

Griffiths
Armour &



ESG Review 2023/24

Planet, People, Place.
Moving Forward Together



Volunteering at the NSPCC Hargreaves Centre

Building Better

Welcome to the Griffiths & Armour Environmental, Social, and Governance (ESG) Report for 2023/4.

This is our inaugural ESG Report – and as a business we’re proud to be on our ESG journey together; building on our strengths, acknowledging where we can improve, and above all committing to be better. Day by day, month by month and year by year.

Continuously improving for our team, our clients, our communities, our business and for our planet. Our approach to ESG is integral to our business strategy, driving innovation, fostering resilience, and creating value. As we navigate an ever-changing landscape, we remain committed to improving and contributing positively to the world around us.

Thank you for joining us on this journey towards a more sustainable future.



ESG is a once in a lifetime opportunity to maximise the positive impact we have on our employees and our business. We are committed to driving ESG forward within Griffiths & Armour.

Simon Keenan

Partner & Group Director, General Insurance Division

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Moving Forward Together

Welcome to Griffiths & Armour, where our culture defines us and shapes a distinctive work experience that we can be proud of. Since 1934, we've cultivated an environment that sets us apart, emphasising our values of collaboration, trust, and teamwork.

Our structure is unique, deliberately avoiding the traditional hierarchy. We actively seek opinions and feedback, ensuring every voice contributes to our collective success.

Trust is at our core. We favour a common-sense approach and while policies are in place, we also have confidence in the judgment of our people. This trust serves as the foundation of our dynamic and flexible work environment. Working at Griffiths & Armour is more than a job; it's a source of pride. Our team genuinely loves the work we do, taking pride in our achievements and upholding the highest standards of service for our clients.

We believe our people are among the very best in their fields, working together towards common goals. Professional and personal support is ingrained in our culture, creating a workplace where everyone thrives.

Our long-serving team members are always excited to welcome new starters. We value fresh perspectives and skills, as well as valuable experience which all contributes to our collective success. Our highly successful graduate scheme has become an integral part of our development, introducing new ideas and opportunities for learning.

No two years are the same at Griffiths & Armour. We embrace change, progress, and new challenges, keeping our team motivated and engaged.

We invest in the development of our people, supporting them in attaining professional qualifications and encouraging self-development. Our Performance and Development Review (PDR) process ensures that opportunities for growth are explored.

We celebrate our differences at Griffiths & Armour, treating each other as individuals and fostering shared values. We enjoy working together to progress and develop our culture of inclusivity. We learn and grow together as a team, supporting each other, learning from challenges and becoming all the stronger and more experienced from them.



Working at Griffiths & Armour is more than a job; it's a source of pride

Laura Davies
Group HR Director



Environment

Griffiths & Armour recognises the importance of operating in a sustainable way to:



Minimise our environmental impact.



Support our colleagues, clients and wider community.



Ensure the safety, wellbeing and diversity of our workforce.



Guide our overarching business ethics and practices.

At Griffiths & Armour we recognise the importance of how we impact the environment, and the steps we can take every day to make a positive impact.

We commit to continually assess our approach to environmental matters at G&A, for both ethical reasons - we are all committed to doing the right thing, and for our long-term business success.

A big step forward in 2023; CarbonNeutral® company certification.

At Griffiths & Armour, we felt it was important to partner with an expert in the field to measure our carbon footprint and discuss how we could off-set our environmental impact.

We are proud that, with effect from 1 August 2023, Griffiths & Armour is a certified CarbonNeutral® company.

In the first year of assessment (2022), client visits were few and far between in the early part of the year due to COVID. During 2023 we know that the frequency of client visits has increased, and our carbon footprint may also increase as a result. However, once we settle into a post-pandemic rhythm of working, we are committed to finding ways to reduce and offset our carbon usage to maintain our certified status in the years to come.



