



Hastings

Ambition into action

Hastings Group
2025 Sustainability Report

Our business

We're proud to be one of the country's largest and fastest growing providers of car, home, van and motorbike insurance.

With over 4 million customers and over 4,000 people working with us, we've been providing insurance for over 25 years. Our products also include Multi Car and YouDrive telematics insurance, as well as personal loans.

Our commitment is to reducing the cost of insurance while delivering great service for 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.

About this report

Welcome to the Hastings Group*
2025 Sustainability Report.

This report outlines Hastings sustainability progress during the 2025 calendar year (January 1 – December 31, 2025).

*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).

Introduction

[Our business](#)

[About this report](#)

[2025 Highlights](#)

[CEO welcome](#)

[Four focus areas](#)

[Our contribution to the
United Nations Sustainable
Development Goals](#)

Valuing our colleagues and customers

[Health and wellbeing](#)

[Creating spaces for connection and wellbeing](#)

[Diversity, Equity and Inclusion](#)

[Training and professional development](#)

[Great place to work](#)

[Digital transformation](#)

[Being there for our customers](#)

[Fraud prevention](#)

Supporting our communities

[Giving back](#)

[Environmental education and research](#)

Reducing our environmental impact

[Climate change](#)

[Climate risks and opportunities](#)

[Resource efficiency](#)

[Environmental leaders](#)

Operating responsibly

[How we govern our business](#)

[Sustainable investments](#)

[Cyber security](#)

[Sustainable supply chain](#)

2025 Highlights



Valuing our customers and colleagues

24/7 Messenger channel

Launched for customers
in the Hastings app



Disability confident

Level 2 status achieved

UK's No.1

Best Big Company
to Work for



£120m

Policy and claims
fraud prevented



Supporting our communities

2,564

days spent volunteering
in local communities

Partnering with Brake

supporting their work to end road
deaths and injuries

£93,000

raised by our colleagues to
support a range of good causes



£30,000

donated to the
Green Earth
Schools programme



Reducing our environmental impact

CarbonNeutral® certification

achieved for the sixth
year running



2030 target exceeded

79% reduction in scope 1 and
2 emissions versus our 42%
reduction target

98%

of our office
space powered
by renewable electricity

270

pieces of IT equipment
refurbished and donated
in partnership with Tech4Good



Operating responsibly

UN Principles for Responsible Investment

Signatory since 2022

AA

MSCI rating
for our core
investment portfolio



Simulated cyberattacks

validated the strength
of our organisation and
technical defenses



17 UN Sustainable
Development
Goals supported

Turning ambition into action

Being a good company is at the heart of our culture at Hastings and underpins everything we do. Guided by our '4Cs' cultural model, our colleagues support one another, serve our customers and contribute to the communities we're part of.

Our colleagues remain at the heart of our success. We're proud to have achieved record colleague engagement levels and, for the second consecutive year, be recognised as the UK's #1 Best Big Company to Work For, and #1 in Insurance. Achieving Level 2 Disability Confident Employer status also reflects our ongoing focus on wellbeing, inclusion and belonging, and our commitment to creating a workplace where everyone can thrive.

As an insurer, we see the impact that accidents and unexpected events can have on people's lives through the claims we handle every day. We work hard to help our customers avoid harm where possible, and to be there for them when it matters most. In 2025, we continued to reward safer driving behaviours through YouDrive (our telematics product which provides driving feedback and lower prices for safe drivers), supporting lower premiums and safer roads, while deepening our commitment to accident prevention through our partnership with the road safety charity Brake.

Beyond our core business, our colleagues made a meaningful difference in society through volunteering and fundraising, supporting our community partnerships. They completed over 2,500 volunteering days, raised £93,000, and helped distribute

£142,000 to charities and good causes through our community grant scheme. Through education focused programmes such as FutureReady and the Green Earth Schools Programme, we also helped young people to build skills, confidence and a stronger connection with the environment.

Social impact is embedded in how we run our business and support our customers every day. With data at the core of our business, we continued to invest in cyber security, protect customer information and tackle fraud. These actions help keep our customers safe and reduce losses, enabling us to offer better products at competitive prices. Ongoing investment in digital technology also strengthened flexible, 24/7 support, contributing to record customer satisfaction and fewer complaints in 2025.

Through our claims experience, we're seeing the growing effects of climate change, from increased flood and storm damage, to shifts in vehicle technology. We're supporting the transition to a lower-carbon economy through initiatives such as our colleague electric vehicle (EV) scheme and EV insurance, while responding to the increasing impacts of extreme weather on customers' homes. By embedding climate resilience and sustainability across our operations, supply

chain and investment approach, we're better prepared to manage future risks.

Our strong performance is reflected in our environmental progress too. We achieved an 79% reduction in Scope 1 and 2 emissions, exceeding our 2030* target well ahead of plan. We also made good progress in reducing the carbon intensity of our investment portfolio and now hold a complete Scope 3 emissions dataset, giving us a strong foundation to deliver further reductions.

Reflecting on 2025, we're proud of the progress made across all areas of sustainability. Our achievements, many of which are highlighted in this report, reflect the dedication of colleagues who turn ambition into action and consistently deliver positive outcomes for our customers, colleagues, communities and the environment. Leading Hastings on this journey of responsible growth is a privilege, and our commitment to growing sustainably remains strong as we move forward in 2026.

*from 2022 baseline

Toby van der Meer
Chief Executive Officer



Four focus areas

We are committed to being a good company. That's why we're growing our business ethically and sustainability through our four areas of focus:



Reducing our environmental impact



Valuing our customers and colleagues



Operating responsibly



Supporting our communities

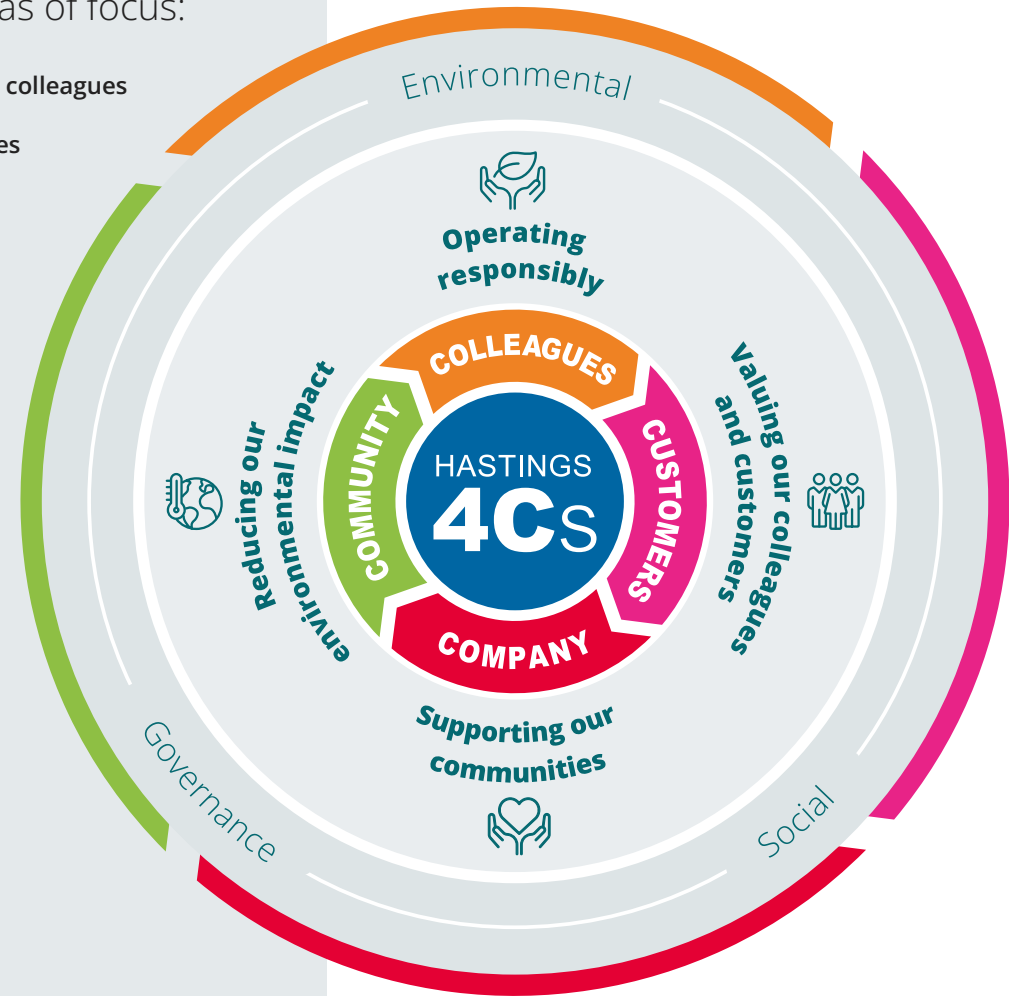
Progress in these areas is underpinned by Hastings' 4Cs cultural framework:

Colleagues: We continually invest in supporting our colleagues and act on their feedback.

Customers: Improving our service and digital proposition ensures our digitally focused business is built for the way customers want to buy and manage their insurance.

Company: Driving our vision and generating value via our data, technology and digital capability supports our future growth and continued success.

Community: We take our 4Cs full circle by investing in and playing an active part in our local communities.



Our contribution to the United Nations Sustainable Development Goals

The 17 United Nations Sustainable Development Goals (UN SDGs) provide a global framework to end poverty, reduce inequality, improve health and education, and tackle climate change by 2030. We map our focus areas and initiatives against the goals to ensure that we're making a strong contribution:



Whilst we contribute to all 17 United Nations Sustainable Development Goals, the initiatives shown here are a selection of key examples and are not intended to represent an exhaustive list.

