month on average. In the second half of 2024, over 55% of our customers made changes to their policies digitally, which shows an increased preference for interacting with us in this way, so we've continued to invest in new capability to support those who want to manage their policies and claims through digital channels.

For car customers who have unfortunately experienced an incident and need to notify us, we have our Digital Notification of Loss (DNOL) app, which has seen further enhancements in 2024, including the ability to report more types of loss, such as fire and theft. Colleagues also use the same DNOL app to capture initial claims details reported over the phone, which means both customers

and colleagues alike see the same information, making the journey more consistent and efficient. In addition to the DNOL improvement, the Claims Hub platform provides customers with quick and easy access to upload evidence and documents, including images and videos, and claim for additional items such as child car seats and legal cover. This is much quicker than sending things in by post, and can accept larger files than via email, taking less time for our customers.

Our main development in claims handling this year has been the introduction of the Total Loss app. Once the claim is notified via the DNOL app, it's assessed immediately to see if the vehicle is going to be 'written off'. Our customers can then use the Total Loss app to be guided through supplying the required information, keep updated on progress, receive a valuation offer and be paid, all without needing to phone us. This means customers can manage their claim at a time and pace that suits them, and receive their settlement payment to enable them to get back on the road quickly.



Home improvements

When something goes wrong at home, we want to be there for our customers to get them back to normal as quickly as possible with minimal disruption. This year, we've worked hard to create new ways of working to ensure that when our customers' homes need repairing, we reduce the potential negative impacts as much as possible. This includes:

- A new Home Response Drying Team, consisting of drying technicians, fully equipped vans and state-of-the-art technology, allowing us to install drying equipment with remote monitoring. This means fewer visits to our customers' homes, less intrusion, shortened drying times and repairs starting sooner. This also has an environmental benefit as reduced visits means fewer journeys and related emissions.
- In-house desktop surveyors who are able to check and validate claims from their desks using remote technology. This has enabled over 2,000 surveys from desks using the video and remote scoping tool, removing the need for site visits, as well as reducing environmental impact and disruption for customers.

In further support of reducing our environmental impact, we've taken action to repair carpets over replacing wherever possible, lowering the amount of carpets sent to landfill.

Keeping customers safe

Protecting our customers remains a key priority, and we're dedicated to safeguarding those who have fallen victim to fraud and reducing our overall exposure to policy and claims fraud. In 2024, we identified and prevented over £65m of fraud. As part of this, we check policies to ensure that customers have the correct cover, validating nearly 190,000 instances where inaccurate information was provided in 2024, leading to the cancellation of more than 6,000 fraudulently purchased policies. Our claims fraud colleagues work hard to protect our honest customers, and one of our specialist teams defeated a dishonest injury claim worth over £6m.

All our colleagues need to remain vigilant when it comes to spotting potential fraud and knowing what to do if they suspect it, so we've continued with our Fraud Buster series of videos. These are designed to create awareness around fraud, including case studies, interviews and content from specialist partnership agencies. We also held in-person awareness days for colleagues to learn about how our Anti-Fraud teams use data, technology, and innovation to protect our customers, as well as setting up 'mock trials' to see how a fraud case unfolds providing end-to-end understanding.

Personal loans

Our personal loan business aims to simplify the borrowing process. We use modern technology to quickly assess and validate applications, providing customers with pre-approved offers and transparent pricing. This approach allows customers to access affordable solutions for purchases such as new vehicles, improving or repairing their homes, and reducing their monthly finance costs. Since the inception of the business, we have lent over £500m and helped our customers save approximately £18m in interest charges compared to other providers on Price Comparison Websites.