After studying Geography and the Environment at University, it is great to be a part of our Divisional ESG committee which gives me the opportunity to engage with some of the brilliant initiatives Griffiths & Armour has implemented. I am proud to assist G&A in my role as an ESG committee member and I am excited to continue the hard work, in ensuring we maintain a positive impact on the Environment.

George Heron
Claims Executive

Reducing our carbon footprint

Small steps all add to the journey

- Liverpool and Manchester offices are located in carbon neutral buildings
- Re-usable water bottles have been issued to all staff
- Encouraging a 'think before you print' approach
- Our hybrid working model reduces carbon usage associated with commuting to the office
- Encourage car share between colleagues to client meetings
- Encourage travel to client meetings by public transport where possible
- Cycle to Work scheme
- Remind colleagues to switch off lights and air conditioning on leaving meeting rooms
- We recycle our redundant IT kit
- We always consider purchasing environmentally friendly merchandise for promotional purposes
- Encourage use of mugs. Where disposable cups are used, ensure they are environmentally friendly paper and not plastic

View our [Sustainability Policy](#)

Find out more about our [CarbonNeutral® company certification](#)



Social

Equality, inclusion & diversity

Griffiths & Armour has had an Equal Opportunities policy in place for many years, but we recognise that it isn't enough to rely on this alone to demonstrate nor to continue to develop our culture in relation to Diversity, Equity and Inclusion (DEI).

The DEI policy is to be underpinned by tangible actions to support an environment and culture which allows everyone to thrive, and you can expect to see many more related comms and activities in the months ahead.

Our next steps

- Formation of a DEI focus group within the business. We will be actively seeking participants to get involved and share their lived experiences and/or put forward ideas and suggestions for developing inclusivity at Griffiths & Armour
- Partnering with experts to provide training and to access support to improve DEI within Griffiths & Armour

- Undertaking updated DEI monitoring
- Promoting inclusive events, recently kicked off in style by the fantastic schedule of activities arranged for Pride at Griffiths & Armour 2023

We recognise that there is plenty of work to do and we are excited to move forward.

Our People

What makes Griffiths & Armour a special place to work? The answer couldn't be simpler – our people and culture.

The tricky part though, is when it comes to articulating exactly what it is about our culture which sets us apart. We all identify with different aspects that are important to us and more recently, some of our people described the environment at Griffiths & Armour as professional, friendly, supportive, caring and fun.

The continued evolution of G&A's culture and values has always been integral to our ongoing success.

In fact, it is difficult to recall a time when it has ever been more important to continue developing our values, working practices and environment to retain and attract the very best talent to our business. The lines between work and home have become increasingly blurred and we all expect a degree of flexibility along with a fair work/life balance, which we believe G&A has achieved through our hybrid working patterns.

The business has a long history of supporting its people through the whole range of issues that life can throw at us.

Support for **Mental Health** continues to be a priority for Griffiths & Armour, and we want to build upon the strong foundations we have in place. In the months ahead we will look to partner with expert providers to deliver more training, share information and explore opportunities for additional support.

Menopause Support. Whilst menopause is a natural stage of life, it isn't always an easy transition and with the right support in place it can be much better. Whilst not everyone suffers with symptoms, supporting those who do will vastly improve their experience at work. We need to make information accessible, and we are pulling together a suite of relevant and helpful information for distribution, as well as looking at other practical support that can be provided by G&A.



One of the best parts of Griffiths & Armour's culture is the mutual trust and open collaboration we have. There is very much an 'open-door' policy at G&A, which makes it a great place to feel supported and learn from peers.

Joel Kugachandran
Corporate Broker

Our Community

At Griffiths & Armour, community engagement is at the heart of who we are. Whether we're conquering hills and mountains, rowing boats, indulging in the joy of baking (and eating) cakes, or crossing marathon finish lines, we take immense pride in our involvement with extraordinary causes. These experiences foster close connections and relationships within our community, and we actively encourage our staff to engage in supporting our chosen charity partners.