Valuing our colleagues and customers

In this section



Health and wellbeing

Creating spaces for connection and wellbeing

Diversity, Equity and Inclusion

Training and professional development

Great place to work

Digital transformation

Being there for our customers

Fraud prevention

Health and wellbeing

Supporting the health and wellbeing of our colleagues is central to how we work. Through our year-round programme, we provide support for physical and mental health and financial wellbeing, giving colleagues access to help whenever it is needed.

Mental wellbeing

Our network of 50 Mental Health First Aiders (MHFAs) play a vital role in supporting our colleagues across the business, with 8 MHFAs having completed the Royal Society of Public Health MHFA Level 3 qualification. Alongside them, 90 wellbeing champions offer peer support and actively promote the resources available to help colleagues look after their wellbeing. This helps foster a culture where people feel safe to talk, and free from stigma.

In 2023, we launched a development programme to help our wellbeing champions feel confident in supporting colleagues. In 2025, we expanded the programme from five to six modules, enhancing awareness of our wellbeing providers and resources so they can offer informed, compassionate support. By the end of 2025, 32 champions had completed the programme.

50

Mental Health
First Aiders



90

Wellbeing
champions



Case study: Supporting men's mental health

We created safe spaces that encourage honest conversations and peer support in the form of Men's Talking & Listening sessions, recognising the unique challenges men face in opening up about their wellbeing. The success of our Talking & Listening sessions have led to four newly trained team captains and an increase of sessions from weekly to twice weekly to meet the rising demand. In 2025, the club held 100 sessions, with a total of 778 attendances across the year. These efforts are part of our wider commitment to supporting men's mental fitness through connection, compassion, and community.



Round the clock support

We offer a range of 24/7 services to support our colleagues' health and wellbeing, these include:



Digital GP app - access to GP appointments, health screenings, personalised nutrition advice and a full online fitness programme.

Colleague Assistance Programme (CAP) - offers confidential support for any of life's challenges, including tailored resources for line leaders and dependents. CAP also includes exclusive access to the Wisdom app, helping colleagues track wellness and build resilience.



Thrive app - a personalised mental health support tool that's proving highly popular among colleagues. This now includes a chat function added for those who prefer to message rather than phone.

Financial support with Nudge - access to personalised financial tools that help colleagues and up to six family or friends to confidentially manage money and plan for the future.

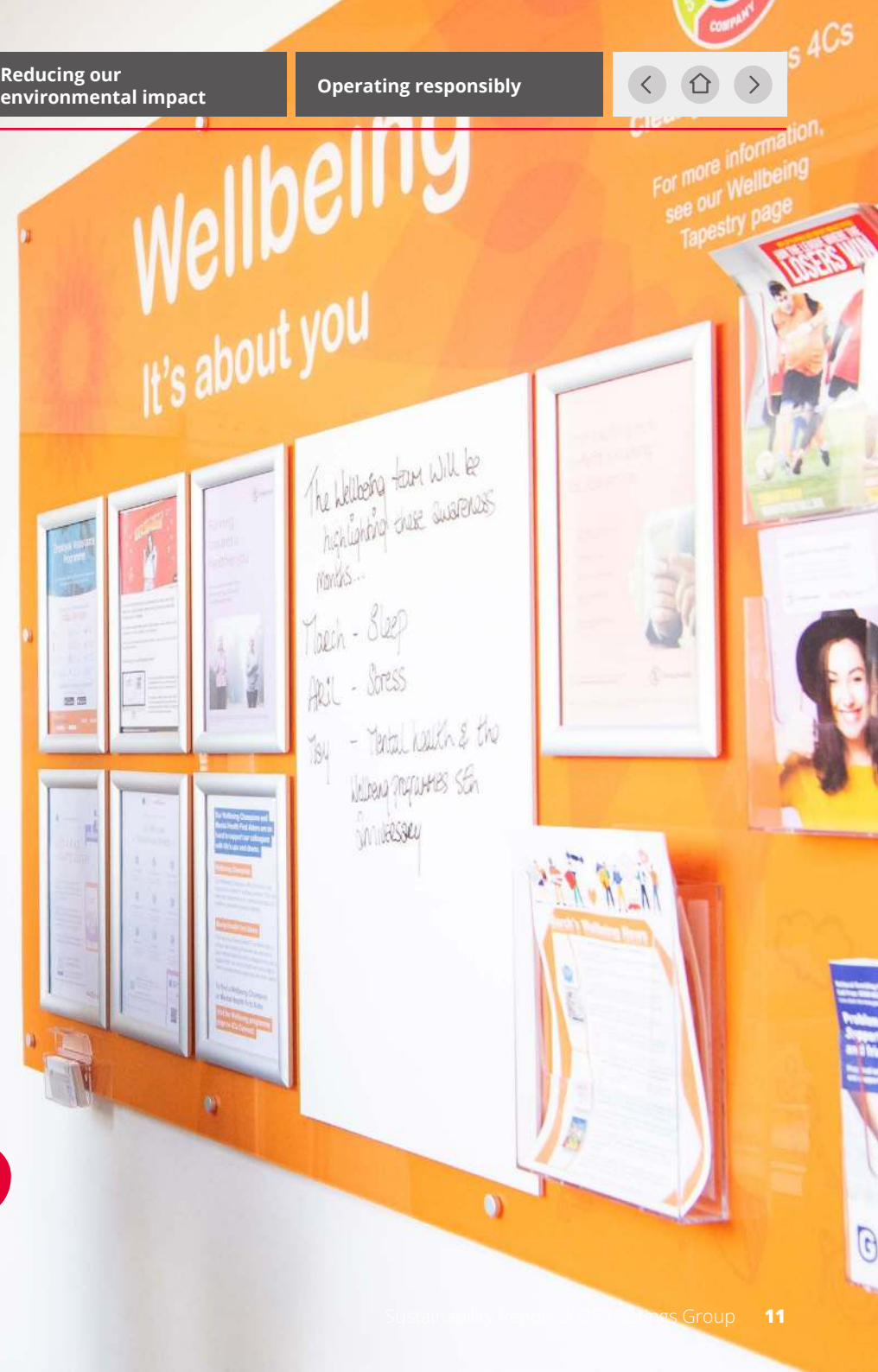


“

I truly believe our wellbeing programme is making a meaningful difference, it's responsive, inclusive, and built around what our people need most. The growing engagement shows we're getting the right support to the right people, at the right time.

Mark Winterflood,
Wellbeing Manager

”



Creating spaces for connection and wellbeing

We're proud to have launched two new community hubs in 2025, both aimed at fostering connection, creativity, and support among colleagues:

- The creative wellbeing club at our Bexhill office (coming to Leicester in 2026) - an inclusive space that encourages colleagues to explore creativity as a way to support their mental and emotional wellbeing.
- Men's community hub - a supportive space that encourages men across Hastings to connect, share experiences, and look after their wellbeing.

Alongside ongoing support, we promote a number of key awareness campaigns, encouraging colleagues to get involved and start conversations around mental wellbeing which include:

- Time to Talk Day
- Stress Awareness Month
- World Mental Health Day
- World Suicide Prevention Day

Supporting female health

The wellbeing programme continues to support women's health through monthly menopause cafes, quarterly workshops, and inclusive support groups. In 2025, we launched dedicated women's life events pages on our intranet, designed to guide female identifying colleagues on a range of topics including endometriosis and breast cancer.

Case study: Wellfest 2025

Wellfest 2025 was a standout event in Hastings' wellbeing calendar, bringing together 940 colleagues to celebrate physical, mental, and financial wellbeing. Colleagues benefitted from expert advice, massages, fitness challenges, and personalised support from our wellbeing partners, including the men's talk club and Nudge.

Feedback described the event as 'bigger, better, and buzzier than ever', with many praising the inclusive, energising atmosphere and the opportunity to explore the full range of available support.



Diversity, Equity and Inclusion

We are committed to fostering a culture of inclusivity and belonging - one where every colleague feels seen, heard and empowered to be their authentic self at work. It's fundamental to us that all colleagues are treated with dignity and respect, and have access to opportunities, regardless of their background, beliefs, or how they live their lives.

A truly inclusive culture also strengthens our business, supporting higher colleague engagement and retention and helping us deliver better outcomes for our customers.

“

Inclusion is more than just having a seat at the table, its about making sure that everyone's voice is not only heard, but respected and considered.

Zubeyde Yalcin,

Operations Data Assistant
and Inclusion Council member

”