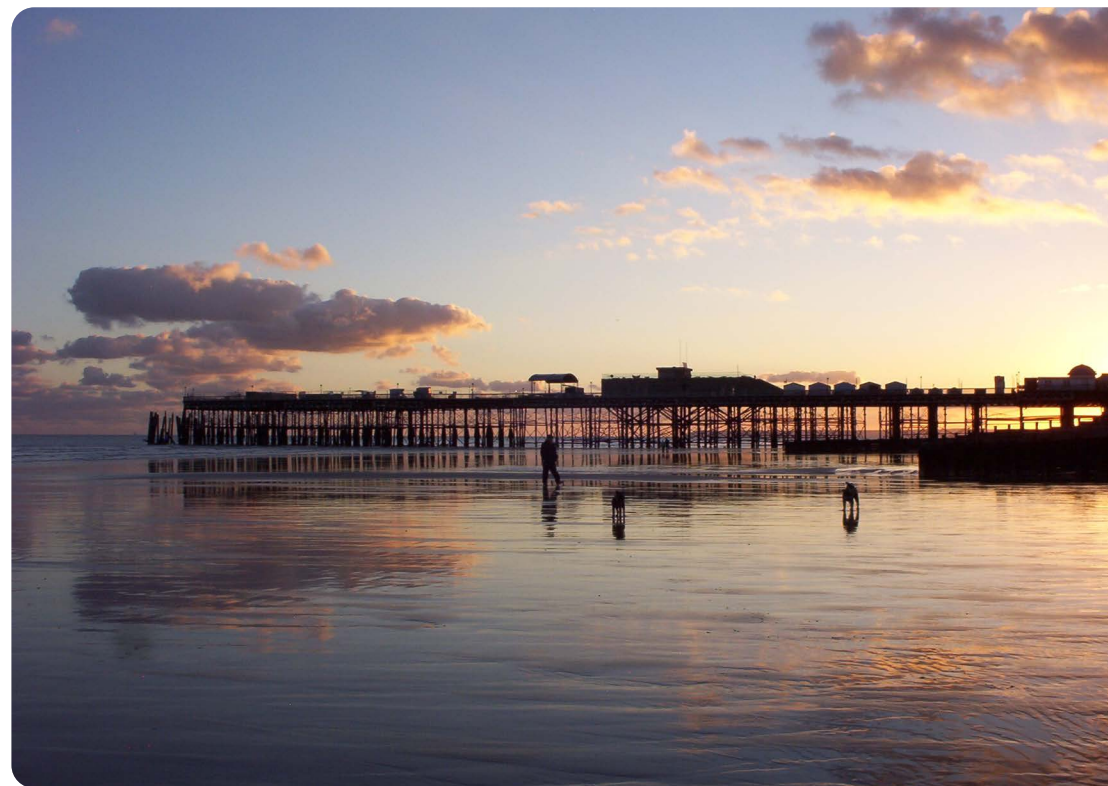


Photo credit – Hastings colleague, Gemma McAvoy

Aligned to UN SDG



Supporting our Communities

We're dedicated to serving and supporting our local communities, making a difference by using our skills and resources to raise awareness and funds for good causes, community groups and initiatives.

Community grants and sponsorship

Hastings' community grants scheme provides an opportunity for colleagues, local community groups, individuals and good causes to apply for support. Whether this is practical, professional, financial or via our community day programme, we're pleased to be able to help those in our communities to continue their invaluable work. We also provide sponsorship throughout the year for local cultural and sporting events, such as the Hastings Half Marathon, and Pride events.

Colleague fundraising and charitable giving

We encourage our colleagues who are taking on personal challenges throughout the year to raise money for charities, which are often close to their hearts. In 2024, we've supported and helped promote various activities raising over £78,000 for more than 35 different good causes. Outside of one-off events and challenges, colleagues at Hastings can opt to make donations via the Charities Aid Foundation's charitable giving payroll scheme, and this year, nearly 60 colleagues have donated over £43,000 directly from their salaries.

Pink Ribbon

Every time a customer buys one of our InsurePink policies, a donation is made to the Pink Ribbon Foundation, which provides support and funding to breast cancer charities in the UK and in 2024, this raised over £103,000. Our colleagues are also keen to get involved in this good cause through our annual charity golfing event. Now in its fifth year, this raised an additional £7,000 for the Foundation.



Community support

Our community day programme encourages colleagues to play an active part in helping their local communities through paid time for volunteering during working hours to support a group, charity or good cause. In 2024, over 2,000 days, or 13,000 hours were given by our colleagues, equating to more than £215,000. With our head office being near the sea, beach cleans are a popular activity, collecting plastic and other discarded waste, preventing these from harming our coastal wildlife and promoting a cleaner environment within our communities.

We also encourage our colleagues to use their professional skills for good, and in 2024 this has included:

- IT colleagues working with local charities on how to use and get the most out of spreadsheets.
- Leading mock interviews at local secondary schools, providing students with experience of being interview ready.
- Combe Valley Countryside Park Community Interest Company Board membership.



Non-financial support:

We work with local groups and charities by donating equipment to them that we no longer need, but will make a great difference to their work. This brings to life the approach of reduce, reuse, recycle, and supports our local circular economy, preventing unnecessary waste. In 2024, this included:

- An A1 printer no longer required to GroundWorks South East instead of disposing as WEEE waste.
- A height adjustable desk, office chairs, waste and recycling bins, an escape mattress and an evacuation chair to St Mary's School and College, Bexhill.

Projects and partnerships

Futuready: Hastings is proud to continue to sponsor and support our Futuready education programme, working with local schools in Bexhill and Leicester to inspire 13-14 year old Year 9 students. Our colleagues apply to become business mentors and play a key role in the success of the course, as well as receiving training to work with young people. This year, our colleagues mentored 239 students, providing them with guidance and encouragement to consider positive life choices to be the best version of themselves. Now, in its ninth year, the Futuready programme has benefited over 2,000 young people.