Our commitment extends beyond the ordinary, as evidenced by our active participation in initiatives

such as donating Christmas gifts to the NSPCC, contributing to local foodbanks, sponsoring youth sports teams, participating in Pride marches, sponsoring community awards, and engaging in charity sporting events.

We're also proud to have signed the Armed Forces Covenant, a promise from us that those who serve or who have served in the armed forces, and their families, are treated fairly during the recruitment process and ongoing employment.



Since joining the ESG committee I have been involved in a number of initiatives from collecting food for North Liverpool Foodbank to providing free sanitary products in staff toilets. Most notably I feel proud to have been a part of organising G&A's Pride celebrations. To be given the opportunity to host a day full of both educational and social activities whilst raising money for LCR Pride Foundation was amazing. The support from our colleagues has been overwhelming and we look forward to celebrating Pride at G&A again this year at the end of July.

Phoebe Evans

Broker, Professional Risks





Governance

We govern Griffiths & Armour in a way that builds complete trust, mitigates and manages risk, and unites our team behind one vision of success.

We focus on the below to assist our ongoing sustainability and governance:

Anti-bribery and corruption

By complying with the FCA Principles for Business and our legal obligations imposed by the Bribery Act, we will be making a significant contribution to the achievement of this sustainability goal. We will continue to provide information and training on our anti-bribery policies and monitor the number of confirmed incidents of bribery and corruption going forward.

Data protection and privacy

Data privacy is a fundamental human right and all firms are required to have arrangements in place to ensure compliance with their legal obligations and reduce risk. We ensure that we have a baseline for

compliance with the Data Protection Act. We are constantly reviewing the guidance provided by the Information Commissioner's Office to ensure we are doing our utmost to stay compliant. We have a process to notify, investigate, risk-assess and record any breaches. They would then be reported, as appropriate.

Code of Ethics

Trading ethically is a big step towards our ESG goals. Having a code of ethics, making staff aware of what is required and giving staff the opportunity to highlight any issues by way of a whistleblowing policy, all help us in this area.

Information Security is an important part of our Governance at G&A.

Griffiths & Armour has been awarded ISO 27001 (2013) accreditation, an internationally recognised standard for information security management, published by the International Organisation of Standardisation (ISO). This is the Gold International Standard for Information Security and demonstrates that IT systems and internal controls are maintained to the highest levels and measured against an international standard that specifies best practices in security management and requires comprehensive security controls following the ISO 27001 best practice guidance.

As part of our commitment to Information Security, Griffiths & Armour has achieved several certifications which include:

- ISO 27001
- Cyber Essentials Plus
- Cyber Essentials
- PCI DSS

The following Governance checks and measures are in place:

- Information Security Management System
- Legal Register
- Information Security Policies
- Third Party Risk Management (TPRM)
- Risk Register



Being deeply involved in our IT team's governance, risk management, and compliance activities is incredibly fulfilling. It's not just about following policies and procedures; it's about ensuring the integrity and security of our entire operation. Implementing appropriate information security measures means we're safeguarding our data, building trust with our clients, and protecting the Group against potential threats. Personally, I find immense satisfaction in knowing that our efforts are critical to the success of the Group.

John Templeton
Information Security Officer

ESG Management Committee

The Griffiths & Armour ESG Management Committee has representation from departments across the business and meets regularly to ensure Environmental, Social and Governance remains high on the agenda at Griffiths & Armour. Supported by the Divisional ESG Committee, the management group is committed to driving improvement and positive change, while ensuring effective communication of key issues and proposed development to the leadership team and the wider business.



ESG Divisional Committee



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Working together we will represent our co-workers and bring the suggestions, ideas and enthusiasm required to ensure Environmental Social Governance is always a focal point at Griffiths & Armour.

Griffiths & Armour

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Griffiths & Armour is authorised and regulated
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