Colleague feedback

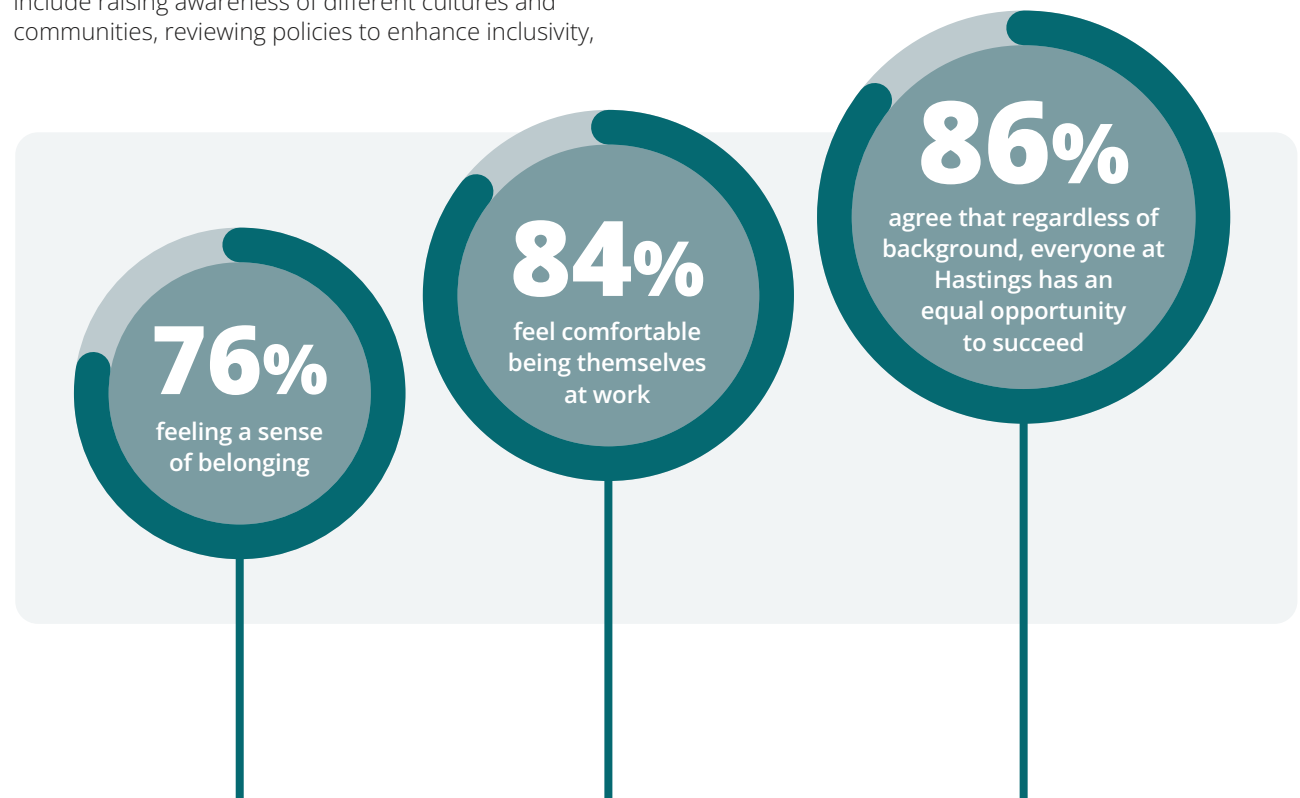
We work hard to attract, retain and develop a diverse and inclusive workforce, which is reflected in feedback from our colleagues in annual surveys.

Our Inclusion Council

Hastings' Inclusion Council is a purposeful group of colleagues that champion diversity and embed this inclusive culture across the organisation. Their efforts include raising awareness of different cultures and communities, reviewing policies to enhance inclusivity,

amplifying colleague voices, and holding leadership accountable. Through events, communications and supporting colleague networks, they help create a workplace where everyone feels valued and empowered.

In 2025, the Inclusion Council organised communal Iftars in each of our offices during Ramadan, and supported key religious and cultural days throughout the year. Council members also worked on new processes and ways of working to support our Disability Confident accreditation.



Our inclusion partners

We've chosen to work with a range of external partners who support us with specialist knowledge and expertise in many areas of inclusion.



Disability confident

In 2025, we were proud to achieve Level 2 Disability Confident employer status. This UK government scheme helps employers improve their processes for attracting, recruiting, and retaining disabled workers. We achieved level 2 by publishing a new Work Adjustments policy, and leader guidelines, making changes to recruitment systems and processes, and providing training for colleagues in our HR teams.

As part of our ESG due diligence process, we also ask suppliers about their own disability confident status, and encourage participation in the scheme.



Becoming neuroinclusive

For us, building an inclusive culture means that we recognise and respect differences. This includes ensuring that we support our colleagues who are neurodiverse, and their leaders, in the ways that matter most to them.

We focus on education and awareness, providing resources, training and coaching with our partners Genius Within, a psychology based consultancy who have delivered training to over 100 HR colleagues as well as individual coaching sessions for colleagues.

A colleague with a lived experience of neurodiversity created the Neurodiversity Network, providing a dedicated space for open discussions and mutual support. The network has created an environment for over 100 people to connect and gain a deeper understanding of neurodiversity, through regular meetings and discussions. It's open to all affected by neurodiversity, whether personally, or through a family member, or colleague.



Promoting gender diversity



Hastings is focused on increasing female representation in senior leadership roles. After joining the Women in Finance Charter in 2019, we set a target to achieve 35% representation (from 27% in 2019) by the end of 2025. We've exceeded this target with 36% and we're now striving for 40% representation by the end of 2027.

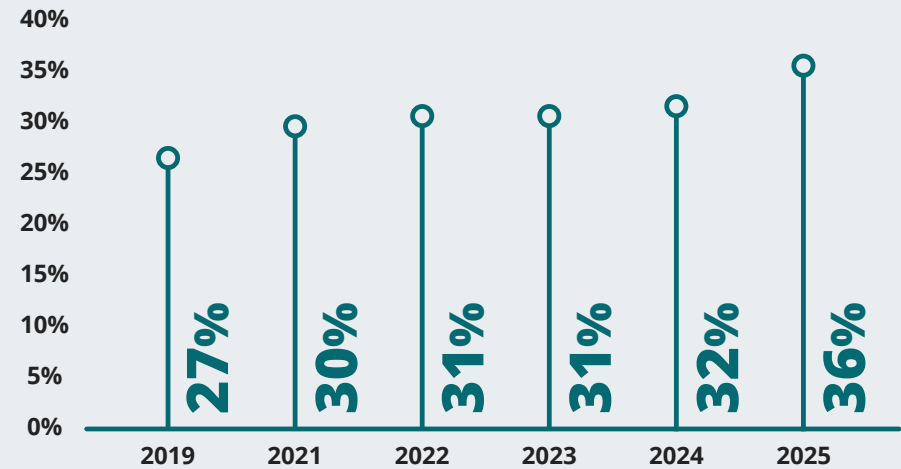
To achieve this, we're supporting our female talent to progress through the organisation by focusing on the executive pipeline and the mid-tier level. In December 2025 our female Directors

participated in an accelerated development programme delivered in partnership with Moving Ahead. This created a connected group of female leaders, at pivotal career points, who will learn and develop together. We will extend this female accelerator development to other female leaders during 2026.

For the 7th year, we continue our external mentoring programme, in conjunction with Moving Ahead. 23 female colleagues were mentored by a leader from another organisation in 2025, and equally, 23 of our leaders provided mentorship to female professionals beyond our business.

94 Hastings colleagues have completed the mentoring programme via Moving Ahead since 2019. Of these, 10 have subsequently been promoted within the company.

Female representation in Senior Leadership



Training and professional development

We invest in the growth and development of our people - whether they're just starting out, or stepping up into leadership roles. We provide a wide range of learning opportunities from professional qualifications to hands-on training, mentoring and coaching, as well as a suite of digital learning tools that support continuous development.

Graduate development

In 2025, 23 talented graduates enrolled onto our long-standing graduate programme, now in its 14th year. It offers career development through business rotations and tailored learning, enhancing their skills before moving into a permanent role, as well as helping to shape future talent for Hastings.

“

I joined Hastings' graduate scheme in 2022 as a Junior Cloud Engineer. Since then, I've progressed to Cloud Engineer and, just a year later, was promoted to Senior Cloud Engineer. Hastings is a place where growth is truly encouraged – my potential was recognised early on, and that support has enabled me to advance quickly in my career.



Josh Bancroft,
Senior Cloud Engineer

”

Apprenticeships

We offer apprenticeships to our colleagues in most business areas, including digital, data, leadership, finance, claims and customer operations. Apprenticeships support career progression through structured learning and personal development alongside their job role. At year-end 2025, 90 colleagues were completing an apprenticeship at Hastings, ranging from level 2 courses (equivalent to achieving 5 GCSEs at grade 9-4) to level 7 courses (Master's degree-level).

1,074

LinkedIn Learning
courses completed



Learning hours completed

Leadership excellence programme

Hastings' Leadership Excellence Programme is designed to equip leaders with the skills and confidence to coach and motivate, enabling them to develop their team so that they are supported to provide the best service for our customers. Leadership Excellence focuses on developing communication and feedback skills, while enhancing individuals' self-awareness, and giving tools and techniques to lead more effectively. By year-end 2025, 202 colleagues had taken part in the programme.

“

Every colleague deserves a great leader. That's why we're investing in leadership development across all areas of Hastings.

”

Jayne Mackintosh,
Director of Colleague and
Organisation Development

Hastings' Leadership Excellence Programme is designed to equip leaders with the skills and confidence to coach and motivate, enabling them to develop their team so that they are supported to provide the best service for our customers.

Great place to work

We take pride in being a great place to work - where a sociable, inclusive atmosphere thrives, leaders are approachable and supportive, and teamwork is second nature. Great work doesn't go unnoticed - it's celebrated and rewarded. Our reward package, benefits and colleague offerings help us to attract and retain the talented people who drive Hastings forward.

Company awards

Best Companies revealed their 2025 award winners and we were named the UK's #1 Best Big Company to Work for in their national awards for the second year running.

Along with being ranked #1 Best Big Company to Work for in London and #1 in the Insurance sector again this year, we were also named Best Improver in the 'Special Awards' category as we've seen the biggest increase in engagement survey scores.

#1

UK's #1 Best Big Company
to Work for



3 star

Best Companies 3-star
accreditation retained



Celebrating our colleagues

We celebrate our colleagues' contributions to Hastings by presenting them with a Long Service recognition award after every five years of service. In 2025, we relaunched this scheme, with bigger rewards at each milestone anniversary, including higher-value vouchers, increased annual leave and one-off holiday awards. As part of the relaunch, c.1,600 colleagues received additional recognition for service of 5 or more years.

Electric vehicle leasing scheme

In 2025, we partnered with Octopus to offer our colleagues an electric vehicle (EV) leasing scheme benefit via a salary sacrifice, where colleagues can make savings on both new and used vehicles. The lease includes insurance, maintenance, road tax, MOT, tyres, breakdown cover and a free home charger with standard installation. As of 2025 year end, over 1,000 colleagues had registered, with 53 colleagues having received an EV via the scheme.

“

We recognise that EVs have significantly lower emissions than diesel or petrol vehicles, but they're not accessible to all. We've worked hard to ensure our EV scheme assists as many colleagues as possible in purchasing an affordable vehicle whilst supporting our ambitions to reduce our carbon impact as a company.