Student consultancy programme: Hastings collaborated with the University of Sussex on their Student Consultancy Programme, which provided five students with the opportunity to gain work experience by working on a real-life brief, focusing on our contribution to the UN SDGs. The students conducted research over four weeks in the 2024 spring term, ending with a presentation on their findings and suggestions for improvement.

Earthwatch: Earthwatch is a scientific-focused environmental charity, connecting people with nature and giving them the tools they need to protect our planet, supporting communities and organisations to build knowledge, create connections and motivate action. With Hastings' offices being close to bodies of water, this year we've signed up to their Freshwater Watch project, initially to monitor the River Rother throughout 2025. Colleagues will collect and test water samples, and report this into the national database which enables the health of our waterways to be assessed and used in supporting policy changes and action where needed.



Education and the environment

Hastings is passionate about helping local communities and young people learn more about the environment and how to look after it for future generations, and to support this, in 2024 we sponsored the following initiatives:

Teach Earth: Created by Earthwatch, this is an 18-month programme for environmental and outdoor education that complements initial teacher training. The funding that Hastings has provided has enabled over 100 trainee teachers in our communities to gain knowledge and skills to share with their educational peers. This resulted in an estimated 1,000 teachers reaching over 3,000 children and young people each year as they use what they've learned to help shape their lessons. This training supports the Department for Education's Sustainability and Climate Change Strategy in the building of sustainability leads in schools and providing climate literacy learning.

Groundwork South, Environmental Educational

Programme: This programme offers students ages seven to 18 from local schools and colleges the opportunity to get outdoors, engage with and learn about nature and their local environments. This year, 59 young people and nine accompanying staff took part in activities taking place at the Combe Valley Discovery Centre and Community Garden, the wider Combe Valley Countryside Park, and on school sites local to East Sussex. The programme covers a range of curriculum areas, such as science, geography, natural history, history and citizenship, alongside conservation, horticulture and citizen science sessions.

Hastings Kelp Project: A volunteer community group dedicated to reintroducing kelp along the Hastings coastline in Sussex which aims to cultivate flourishing kelp forests, providing essential habitats, which act as nurseries, breeding grounds and shelters for a wide range of wildlife. These vibrant kelp ecosystems help reduce carbon dioxide levels and improve coastal resilience against flooding.

Toilet twinning: One in four people around the world do not have access to a loo. So this year, we worked with a charity called Toilet Twinning to fund the building of 24 toilets in developing countries, providing sanitation and reducing environmental impact.



Photo credit – Hastings colleague Reena Mehmi

Reducing our Environmental Impact

Aligned to UN SDG



We continue to make progress towards meeting our net zero target by 2050 or sooner, taking actions to reduce our impact on the environment and climate change as we grow.

Our carbon footprint

This year has seen the two main offices in Bexhill and Leicester now purchasing 100% renewable energy for both electricity and gas, helping us to reduce our carbon footprint.

2024 is our fifth consecutive year achieving CarbonNeutral® company certification.

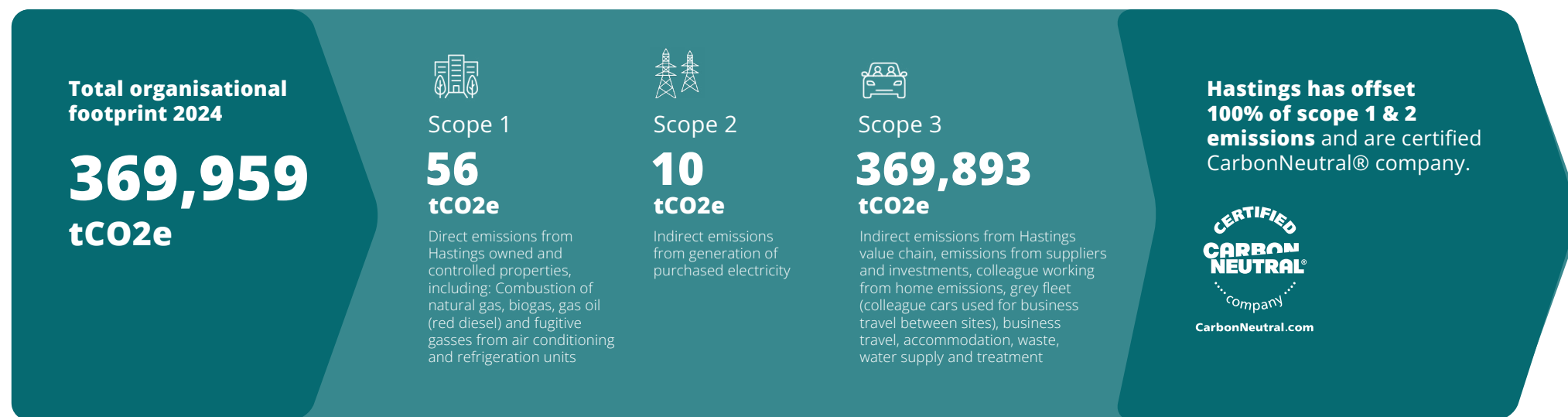
We've also been focused on reducing our operational environmental impact. In 2024, our total Scope 1 and 2 emissions were 66 tonnes of carbon dioxide equivalent

(tCO₂e). This is a reduction of 84% from 411 tCO₂e in 2023 and 89% from 611 tCO₂e since we started reporting our carbon footprint in 2020. Our aim is to maintain and continue to reduce this where possible as we progress with reduction projects and initiatives, actively engaging with colleagues to raise awareness of how we can all play our part.

Through our Scope 3 strategy, we identified gaps in our indirect emissions data and have worked to capture missing datapoints as well as improve accuracy of existing data through the year to give us a more complete picture

of our company emissions. Closing these gaps has naturally increased our overall footprint for 2024, providing us with a baseline to monitor, manage and reduce associated emissions over the coming years. Throughout 2025, we will continue to work closely with our colleagues, investment managers, procurement team and supply chain to identify and prioritise activities to reduce our Scope 3 emissions and achieve our aim of net zero by 2050 or sooner.

Our carbon accounting comparison table can be viewed in Appendix 2.



Science Based Targets

We've set science based reduction targets for our operational (Scope 1 and 2) and investments (Scope 3) emissions, which have been validated by the Science Based Target initiative (SBTi). Specifically, we commit to:

Operational reductions:

- Reduce absolute Scope 1 and 2 greenhouse gas (GHG) emissions by 42% by 2030 from a 2022 base year.

Investment reductions:

- Align our Scope 1 and 2 portfolio temperature score by invested value within our listed equity, corporate bond and corporate loan portfolio from 2.64°C in 2022 to 2.03°C by 2029.
- Align our Scope 1, 2 and 3 portfolio temperature score by invested value within our listed equity, corporate bond and corporate loan portfolio from 2.79°C in 2022 to 2.23°C by 2029.

In order to meet these targets, we will be enhancing the integration of environmental, social and governance (ESG) principles into our investment processes and decision making, considering climate metrics such as temperature rating, GHG emissions and intention to set climate goals. We will work with our external investment managers to engage with companies that have not yet set sufficiently ambitious targets, encouraging them to do so. As a last resort, Hastings Group will consider divestment from companies who are not responding to engagement activities.

Reduce, reuse, recycle

At Hastings, we recognise that small changes made as part of everyday life can make a big difference. We strive to find ways to further reduce waste, and this year we've established a focused working group who are undertaking waste audits and introducing recycling targets. Our food waste audit led to the introduction of new bins and clearer guidance for colleagues on different types of waste streams, including sections for compost, as well as introducing more recycling points within meeting rooms.

42% of our waste is recycled and another 42% is processed through energy regeneration. 9% is organic and food waste which is sent for anaerobic digestion (industrial composting). Currently 7% of our waste is sent to landfill, however we're looking at alternative options so we send zero waste to landfill in the near future.



Our work on continuing to reduce our plastic use has seen plastic bottles completely eliminated from our canteens in Bexhill and Leicester and replaced with glass or cans. In addition, a water audit was carried out at our head office in Bexhill which led to water saving tap inserts added to some of our basin taps and water saver bags in some cisterns.

We've also made some innovative and eco-friendly ways to improve our office spaces and create a welcoming environment for our colleagues, from recycled plastic bottles

used in wall panels, to carpet made from carbon negative recycled yarn. In addition to this, we support our colleagues in being able to make environmentally conscience choices by increasing and improving our on-site electric vehicle chargers.

There's always room for improvement and we'll be working with our focus group, network of Green Ambassadors and suppliers to continuously review and identify ways to further reduce waste.



Go Green initiative

Our Go Green programme is all about sharing knowledge and inspiring colleague curiosity on sustainability and environmental challenges, from what we're doing as a business to how we can all play our part to be more eco-friendly.

In March 2024, we held our first dedicated Go Green Fair, encouraging colleagues to learn more about resources and opportunities available to help us all reduce our environmental impact, save money and improve our wellbeing through connection with nature. From hands-on activities where colleagues could create sustainable bird feeders to learning about green pension options with our pension providers, we showcased a variety of sustainable initiatives to engage colleagues across the business. We work closely with departments across the company to make sustainable choices in wider activities; at this year's Wellfest event, the festival wristbands contained flower seeds for planting afterwards and the stationery provided for leadership courses were made of sustainable materials, such as bamboo.



Green Ambassadors:

We have a dedicated network of Green Ambassadors who are passionate about sustainability and the environment, taking on this role in addition to their day job. They aim to lead by example, inspiring curiosity and challenge thinking through fun, engaging, impactful events and conversation to raise awareness and collaborate with colleagues to drive positive change.