”

Rhianna Dumelow,
Head of Sustainability

Free mortgage advice

As part of our ongoing support for colleagues, we've partnered with Charles Cameron & Associates (CC&A) to offer free independent mortgage advice. A mortgage is likely one of the biggest financial decisions our colleagues will make, so we're pleased that we can offer support during what can be a stressful time. In addition, CC&A will plant one mangrove tree in Madagascar for every mortgage completed and two for every remortgage or client referral. During 2025, 128 colleagues sought advice, with 35 arranging mortgages. Since the launch in 2023, 63 colleagues in total have arranged a mortgage with the service.

Discounts and cashback on shopping

We continue to offer discount and cashback benefits to save colleagues money on everyday costs, from health care and tech, to household goods and wellbeing services. Through Your Perks, available via desktop and the Smart Spending app, colleagues can access real-time weekly offers and discounted vouchers. In 2025, colleagues used YourPerks to save over £110,000 in total on their shopping, including groceries and other essentials.

Paying the real living wage

We continue to pay a Real Living Wage, enabling colleagues to contribute 5% to their pension while still earning at least the National Living Wage after their pension is deducted. We've also made a commitment that all customer-facing colleagues within our step pay framework will receive on average a 4% pay increase in March 2026.

>300

colleagues supported by
our Colleague Hardship
Fund since 2020



Supporting colleagues in financial difficulty

We recognise that occasionally people can experience times of significant financial challenge due to personal circumstances. To provide financial support where needed, we made our Colleague Hardship Fund available via a confidential application for a non-refundable grant. In 2025, £75,128 was given to 54 colleagues in their time of need. Since the scheme launched in 2020, 347 colleagues have been supported with over £369,273.



Digital transformation

We continually invest in digital solutions that help our 4 million customers save time and money, and stay safe on the road.

Upgrading our mobile app

We remain the most downloaded mobile insurance app in the UK, with over 1.9 million downloads in 2025 alone, and an average of 922,195 customer visits each month. Our app allows our customers to manage their policy, make claims, access breakdown services and contact us when they need support. In 2025, 75% of our customers who made changes to their policies did so digitally.

We further invested in our app in 2025, launching a new 24/7 Messenger channel, used by 618,705 customers during the year. If a customer prefers to talk to us, they can call our helpline, supported by a wider workforce of more than 4,000 colleagues who help keep our services running.

“

Previously, lots of our teams spent their days answering phone calls, often dealing with simple enquiries from customers. Now Messenger can take care of these, freeing colleagues up to spend more time helping where they're really needed - solving more complex issues and delivering even better service.

”



David Carter,
Managing Director, Retail Operations

Case study: Telematics technology promoting safer driving behaviour

Research from Cambridge Mobile Telematics shows that 44% of UK driving trips involve drivers being distracted by their phones, with over 5% of these occurring at speeds exceeding 50mph. To help tackle this issue, Hastings' YouDrive car insurance policy is using telematics technology to encourage safer driving habits.

YouDrive is a smart car insurance solution that uses a wireless tab and a mobile app to monitor key driving metrics such as phone use and speeding. Drivers are rewarded with lower premiums for safe driving and are provided with personalised tips to help improve their driving habits.

By incentivising safer driving, YouDrive not only benefits customers financially - it also contributes to making UK roads safer for everyone.

Every year we help our customers with life-changing accidents. That's why we're passionate about using this technology to help everyone drive safely.

“

At Hastings, we've seen that telematics plays a vital role in promoting safer driving by providing real-time feedback and encouraging more mindful behaviour behind the wheel. Through data-driven insights, drivers can better understand and improve their habits, helping to create safer roads.

”



Toby van der Meer,
Chief Executive Officer

Being there for our customers

We're here to support our customers when things go wrong. We understand that accidents and difficult situations can happen, and that's why it's essential we provide exceptional help when our customers need us most.

Hastings accepted more than 99% of customer motor claims in 2025, paying out over £1.1 billion and helping over 280,000 customers. We have a large specialist Claims team and a special emergency service to help if our home insurance customers are affected by flooding or water damage.

We work with a range of trusted partners to make sure we have access to high quality garages, courtesy cars, plumbers and building experts.

Should our customers need any kind of specialist assistance or find themselves in difficult circumstances (such as financial difficulties or dealing with a bereavement), we have specialist teams in place to help.

Through our research, we recognise the varied challenges our customers face, and we see a real opportunity to further fulfil our purpose of being a good company by enhancing the support we provide. We will continue to develop this work throughout 2026.

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 £900 million and helped our customers save approximately £32.1 million in interest charges (compared to other providers on price comparison websites).

Case study: Supporting our customers with Home Claims

When something goes wrong at home, it can be an incredibly stressful experience. Our Home Claims teams focus on doing the right thing by taking early ownership, keeping customers updated, and removing the need for them to chase for support. They work closely with our in-house drying teams to deliver smooth, positive outcomes.

In one case, external works identified a leak that led to severe water damage throughout a customer's property. The customer returned to find flooding at an already difficult time, while planning a wedding and coping with a bereavement.

Our Claims and in-house drying teams proactively contacted the customer and arranged drying equipment, managing the claim from start to finish without the need for follow-up. Communication was tailored to the customer's preferences, using both phone and email to fit around their work schedules and personal circumstances.

Once the property was dry, the customer was able to progress with repairs and begin restoring their home.

This case shows how a caring and proactive approach can make a real difference for customers when they need us most. As a final gesture of support, Hastings also sent flowers to mark the customer's wedding.

“

It's been tough, but a lot of weight's been taken off by the support we've had throughout it. Despite not needing a lot of contact with Hastings, we had enough to let us focus on the other things going on. I didn't have to make any calls or follow anything up. Even though it was a huge upset, it was made easier by not having to chase, and it gave us time back to focus on family and on the wedding.

”

Hastings Home Insurance customer, 2025



Fraud prevention

According to the Association of British Insurers (ABI), fraud is estimated to cost the industry over £1 billion every year, increasing insurance premiums for everyone. By investing in technology and our dedicated fraud prevention team, we are able to keep prices lower for our customers.

Preventing policy and claims fraud

Our teams prevented over £120 million in policy and claims fraud in 2025. By checking policies to ensure that customers have the correct cover, our anti-fraud department validated nearly 300,000 instances of inaccurate information, leading to the cancellation of more than 30,000 fraudulently purchased policies.

We train all colleagues to spot and report potential fraud through ongoing training and awareness initiatives. Our Fraud Buster video series shares fraud case studies, including interviews and content from specialist partnership agencies.

Our in-person awareness days show colleagues how our Anti-Fraud teams use data, technology, and innovation to drive fraud prevention, as well as setting up 'mock trials' to offer a hands-on view of how a fraud case unfolds, providing end-to-end understanding.

>30,000

Cancelled more than 30,000
fraudulently purchased policies

Case study: Supporting victims of fraud

In 2025, a fraudster impersonated a Hastings motor engineer and conned a retired couple into believing he had access to discounted cars. The couple paid him over £3,000 for a car, however the car was not delivered and communications stopped. The couple contacted Hastings and our anti-fraud department launched an investigation which identified the fraudster as a man from Sheffield who had conned motorists before in a similar scam.

Hastings supported the retired couple in reporting the incident to law enforcement and guiding them through recovering their funds from the bank, who had failed to prevent the fraud. The couple were reimbursed and later thanked Hastings for the support. The fraudster was subsequently arrested.

“

We were very concerned to learn that a fraudster had impersonated a Hastings employee to deceive a retired couple. We're pleased to have supported them in recovering their funds and remain committed to tackling fraudulent activity.

”

Dominic Parkin,
Internal Fraud Manager

Supporting our communities

In this section



[Giving back](#)

[Environmental education and research](#)

Giving back

We're proud to play an active role in supporting the communities around our offices. Whether it's through community days, colleague fundraising efforts, grants or partnerships, we're using our skills, time, and resources to make a meaningful difference. By raising awareness and backing local groups and initiatives, we're helping to build stronger, more connected communities and fulfil our purpose of being a good company.

Community days

Our colleagues play an active part in helping their local communities by volunteering during their working hours. In 2025, 2,564 days were completed by colleagues, an increase from 2024 (2,015 days). With our head office in Bexhill-on-Sea, beach cleans are a popular activity, with volunteers collecting plastic and other discarded waste to prevent these from harming our coastal wildlife and promoting a cleaner environment. The data is shared with the Marine Conservation Society as part of their citizen science initiative, helping to monitor the health of our oceans and track changes over time. This insight empowers them to advocate for evidence-based solutions that drive meaningful, positive change.

1,878

Items removed in
beach cleans



Case study:

Friendly callers - connecting colleagues and the community

In partnership with Voluntary Action South Leicestershire (VASL), we participated in the Friendly Callers Scheme, with members of our CiVC Claims team paired with members of the local community for weekly, 30-minute calls to help with connection and reduce the feeling of isolation. During the 12-week volunteering programme, colleagues took the time to chat to participants about everything from day-to-day family life and working at Hastings, to favourite places to visit and cooking.

The scheme concluded with an in-person meet up. Participants were given a tour of the Leicester office before coming together with colleagues for cakes and drinks. They also had time to share photos and mementos relating to memories they had discussed with their caller and were given gifts as a thank you for taking part in the scheme.

Colleague fundraising

In 2025, our colleagues took part in a range of fundraising activities, including the Royal National Lifeboat Institution (RNLI) Tower Run, a 160-mile office-to-office walk, South Downs treks, and several marathons and half marathons. Thanks to their efforts, a total of £93,000 was raised to support a wide range of charities and good causes, including the Pink Ribbon Foundation, Brake, and Baby Basics.