New 2 Me sustainable fashion

Throughout 2024, we encouraged colleagues to 'shop' for clothing, accessories and other items in a more sustainable and affordable way by holding 'New 2 Me' swap events where pre-loved items are donated and exchanged for items that are new to them, or colleagues can donate a monetary amount of their choice for items with all proceeds going to local charities. These have been well-received and our charitable donations through these events totaled over £700 in 2024.

Motor claims initiatives

Hastings is dedicated to the ongoing use of recycled or 'green parts' in our approved repair networks and have fitted some form of recycled parts on around 3% of eligible repairs in 2024, saving over 37,000 kgCO₂e - that's the same as driving over 164,000 miles in the average car.

In 2024, our Green Earth scheme, which allows customers to have a tree planted on their behalf rather than taking the option of a courtesy car, has resulted in over 1,500 trees being planted in the restoration of historic UK forests, which is a 6.3% uptake this year. Since the scheme started in 2022, over 3,900 trees have been planted via our participation in this scheme.

Glass repair and recycling in Home claims

We set our new glazing supplier a target to repair, rather than replace, 40% of all instructed work, and they've achieved 47% for all materials (PVC-u, aluminium and timber).

In addition to this, the same supplier is taking part in a pilot project with their main glass manufacturer who have installed a glass crusher and separator at our supplier's factory. Parts of old windows are separated and the glass is returned to the manufacturing plant for reprocessing and the other parts of the window are sent to third-parties for recycling. The main glass manufacturer will collect the crushed glass from our supplier, only when they're delivering new glass, helping to reduce the environmental impact even further.

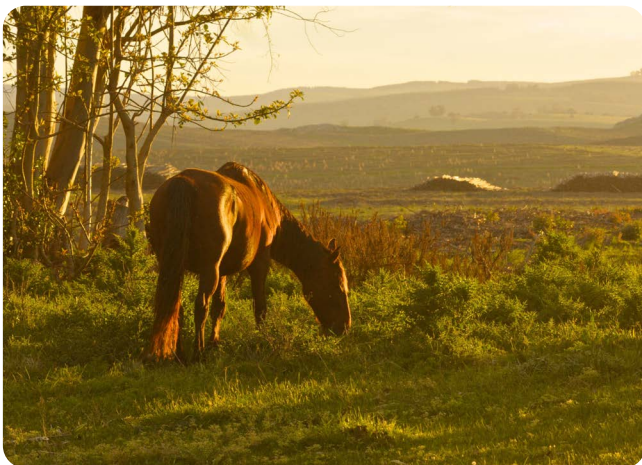


Supporting sustainable solutions

As we work towards reducing our emissions and our goal of net zero by 2050 or sooner, we've chosen to support a range of carbon removal and offset projects, supporting clean energy and water as well as afforestation and reforestation schemes, which bring about additional social benefits.

Reforestation and Community Development, Ghana - VCS

Ghana's tree cover has decreased by 19% since 2000 per Global Forest Watch. This project engages local farmers to plant trees and grow crops, via intercropping, on degraded lands. In addition to delivering emission removals, over 1,000 jobs have been created, and more than 6,000 hectares of project land is available to local farmers for intercropping. 40% of the jobs that have been created are to be filled by women and 25% of the available areas for intercropping are to be allocated to female farmers.



SELCO Solar Energy Access, India - VCS

This project in partnership with SELCO uses carbon finance to provide micro-scale rooftop solar panels and battery storage units that are improving livelihoods, education and health through reliable energy access. By electrifying schools and small businesses, SELCO is empowering the most underserved populations.



Ecofiltro Clean Water and Cooking, Guatemala - Gold Standard VER

Since over half of rural Guatemala does not have access to safe water, harvesting wood for boiling is a major cause of deforestation. On top of the health risks of indoor smoke, many women and children must spend their productive time gathering fuel. The Ecofiltro ceramic filter is made locally of clay and sawdust to filter up to two litres of water per hour, which reduces emissions from boiling water and deforestation for fuel. The project employs hundreds of people in local production and distribution.



Introduction



2024 Highlights



Global Goals



Valuing colleagues and customers



Supporting our communities



Reducing our environmental impact



Operating responsibly

Aligned to UN SDG



Operating Responsibly

Hastings recognises the importance of operating with integrity in a transparent and lawful way to build and maintain confidence with all those who interact with us. Robust governance and strong ethical conduct embedded within our ethos and culture ensures we continue to do the right thing, encouraging positive social and environmental impacts for our colleagues, customers and the wider community.

Ethical conduct

We're committed to observing high standards of corporate governance with our framework supported by policies and standards across the business that are reviewed regularly.