Case study:

Supporting the Pink Ribbon Foundation

Our annual Charity Golf Day and auction returned to Bexhill in September in support of the Pink Ribbon Foundation (PRF). The event saw colleagues, friends and several of our suppliers take to Cooden Beach Golf Club. Thanks to the generosity of colleagues and suppliers, over £9,000 was raised and will go towards the PRF's work supporting charities across the UK in their mission to relieve the needs of people who are suffering from, or have been affected by, breast cancer.

**Community grants and support**

Hastings runs a community grants programme that offers colleagues, local community groups, individuals and community projects the opportunity 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. In 2025, we granted £124,000 to a number of causes, including Voluntary Action Leicester & Hastings Half Marathon.

Partnering with Brake, the road safety charity

In 2025, we announced our new partnership with the road safety charity Brake. The charity has been campaigning for safer roads since 1995. Brake's vision is a world with zero road harm where we can all move in a safe and healthy way, as part of our normal day. By partnering with

Brake, we're supporting their work to end road deaths and injuries and help people affected by road crashes, which complements our own purpose of helping to avoid accidents and be there for customers when they happen. We will be supporting Brake's initiatives, raising awareness of campaigns, activities and sharing important road safety messages. We'll also be taking part in fundraising to further support Brake's work in the community.

So far, Hastings sponsored Brake's Road Safety Week 2025 (16th - 22nd Nov), highlighting the theme 'Safe Vehicles Save Lives', and raised £527 in a cake sale.

**Future ready educational programme**

Hastings is proud to continue to sponsor and support our Future ready 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 102 students, providing them with guidance and encouragement to consider positive life choices to be the best version of themselves. Now in its tenth year, the Future ready programme has benefited over 2,200 young people.

2,200

Young people have been helped through the Future ready programme



Environmental education and research

Hastings is passionate about helping local communities and young people learn more about the environment and supporting those going above and beyond to protect it for future generations. We backed several initiatives in 2025, ranging from those that support environmental education in local schools, to those that support scientific research.

Supporting the Green Earth Schools programme

Hastings supported the Green Earth Schools programme, an initiative led by the environmental nonprofit Earthwatch. The programme helps urban schools create outdoor spaces that are rich in nature - think gardens, planters, and ponds - providing children with opportunities for outdoor learning and connection with the environment. Our contribution of £30,000 supported schools in Leicester and Kent on their journey building greener, more inspiring spaces for students and teachers alike.

Teach Earth

In 2022, Hastings sponsored the Teach Earth Teacher Training programme, delivered by Earthwatch. This 18-month initiative equipped primary school trainee teachers with the skills and confidence to deliver impactful environmental and outdoor education.

Hastings continued its support in 2025 by sponsoring a refreshed version of the Teach Earth programme focusing on marine conversation, developed through a new partnership between Earthwatch and Surfers Against Sewage - a leading UK marine conservation charity. As a funding partner, Hastings prioritised delivery of the programme to groups of teachers located in areas close to Hastings offices in London, Leicester, and Bexhill.

Groundwork

In 2024, we financially supported Groundwork South in delivering their environmental education programme, providing curriculum linked sessions to local schools and colleges through their Countryside Park (CVCP) Community Interest Company. Our financial contribution enabled the successful delivery of the programme, which provided curriculum-linked sessions to local schools and colleges. Additionally, we supported Groundwork South's community nature discovery sessions, which included free, family-friendly activities such as guided nature walks, wildlife identification workshops, and Nature Detective sessions.

In 2025, we funded both the environmental education programme and the community nature discovery sessions, and extended our support to fund weekly conservation volunteer sessions based at the Combe Valley Community Garden. In 2025, the volunteer sessions engaged 20 participants in 57 sessions, and generated over 600 volunteer hours through a wide range of hands-on conservation tasks. Participants included students, retirees, job seekers, and individuals with additional needs, all of whom benefited from a supportive environment focused on learning, wellbeing, and sustainability.



600 Volunteer hours



Hastings Kelp Project



The Hastings Kelp Project is a volunteer-led community initiative dedicated to understanding how kelp - a large brown algae - and its associated ecosystems can recover along the Hastings coastline. Through research and monitoring, the team explores the vital role kelp forests

play in marine health. These underwater habitats provide food and shelter for countless species, act as natural wave barriers, and even have the potential to absorb carbon from the atmosphere.

In 2024, we contributed £3,000 to help lay the groundwork for the project's laboratory and research capabilities. This initial support enabled the team to create a flexible setup for experimental work. Building on that foundation, in 2025, we awarded an additional £1,500 to strengthen the charity's technical infrastructure, supporting the purchase of specialist grow lamps, customised heating systems, and advanced analysis tools such as a digital microscope and testing equipment. The grant may also help to secure a special freezer - essential for long-term spore storage and future propagation efforts.

Reducing our environmental impact

In this section



Climate change

Climate risks and opportunities

Resource efficiency

Environmental leaders

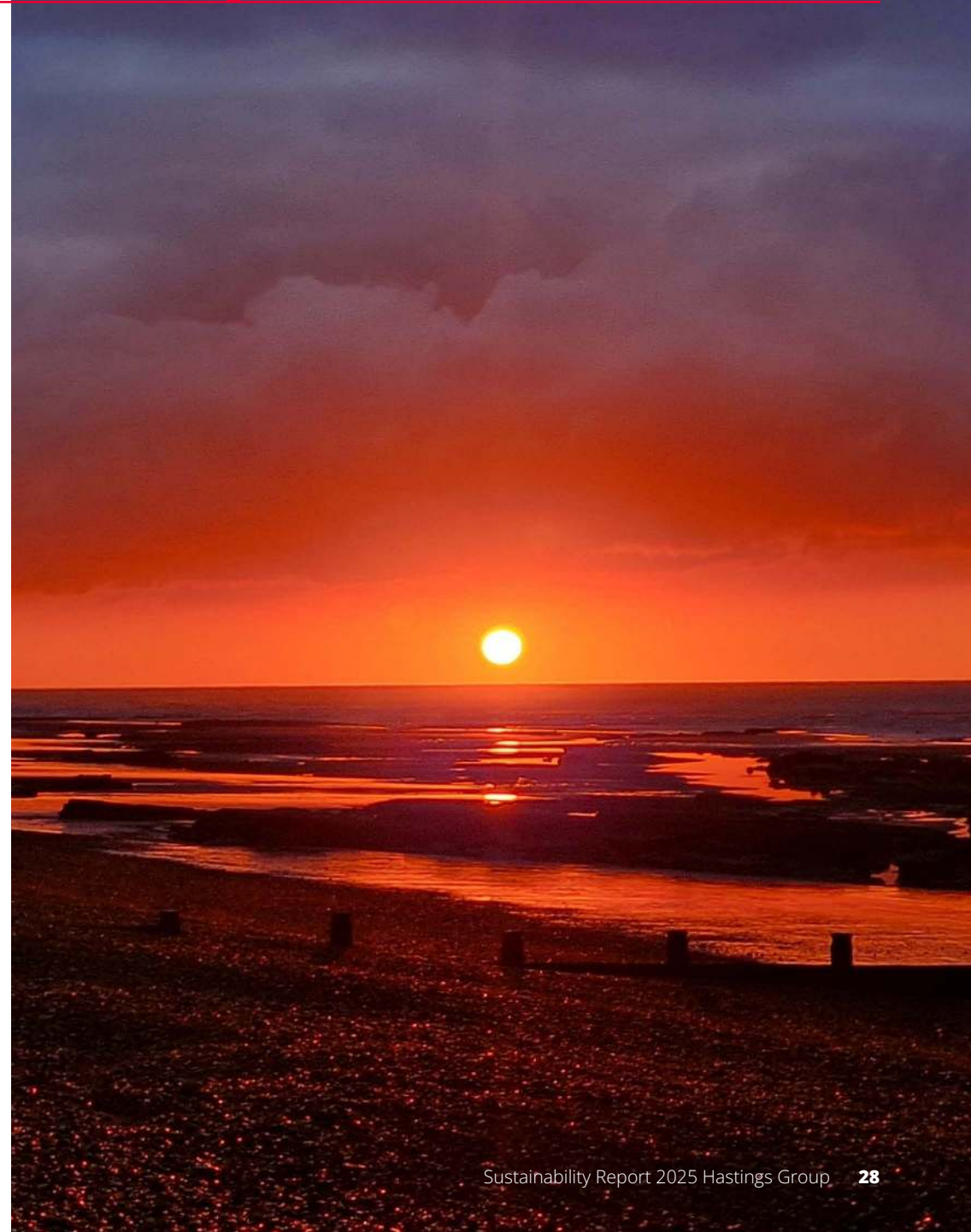
Climate change

Climate change is the one of the most significant environmental challenges we face today. As a business, we're playing our part in the transition to a net zero economy by working to reduce our operational and investment-related greenhouse gas emissions (GHG). From strategic initiatives to everyday actions, we're focused on making meaningful progress.

Setting out our ambitions

We set science-based reduction targets for our operational emissions (Scope 1 and 2) and our investment portfolio emissions (Scope 3):

Target	Progress made by year-end 2025
Reduce absolute Scope 1 and 2 GHG emissions by 42% by 2030 (from a 2022 baseline).	79% reduction achieved
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.	1.88°C in 2025, -0.15°C when compared to our 2029 target
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.	2.22°C in 2025, -0.01°C when compared to our 2029 target



Putting our sustainability ambitions into practice

In 2025, our operational emissions (scope 1 and 2) totalled 58 tCO₂e.