During 2024, a review of all colleague policies was completed to ensure that they are accurate, aligned with industry standard and best practice, and clear for our colleagues to understand and implement. We also reviewed and updated our Whistleblowing Policy, completed a Human Rights impact assessment with our parent company Sampo, completed our first Consumer Duty report to the Board and updated our gifts and hospitality reporting procedures. We've also continued to strengthen our approach to achieving good customer outcomes through colleague training and improved reporting.

Our approach to embedding sustainability at Hastings is progressing well and aligned to our 4Cs culture. To further enhance our commitment

to this, we've published a Sustainability Policy and a Human Rights Policy on our Group website.

Anti-bribery and corruption

Hastings takes bribery and corruption seriously, and ensures colleagues at all levels complete mandatory training when they join us and then in subsequent years to keep updated with any changes. We have clear policies on our intranet site which are regularly reviewed, updated if required and any changes communicated to all colleagues.

Audits, investigations and control reviews are carried out by various teams to monitor compliance, and identify and remedy any issues. We report regularly on risks, together with any whistleblowing incidents and/or suspicious activity to the relevant officers, committees and boards.



Sustainable investment

We understand the impact investments have on environmental, social and ethical matters which is why our sustainability goals and purpose of being a good business continue to be critical factors when making investment decisions.

Our climate target for investments for 2024 was to reduce carbon intensity in the core investment portfolio by 50% by 2030 and to be net zero by 2050 or sooner. During the year, the reduction in carbon intensity (tCO₂e/\$MM) of our portfolio exceeded the targeted 6% annual reduction in line with our 2030 50% reduction target. Governance forums oversee and review progress against these targets on a regular basis.

December 2024 saw our science-based emissions reduction target for our investment portfolio validated by the SBTi which is now our new near-term climate related target. The validated science-based targets will replace the current climate targets and we will regularly report on progress to SBTi and through annual sustainability reports and financial statement disclosures.

We retain our position on excluding any new investments linked to coal extraction and thermal coal activity. We do not invest in tobacco and controversial weapons and regular reviews of our portfolio are completed to identify exposure to any other sensitive industries.

We're committed to maintaining an average ESG rating of 'A' on our fixed income portfolio, based on investment analytics provider MSCI ratings (scale CCC - AAA). During 2024, our fixed income portfolio's MSCI ESG rating was maintained above target at 'AA'. We work with our investment managers to ensure that companies we invest in abide by the UN Global Compact principles and make decisions on remedial actions when we find these standards are not being followed. In 2024, there were no incidents of non-adherence. All our current external investment managers are signatories to the UN Principles for Responsible Investment (PRI) and have responsible investment and active engagement policies.

As a signatory to the UN PRI, the first report has been received and work continues to investigate recommendations for implementation. [Find out more about our approach on our Operating responsibly page](#)>