This represents:

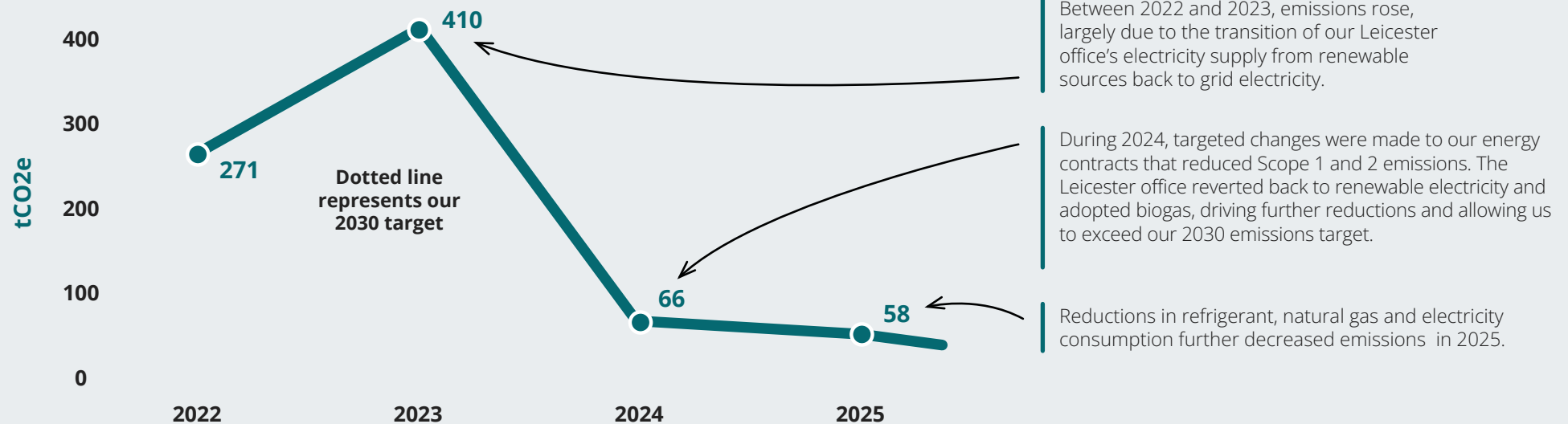
11% reduction from 2024

79% reduction from 2022

We've therefore exceeded our 2030 reduction target. We achieved this by switching to renewable energy contracts at our Bexhill and Leicester offices and introducing energy-efficiency measures across all our sites. Together, these changes reduced both our energy use and our carbon emissions.



Scope 1 and 2 emissions



Our scope 3 emissions totalled 648,454 tCO₂e in 2025, of which, 97% (631,614 tCO₂e) are emissions related to our investment activities.

Overall, scope 3 emissions increased by 278,626 tCO₂e from 2024, largely due to improving the data quality of our investment reporting. Portfolio coverage increased from 77% to 98%, and reported actuals (rather than estimates) increased from 66% to 71%.

To reduce emissions associated with our investments, we evaluate key climate-related factors, including temperature alignment, GHG emissions, and the ambition of companies' climate targets, when assessing potential investments. We work closely with our investment managers to engage companies that have yet to set ambitious enough climate goals, encouraging them to raise their standards. Where engagement fails to deliver meaningful progress, Hastings Group will consider divestment as a last resort.

What this means next

Having exceeded our 2030 Scope 1 and 2 target, our focus is on:

- Setting a more ambitious operational emissions reduction target for 2030
- Scope 3 reduction targets and further engagement with supply chain
- Developing our climate transition plan

To improve the accuracy of our reporting, and remain in alignment with Greenhouse Gas (GHG) Protocol, we have updated our emissions calculations with the support of an external specialist. Through our Scope 3 data programme we have also retrospectively calculated previous years' emissions. As a result, some figures in this year's disclosures differ from those previously reported. These changes reflect methodological improvements, and provide a more consistent, robust and transparent basis for tracking progress.

Emissions (market-based)	2025	2024	2023	2022
Scope 1	50.8	55.9	165.4	168.8
Natural gas	2.6	12.9	149.3	164.8
Biogas	0.1	0.1	0.0	0.0
Gas oil	1.0	0.8	0.5	1.3
Refrigerant	20.6	28.9	15.7	2.7
Diesel	26.5	13.1	0.0	0.0
Scope 2	7.5	9.8	244.5	102.4
Grid electricity	7.5	9.8	244.5	102.4
Renewable electricity	0.0	0.0	0.0	0.0
Scope 3	648,453.6	369,828.0	278,637.6	199,552.7
Purchased goods and services	9,126.1	14,204.0	1,373.6	610.7
Capital goods	3,315.7	1,038.9	434.0	0.0
Fuel- and energy-related activities	96.1	66.4	153.6	129.4
Upstream transportation and distribution	794.0	421.0	0.0	0.0
Waste generated in operations	5.6	5.9	2.3	20.1
Business travel	1,014.0	613.5	384.5	294.8
Employee commuting	2,488.0	2,145.4	1,583.6	418.7
Investments	631,614.0	351,333.0	274,706.0	198,079.0
Total emissions	648,511.9	369,893.8	279,047.5	199,823.9

Scotland: Trossachs
highland Afforestation

500
(ex-ante units)



Uruguay: Guanare
Afforestation

1,500
(ex-post units)

Indonesia: Rimba
Raya Biodiversity
Reserve

2,000
(ex-post units)



Offsetting remaining emissions

We focus on reducing our emissions first wherever possible, and offset any remaining emissions by supporting a range of carbon removal and offset projects. Hastings has offset 100% of remaining scope 1 and 2 emissions and has achieved CarbonNeutral® company certification for the sixth year running.

Ex-ante units are issued in advance based on forecast outcomes, while ex-post units are issued after outcomes have already been achieved and verified.

In 2025, we prioritised the following offsetting projects that support the UN Sustainable Development Goals and provide wider environmental and societal benefits:

Improving our Scope 3 emissions inventory

We're continuously working to improve the completeness and accuracy of our Scope 3 emissions inventory, closing the gaps by collaborating with departments across the business and supply chain to obtain high-quality data, and seeking support from carbon consultants where necessary. This approach enables us to develop a more comprehensive view of emissions across our value chain, helping us pinpoint the hotspots and refine our areas of focus.

Improvements made in 2025:

- Began work to calculate scope 3 insurance-associated emissions in line with Principles for Carbon Accounting (PCAF) methodology for the first time, and plan to disclose the figures as part of 2026 reporting.
- Enhanced the accuracy of our colleague commuting emissions data by increasing participation in our commuting survey, giving us a clearer and more reliable picture of how colleagues travel to work.
- Enhanced collaboration with our suppliers, not only to gather more robust emissions data, but also to better understand the challenges they face in decarbonising their operations. This work will allow us to offer more targeted support and strengthen our shared commitment to reducing emissions across the value chain.

Project	Environmental and societal benefits	Verification
Indonesia: Rimba Raya Biodiversity Reserve 2,000 (ex-post units)	Addresses Forest and Peatland swamp conservation and protecting biodiversity protection including endangered Borneo Orangutans. Whilst focusing on community development, funding food security, health care and education without deforestation.	• Verified Carbon Standard (VCS) • Climate, Community & Biodiversity Standards (CCB) • Sustainable Development Verified Impact Standard (SD VSta)
Uruguay: Guanare Afforestation 1,500 (ex-post units)	Tackles tree cover loss and land degradation caused by centuries of cattle grazing. Trees are planted on degraded highlands to reduce soil erosion and enhance biodiversity, allowing cattle to graze on lower lands, while generating employment opportunities for local people.	• Verified Carbon Standard (VCS) • Climate, Community & Biodiversity Standards (CCB) • Forest Stewardship Council (FSC)
Scotland: Trossachs highland Afforestation 500 (ex-ante units)	Addresses deforestation in Scotland, where less than 1% of the original Caledonian Forest remains. Established three mixed-species woodlands covering approximately 200 hectares. 500,000 trees planted, including native broadleaves, Scots pine, and Sitka spruce.	Woodland Carbon Code