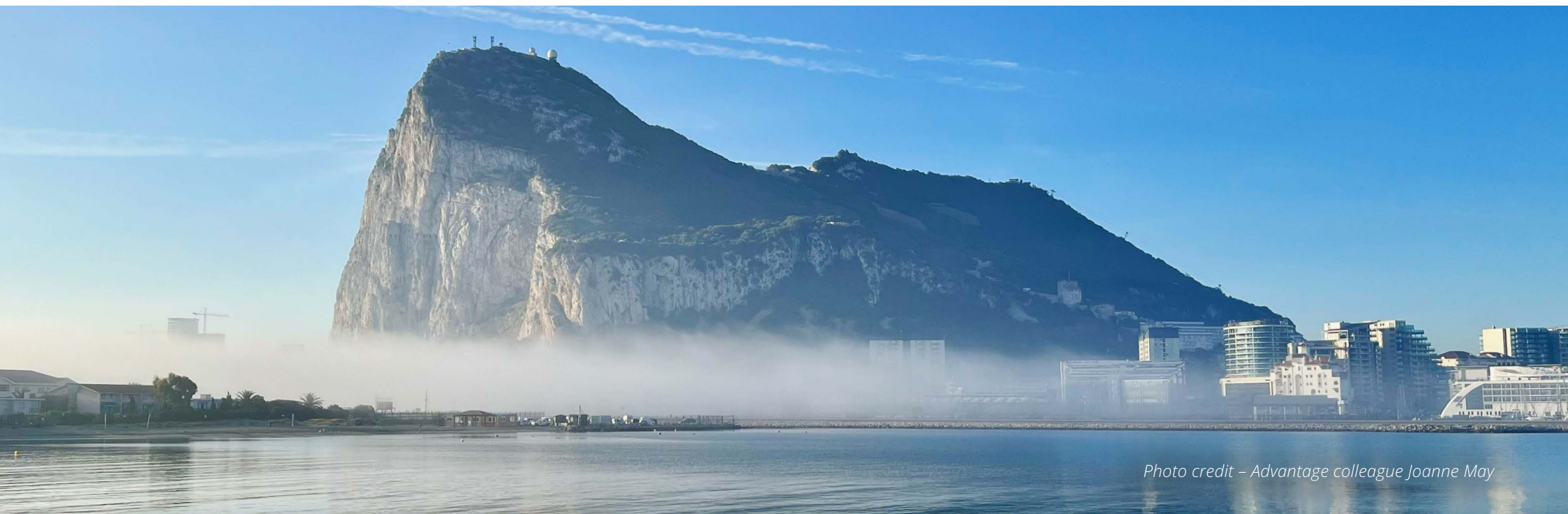


Photo credit – Advantage colleague Joanne May

Climate risks and opportunities

Climate change has the potential to affect us all in some way, and as a responsible business we've completed work to identify where there are related risks and opportunities and how they may impact our customers, colleagues, communities and the company. To do this, we identified climate related risks covering short, medium and long term time periods and in 2024 a detailed assessment has been completed, using Intergovernmental Panel on Climate Change (IPCC) specific climate scenarios in line with Taskforce for Climate related Financial Disclosures (TCFD) classifications.



Hastings' climate related risks and opportunities identified are in alignment with the TCFD classifications of:

- Physical risks: resulting from the physical effects of climate change
- Transition risks: resulting from the transition to a lower-carbon economy
- Opportunities: arising from efforts to mitigate and adapt to climate change



Our climate scenario planning this year included a detailed risk and opportunity assessment using three IPCC climate scenarios:

- SSP1-2.6 is a hopeful future scenario when greenhouse gas emissions are strongly reduced. Best estimate of global average temperature rise of 1.6°C by 2100 compared with pre-industrial period
- SSP2-4.5 is a toeing-the-line future scenario with medium reduction of greenhouse gas emissions. Best estimate of global average temperature rise of 2.4°C by 2100 compared with pre-industrial period
- SSP5-8.5 is the worst-case future scenario where greenhouse gases continue to grow unmitigated. Best estimate of global average temperature rise of 4.3°C by 2100 compared with pre-industrial period.

The outcomes of the climate scenario risk and opportunity assessment are summarised in the table in appendix 3.

This year, we also introduced a Geo-Spatial Data Scientist team working to assess the value of climate-related data enrichment, producing address-level scores covering weather claims risk (e.g. flood, freeze, etc.), further embedding sustainability and supporting the Underwriting team with climate-related risk selection and accumulation management.



Photo credit – Hastings colleague Amelia Stokes

Data security

As a digitally-focused insurance provider we recognise that data security is vital, and we've continued to support a programme of investment into market leading technologies, providing protection for customer data and services, including enhancing security approaches for our online services as well as our internal systems.

With ever-changing technologies being introduced, it's important for us to understand and be able to respond to risks and threats, as well as harness any opportunities they may bring to improve experiences for customers and colleagues. In 2024, we've had a keen focus on geopolitical events as well as evolving technologies such as AI and how we can ensure that our controls for cyber resilience and data protection continue to be effective.

Hastings maintains significant investment in security data protection tooling. This includes modern approaches such as automated and smart identity and access management controls, advanced endpoint protection technology and proactive security scanning and monitoring systems.

Our internal information security programme has included enhanced approaches toward colleague awareness training and engagement. These have spanned in person events, integrations with Microsoft Teams for chat-based awareness and support of campaigns, as well as the utilisation of market-leading crisis simulation platforms.

As part of our management of the cyber threat landscape and the evolving geopolitical situations, we maintained a state of security awareness in line with the UK National Cyber Security Centre (NCSC) guidance, and continued to play an active part in the UK regulator-sponsored cyber co-ordination bodies, such as the FCA-sponsored Insurance Sector Cyber Co-ordination Group (ISCG) and the Bank of England-sponsored Cross Market Operational Resilience Group (CMORG)

Sustainable supply chain

Hastings works with various suppliers to provide expertise, equipment and services to help us give a great experience for our colleagues and a positive journey for our customers. From office and IT supplies and software,










through to specialist trades for repairing vehicles and homes, we have a strong network to support how we operate and deliver. We know this has an impact on our Scope 3 emissions, and we've made good progress this year to better understand supplier operations and ensure alignment with our own sustainability objectives.

This year, we've improved our approach to our onboarding and annual review for suppliers to remain aligned with legislation, best practice and deepen our understanding of the maturity of sustainability within our supply base. We also ensure this is part of regular reviews with suppliers. Alongside our existing Procurement and Supplier Management Policy, in 2024 we created and implemented a Supplier Code of Conduct which, along with increased and improved data, will help us make further progress in working with our external suppliers in delivering our sustainability goals.