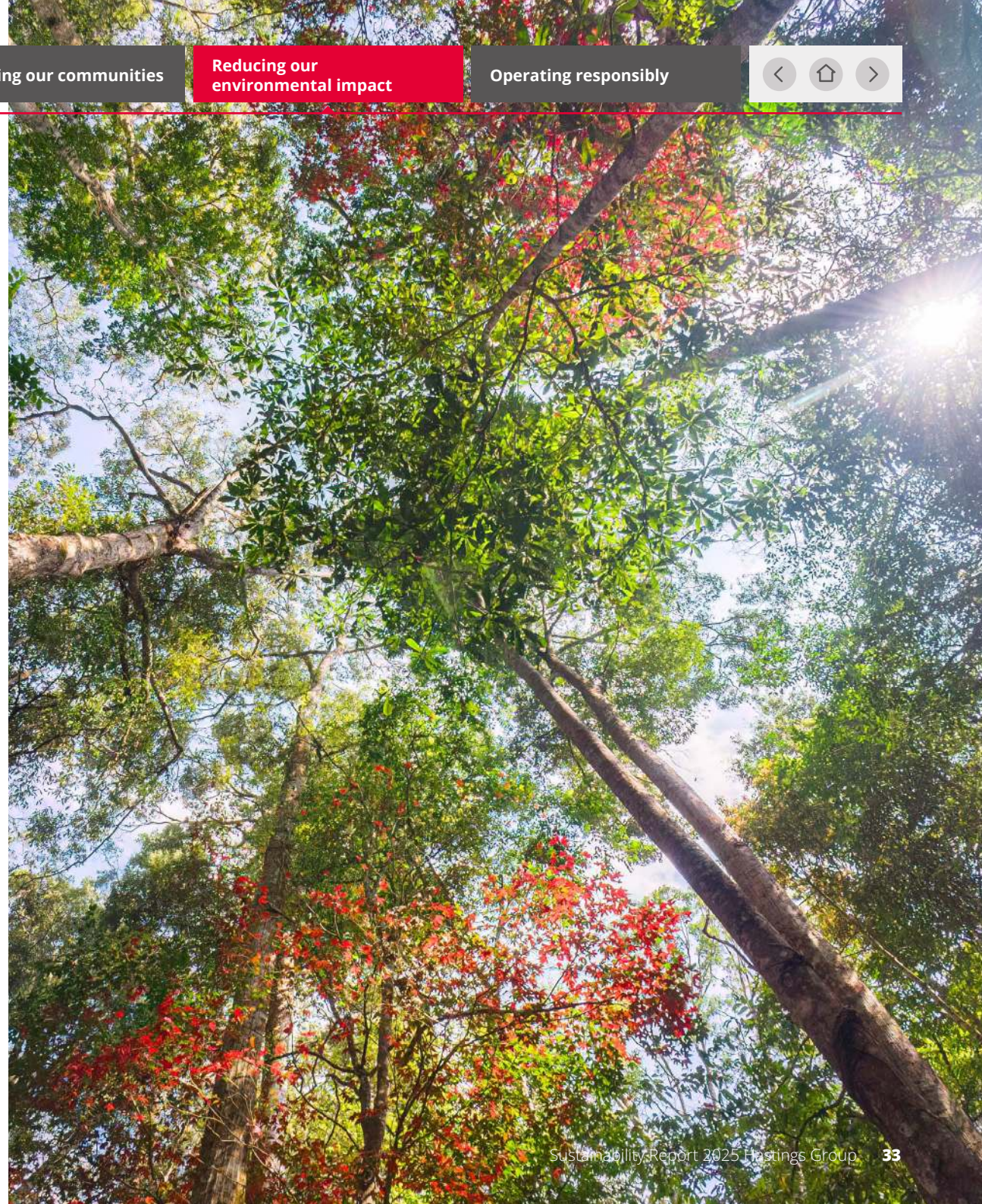
Climate risks and opportunities

Climate change is a global challenge that affects everyone, and as a responsible business, we've taken proactive steps to understand its potential impact.

We've identified where climate-related risks and opportunities may arise and how they could influence our customers, colleagues, communities, and the company as a whole. To support this, Hastings has established a process for assessing and managing these risks and opportunities, aligned with the recommendations of the Task Force on Climate related Financial Disclosures (TCFD).

We regularly review the physical and transitional climate-related risks that may occur in our own operations and value chain, across short, medium and long-term time periods, using the Intergovernmental Panel on Climate Change (IPCC) specific climate scenarios.

We use an internal risk matrix to assess and rate risks based on their potential impact and likelihood. Risk tolerances are clearly defined, outlining which levels of risk are acceptable and which are not. Any risk rating that falls outside these tolerances triggers a structured management process, which includes reviewing existing controls and identifying actions to reduce the risk to an acceptable level.



Hastings risk and opportunity assessment results are summarised below:

Category	Description	Risks and impacts	Time horizon	Area 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	Potential impact to insurance claims: There is an increasing risk that frequency and severity of weather events will rise. This may lead to a larger volume of related claims, resulting in operational pressures and an increase in associated costs.	S, M	Home and Motor insurance products
		Potential disruption to Hastings operations: Increasing severe weather events may cause disruptions to workforce, property and offices affecting service availability which in turn potentially impact customer outcomes.	S, M	Hastings operations
		Potential impact to insurance market: Longer term impact from chronic physical risk has potential to decrease insurability of assets, leading to potential strategic redesign of products and offerings across the market resulting in higher premiums and reduced availability of affordable cover.	M, L	General insurance market
		Potential reduction in returns: Long-term physical impacts from changing weather patterns may reduce returns from the Group's investment portfolio by affecting the performance and value of invested companies. Increasing impact to asset values across sectors may require revisions to the investment strategy.	M, L	Investments
		Potential disruption to Hastings operations: Increasing weather events have potential to cause value chain disruptions, potentially affecting customer outcomes.	S, M	Hastings operations
Transition risks	Risk arising from the transition to a lower carbon economy, in line with TCFD categorisation are: • Policy and legal • Reputational • Market • Technology	Potential impact to Hastings market position: Increased demand for sustainable and low-carbon solutions (driven by government targets, policy, market trends and technology advances) may affect the groups competitive position in the market if product design and services and affordability are not adapted for evolving customer needs.	S, M, L	Home and Motor insurance products
		Potential reduction in returns: Rising operating costs associated with adopting and supporting lower emission technologies, policies and practices, particularly within supply chain may increase cost of repair and claims impacting Groups overall returns.	M, L	Hastings operations, Home and Motor insurance products
		Potential impact to climate related targets: Increasing regulatory requirements, cost and availability of low carbon solutions required for transition to low-carbon economy may impact progress and delivery against the Groups climate related targets affecting stakeholder perception and reputation across the market.	S, M, L	Hastings Group
		Potential impact to insurance market: Government changes to policy and regulation relating to transition to lower carbon economy could affect general insurance market potentially impacting product design, market competitiveness and product affordability and demand.	M, L	General insurance market
Opportunities	Harnessing opportunities in mitigating and adapting to climate change	Potential opportunity to contribute to a lower carbon economy: Increasing sustainability in operations, products and services, and investing responsibly.	S, M, L	Hastings operations, Home and Motor insurance products, lending products, Investments
		Potential opportunity to increase sustainability across the value chain: Through active engagement, policy and practices.	S, M	Hastings operations
		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	Hastings operations, Home and motor insurance products

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

Resource efficiency

Being resource efficient means consuming less and keeping products and materials in service for as long as possible. This minimises waste, reduces our carbon impact and limits impacts to biodiversity. At Hastings, resource efficiency is embedded across multiple areas of our business, from vehicle repairs to facilities management.

Greener vehicle repairs

When a customer's vehicle is damaged, our contracted engineers assess repair viability and, where appropriate, restore the vehicle to roadworthy condition using replacement parts. To reduce environmental impact, we prioritise the use of high-quality recycled parts over new components wherever possible.

The UK market for recycled parts is still in its early stages, which means that availability can be limited. While this presents a challenge, Hastings remains committed to increasing the use of recycled parts and actively reinforces this message with all suppliers, highlighting the benefits of maximising their use. Performance in this area is a key priority within our supplier management strategy and is regularly reviewed with both primary and secondary suppliers.

In 2025, 3% of replacement parts used in repair work were classed as recycled parts.

We also offer customers the option to plant a tree, rather than accept a courtesy car whilst they await vehicle repair. In 2025, 5.7% of customers chose this, resulting in over 1,470 trees planted.

Sustainable offices

Our Property Services team champion resource efficiency across day-to-day operations and office refurbishments. In 2025, as part of our office upgrades, we:



installed carpet made from 100% recycled polyester and plastic



fitted 44 sensor-activated taps with temperature controls to reduce water and energy consumption



donated surplus office furniture such as desks and chairs to charities and groups in need to prevent waste and support local communities.

In our canteens, we've eliminated single-use plastics, carefully designed our menus to reduce food waste, and ensure that surplus packaged food is put to good use - donating to Warming Up the Homeless in Bexhill and sharing with our dedicated weekend-working colleagues in Leicester free of charge.

We offer vegetarian and plant-based meals with lower carbon footprints compared to meat dishes. All low-carbon food options are labelled to support colleagues wishing to reduce their own environmental footprint.

Case study:

Donating IT equipment to a good cause

Hastings is committed to using IT equipment responsibly, minimising waste, and supporting reuse and recycling wherever possible. In 2025, we upgraded our office monitors and partnered with Sustainable Tech 4 Good to ensure the responsible handling of our retired equipment. Tech 4 Good collects, refurbishes, and donates IT equipment to charities that support a wide range of communities in need.

We donated 70 monitors and stands in good working condition, along with 200 keyboards to Tech 4 Good. Through this partnership, we not only reduced e-waste but also helped extend the life of valuable equipment.



Environmental leaders

Building a sustainable business isn't just about setting and achieving targets, it's about creating a culture where every colleague feels empowered to make a difference. Across teams and departments, our colleagues are leading the way, whether it's through championing green initiatives, rethinking everyday practices, or inspiring others to take action.

Our Go Green campaign

Now in its fifth year, Hastings' Go Green campaign promotes awareness and action on environmental responsibility. The programme has grown steadily, evolving from a simple awareness initiative into a key driver of our company's broader sustainability aims and long-term environmental goals.

Throughout 2025, we sparked curiosity and created meaningful opportunities for colleagues to learn, get involved, and take action for the planet. For example, we:

Hosted a 'Go Green' fair

- Hosted our annual 'Go Green and Community Fair' at our Leicester and Bexhill offices, helping to engage colleagues in sustainability initiatives and raise awareness of our environmental goals.

Supported biodiversity

- Led a Biodiversity campaign, giving away wildflower seed balls, running a bee-themed quiz, and hosting a photo competition to engage colleagues.
- Challenged our colleagues to take part in 'No Mow May'.
- Supported a FreshWater Watch initiative by monitoring the water quality of the River Rother.
- As part of our commitment to environmental restoration, we partnered with Just One Tree to fund the planting of just under 4,000 trees. This included one tree for every response to our Annual Colleague Commuting Survey, plus additional trees for motor renewals during National Net Zero Week.

4,000 trees

we funded the planting of just under 4,000 trees via Just One Tree.



Championed responsible consumption

- As part of our Waste Electrical and Electronic Equipment (WEEE) awareness activity, we collected and safely disposed of 36 waste electrical items that could have caused harm if sent to landfill.
- Ran a sustainable festive craft activity at the community fair, enabling colleagues to create and take home biodegradable table decorations.
- Hosted a "Make Your Own Biodegradable Bath Salts" stall at Wellfest, promoting sustainable self-care practices.
- Set up our annual 'New 2 Me' shops, where colleagues can donate, swap and purchase pre-loved clothing items, with all proceeds going to local charities.

Demonstrated our commitment to climate action

- Coordinated Earth Hour participation across our Leicester, London, and Bexhill offices.

- Designed an interactive carbon footprint game for the Life at Hastings Direct fair, where colleagues matched food types to their environmental impact.
- Created a Cycle to Work Week online group, encouraging colleagues to swap driving for cycling. Every mile logged raised £1 for the road safety charity Brake.