Appendix 1.1 – UN Global Compact Ten Principles

The table below shows how the Hastings four areas of focus align to the UN Global Compact Ten Principles

The Ten Principles of the UN Global Compact		
Human Rights	<p>Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and</p> <p>Principle 2: make sure that they are not complicit in human rights abuses.</p>	 Valuing colleagues  Valuing customers  Operating responsibly
Labour	<p>Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;</p> <p>Principle 4: the elimination of all forms of forced and compulsory labour;</p> <p>Principle 5: the effective abolition of child labour; and</p> <p>Principle 6: the elimination of discrimination in respect of employment and occupation.</p>	 Operating responsibly  Valuing colleagues
Environment	<p>Principle 7: Businesses should support a precautionary approach to environmental challenges;</p> <p>Principle 8: undertake initiatives to promote greater environmental responsibility; and</p> <p>Principle 9: encourage the development and diffusion of environmentally friendly technologies.</p>	 Reducing our environmental impact  Supporting our communities  Operating responsibly
Anti-Corruption	<p>Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.</p>	 Operating responsibly

Appendix 1.2 – UN Sustainable Development Goals

This graphic shows how many Hastings' initiatives contribute to each of the 17 UN Sustainable Development Goals



Appendix 2 – Carbon accounting comparison

Total emissions in previous years were rounded and at Scope level; this table displays data at GHG protocol category level and to two decimal places

Scope 1 emissions are market based.

Scope 3 now includes a more complete picture of our indirect emissions, including finance and investment data.

2022 and 2023 employee commuting only included work from home emissions. 2024 includes both employee commuting and work from home.

	2024 (tCO ₂ e)	2023 (tCO ₂ e)	2022 (tCO ₂ e)
Scope 1	55.94	165.50	163.81
Natural gas	12.94	149.30	159.80
Biogas	0.13	0.04	–
Gas oil	0.83	0.46	1.31
Refrigerant	28.89	15.70	2.70
Diesel*	13.14	–	–
Scope 2	9.80	244.50	48.03
Renewable	–	–	–
Grid	9.80	244.50	48.03
Scope 3	369,893.16	2,138.70	1,183.95
Purchased goods and services	14,204.01	1.20	1.22
Capital goods	1,038.90	–	–
Fuel- and energy-related activities	166.00	41.00	51.70
Upstream transportation and distribution	420.95	–	–
Waste generated in operations	5.92	3.50	3.23
Business travel	579.00	379.00	388.20
Employee commuting	2,145.38	1,714.00	739.60
Investments	351,333.00	–	–
Total emissions	369,958.90	2548.70	1,395.79

* New fleet added in 2024 for home claims

Appendix 3 – Climate scenario risks and opportunities

The outcomes of Hastings' climate scenario risk and opportunity assessment are summarised in the table below:

Category	Description	Impact	Time horizon	Directly impacted
Physical risks	Acute: Weather event driven such as flooding, storm surge, wildfires Chronic: Longer term shift in climate pattern, including increase in air temperature, rise in sea levels	Increase risk of frequency and severity of weather events leading to impact on claims volumes and associated costs	S, M	Company
		Impact on Hastings operations including disruptions to our workforce and property, potentially affecting customer outcomes	S, M	Colleague, Customer
		Longer term impact from chronic physical risk leading to potential change to business strategy, when considering underwriting and pricing. Possible increased costs to customers expected to be seen across the market	M, L	Company, Customer
		Impact on return on investments from companies affected by physical weather events and climate patterns, leading to potential revision to investment strategy	M, L	Company
		Impact on Hastings operations as a result of value chain disruptions, potentially affecting customer outcomes	S, M	Company, Customer
Transition risks	Risk arising from the transition to a lower carbon economy, in line with TCFD categorisation are: • Policy and legal • Reputational • Market • Technology	Impact on Hastings position in the market if transition to lower carbon economy is not addressed through our products and services to customers, and via our investment portfolio	S, M, L	Company
		Potential increase in operating costs for adopting and supporting lower emission technologies, policies and practices	M, L	Company
		Ability to deliver against climate related targets including our net zero by 2050 goal, affecting stakeholder perception with potential impact to reputation	S, M, L	Company, Community, Customer, Colleague
		Potential impact to operating model through adoption of, or changes to policies and regulation in relation to transition to lower carbon economy	M, L	Company, Customer, Colleague
Opportunities	Harnessing opportunities in mitigating and adapting to climate change	Potential opportunity to contribute to a lower carbon economy through increasing sustainability in operations, products and services, and investing responsibly	S, M, L	Company, Community, Customer, Colleague
		Potential opportunity to increase sustainability across the value chain through active engagement, policy and practices	S, M	Company, Customer
		Potential opportunity to increase engagement with stakeholders on sustainability topics, for example communication with customers on weather related advice to reduce risk of loss	S, M	Customer, Colleague, Community

Short term – 6-12 months | Medium term – 1-3 years | Long term – 3-5 years

Appendix 4 – Partners and initiatives





Hastings Group

2024 Sustainability Report