Shared knowledge

- We've delivered sustainability education sessions across the organisation, helping colleagues build confidence, increase awareness, and better understand how everyone can contribute to our environmental goals.
- We continue to collaborate with organisations in our communities, such as the Leicester Business Travel Forum, sharing best practice and staying informed about upcoming council initiatives. This partnership helps us drive meaningful progress both within Hastings and across the wider community.



Green Ambassadors

Our network of 17 Green Ambassadors are champions of environmental sustainability at Hastings. Volunteering alongside their day jobs, they lead by example - supporting our Go Green initiatives and driving positive change through conversations that raise awareness of environmental issues.

In 2025, we actively invested in the development of our Green Ambassadors by inviting them to participate in a Water Literacy Training Day. The session deepened their understanding of global water challenges and through the interactive workshop, our Ambassadors explored ways to save water both within our organisation and at home.

17

Green ambassadors support
our sustainability initiatives



“

I am passionate about being green and saving the planet in any way I can. I like to share this interest with as many people as possible and with the business, being a green ambassador enables me to do this.

”

Reena Mehmi,
Auditing Assistant and Green Ambassador

Case study: Go Green Fair 2025

Building on the success of our 2024 event, we were proud to once again host the Go Green Fair at our Leicester and Bexhill offices. Delivered in collaboration with the charities and environmental community partners we support, the fair gave colleagues the opportunity to learn more about our sustainability partnerships and the meaningful difference we are making across our communities. Leicester City Council also joined us to promote sustainable commuting options, alongside our sustainable rewards and benefits providers.

Our charity partner Groundwork collected colleague views on their climate and environment concerns. The responses provided insight into where colleagues most want guidance and support, leading to a collaboration with our Wellbeing team to develop more targeted support around climate anxiety.

As part of the event experience, colleagues received plantable pencils and sampled brownies made from coffee grounds, offering a creative demonstration of how food waste can be repurposed with a bit of ingenuity.



Operating responsibly

In this section



How we govern our business

Sustainable investments

Cyber security

Sustainable supply chain

How we govern our business

At Hastings, we are committed to operating with integrity, transparency, and in full compliance with the law - building trust and confidence among everyone who engages with us. Strong governance and ethical principles are embedded in our culture and company policies, guiding us to make the right decisions and create positive social and environmental outcomes for our colleagues, customers and the wider community.

Our policies

Our commitment to conducting business ethically and responsibly is outlined in our Code of Conduct. All new and existing employees are made aware of their obligations under this Code.

In 2025, we introduced a Supplier Code of Conduct as a requirement for partnering with Hastings. The Code sets clear expectations for suppliers to align with our values and uphold the highest standards of ethical, social, and environmental responsibility in their business practices.

Our Sustainability and Human Rights policies reaffirm our commitment to embedding sustainable practices across every aspect of our business and to upholding the highest standards of human rights.

United Nations Global Compact

We became a signatory of the United Nations (UN) Global Compact in 2024. For us, this means:

- Operating in a way that meets fundamental responsibilities in the areas of human rights, labour, environment and anti-corruption;
- Incorporating the Ten Principles of the UN Global Compact into our strategies, policies and procedures;
- Establishing a culture of integrity.



Signatory since 2024



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

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: make sure that they are not complicit in human rights abuses.

 Valuing colleagues

 Valuing colleagues

 Operating responsibly

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: the elimination of all forms of forced and compulsory labour;

Principle 5: the effective abolition of child labour; and

Principle 6: the elimination of discrimination in respect of employment and occupation.

 Operating responsibly

 Valuing colleagues

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges;

Principle 8: undertake initiatives to promote greater environmental responsibility; and

Principle 9: encourage the development and diffusion of environmentally friendly technologies.

 Reducing our environmental impact

 Supporting our communities

 Operating responsibly

Anti-corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

 Operating responsibly

Anti-bribery and corruption

Hastings has zero tolerance for bribery and corruption. Our anti-bribery and corruption policy, available on our intranet, provides guidance to colleagues on their obligations and potential liabilities, and covers how to identify and raise concerns around corruption and bribery via a confidential internal whistleblowing channel. We ensure that colleagues complete mandatory e-learning when they join us and then on an annual basis to ensure that knowledge is kept up-to-date.

Regular audits, investigations, and control reviews are carried out to ensure compliance with anti-corruption and bribery laws. We regularly report risks, incidents, and whistleblowing activity to relevant officers, committees and boards.

Sustainable investments

Our investment decisions carry significant environmental, social and ethical responsibilities. That's why sustainability considerations remain key to our investment approach and decision-making.

Our policy is that new investments must not be linked to coal extraction, tobacco, or controversial weapons, and we regularly review our portfolio for exposure to other sensitive sectors.

Hastings investment portfolio is screened using MSCI's ESG ratings (scale AAA-CCC) - we have committed to maintaining an average ESG rating of 'A' for our core fixed income portfolio. In 2025, the average score was maintained at AA.

We work with our asset managers and parent company, Sampo Group, to regularly screen our investment portfolio for any breaches against the UN GC ten principles and any environmental and social controversies (alleged or confirmed).

We assess each case individually and through the ISS ESG Pooled Engagement we have engaged with seven companies to address identified risks.

We work with our investment managers to ensure that investees uphold the UN Global Compact principles, taking remedial actions where these standards are breached. In 2025, there were 0 incidents of non-adherence.

In 2022, we became a signatory of the United Nations Principles for Responsible Investing (UN PRI), and all our current external investment managers are signatories, demonstrating their ongoing commitment to responsible investing.

We implemented the recommendations from a UN PRI assessment to further strengthen our responsible investment practices. This included enhancing our climate-related disclosures in line with TCFD and SBTi guidance, and increasing the rigour of our due diligence and ongoing monitoring of external investment managers' policies and practices.



← *Signatory since 2022*



Cyber security

Managing evolving cyber security risks is a key part of our social responsibility to protect our customers, colleagues, and other impacted parties from harm, while ensuring the resilience and availability of our systems and services.

We take a multi-layered approach to managing cybersecurity risks. From training colleagues to identify and respond to threats and simulated attack exercises, to investing in modern technologies and actively participating in sector-wide working groups. Through these efforts, we contribute to the overall resilience of the UK financial services sector.

Training and awareness

Empowering our colleagues with knowledge and skills is key to being better protected against increasingly sophisticated cyber attacks. All colleagues complete mandatory data protection training through our e-learning system. We also provide tailored cyber security training via the Cybsafe platform, and regularly share practical tools and resources to help colleagues safeguard themselves and the organisation.



Learning from simulated attacks

In 2025, we hired an accredited external company to conduct an extensive programme of penetration testing on Hastings' organisational and technical defences. In response to incidents across the sector, we also carried out a targeted exercise that used social engineering techniques to assess the susceptibility of our IT helpdesk. Exercises like these validate the strength of our critical controls, identify areas for improvement and build a foundation for further resilience testing.

Investing in protective technology

Hastings continues to invest heavily in modern cyber security protection tools, including smart identity and access management controls, advanced endpoint protection, and proactive security scanning and monitoring systems.

Participating in sector-wide working groups

We continue to play an active part in UK regulator-sponsored cyber co-ordination bodies, including the FCA-sponsored Insurance Sector Cyber Co-ordination Group (ISCCG) and the Bank of England-sponsored Cross Market Operational Resilience Group (CMORG).

In 2025, we took part in a sector-wide simulation of a major bank outage that highlighted the importance of alternative payment methods and the broader social and economic responsibilities of financial institutions.

“

The attacks we've seen this year on major retailers and manufacturers like M&S, Co-op and Jaguar Land Rover have shown how quickly organisations can be disrupted. As we continue to grow and become even more digital, cyber security has never been more important.

”

Simon Legg,
Chief Information Security Officer

Sustainable supply chain

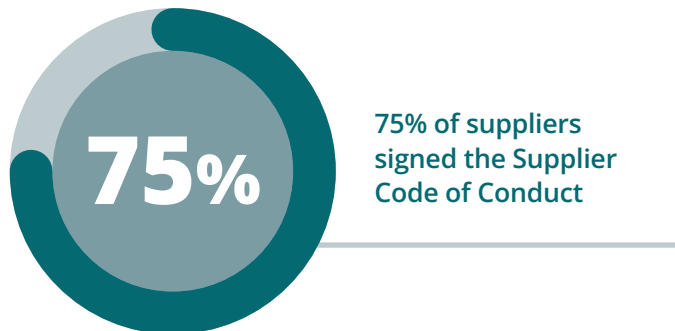
At Hastings, we partner with a diverse network of suppliers - from small businesses to multinational enterprises - who provide essential goods and services to enable us to deliver high-quality service to our customers. We work with our suppliers to identify sustainability risks that occur in our value chain, and take a collaborative approach to mitigate them.

Supplier sustainability performance

We assess supplier sustainability performance through a robust due diligence process, in which suppliers are asked to provide us with information on their approach to ESG topics such as: decarbonisation, environmental management, payment practices, human rights, and diversity, equity and inclusion. We assess the information provided to understand potential risks and engage with suppliers where necessary to improve performance.

Maintaining high standards of conduct

In 2024, we introduced a Supplier Code of Conduct to complement our existing Procurement and Supplier Management Policy. As of year-end 2025, 75% of our suppliers have signed the Code of Conduct, bringing us closer to our 80% target. This reflects our ongoing commitment to responsible sourcing and acknowledges the varied levels of sustainability maturity and diversity across our supply chain.



“

Hastings' Supplier Code of Conduct outlines clear expectations for how suppliers should conduct their business and deliver services in alignment with Hastings' values and standards. As a condition of partnership, we expect all suppliers to commit to ethical, social and environmental responsibility.

”

James Ray,

Head of Procurement and Supplier
Performance Management



Hastings Group

2025 Sustainability Report