



A Force For Good

Simplyhealth's B Corp Report

July 2022 – July 2023



Proud to be a
Certified



All in a year's work

During 2022 & 2023, we:

Celebrated
150
years
in business

Launched a
NEW
1-2-3 consumer
product

Became a
certified London
**Living Wage
Employer**

Donated
£150K
to support those
affected by the
Ukraine crisis

**DEC Turkey-
Syria Appeal**
£43,134
collectively raised by
matching stakeholder's
donations

Supported
colleagues with
43
Mental Health
First Aiders

Maintained our
FSC
(Forest Stewardship
Council) standard
for responsible
paper use



Through the cost-of-living crisis we:

Supported
colleagues by
investing an extra
£2m

Supported
customers with a
**New Financial
Hardship
Fund**

Supported
communities with
£150K
to charity



By the end of 2022, we:

936
employees
(889 Full Time
Equivalent (FTE))

Delivered over
7,694
hours of virtual
colleague
training

Donated over
1,001
hours of
volunteering
during work
hours

Distributed
£506k
of charitable funds to
health & community
related charities

Collectively
fundraised
£75,737
via our colleagues
and match funding
by us

88%
of our company
cars are hybrid
or electric
vehicles

Reduced our
direct Scope 1 & 2
GHG operational
emissions by
56%*

Reduced our
overall GHG
emissions by
45%*

Reduced our
operational waste by
45%*

Recycled
51%
of our operational
waste

Recertified as a
**CO2e Assessed
Organisation,
CO2e Reducing Company,
Carbon Neutral and a
Carbon Neutral
Plus Organisation***

All figures relate to January 2022 – December 2022.

* When compared to our 2019 baseline data. GHG refers to Green House Gas emissions. Scope 3 report boundary currently excludes supply chain and investment emissions. All calculations and certifications verified by **Carbon Footprint Ltd** following the GHG Protocol and using the 2022 emission conversion factors published by DEFRA & BEIS. Please refer to our **2022 Annual Report and Accounts** for full data breakdowns.

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Welcome to our first B Corp Impact Report

It seems almost unbelievable that just one year ago, we were in the final stages of our B Corp Impact Assessment, and through some savvy internal planning and tremendous support from B Lab, on the 6 July 2022, we proudly announced our B Corp certification at Simplyhealth’s 150-year anniversary celebrations.

Two incredible achievements. Both worthy of celebration and celebrate we did!

Yet, as important as these milestone moments were, they were of course only ever that – a single moment in time.

For us, it’s less the big moments, but rather the small ones that really matter, particularly in healthcare. The everyday interactions we have with our **customers**, the corridor conversations amongst **colleagues** and the weekly collaborations with **community** groups and charities.

Because it’s our relationships with our stakeholders which serve as the enduring reminder and commitment to our Purpose – why we exist, who we are here for and ultimately, how we choose to do business. Because it is a choice.

As a purpose-led health solutions Company, we’re striving to **improve access to healthcare for all in the UK**. That’s why for 150 years (or 54,750 days!), we’ve always stood for a healthier world, through our positive impact on the **environment**, in the way we contribute to **society**, and by **governing** ourselves in a responsible way.

Over the last 12 months, being part of the global B Corp movement has given us a renewed sense of hope for the future. Being amongst other

like-minded businesses, who like us, have chosen to use business as a force for good, rubs off. We feel even more inspired and determined to lead by example. To strive to be a better version of ourselves. To further our impact and the impact of others.

Our first year as a B Corp is just the beginning of an exciting journey that has already seen us amplify our voice and deliver our Purpose more powerfully, encouraging other businesses to do the same. And so, whilst we might be the first UK Health Insurer to become a B Corp, we really hope not to be the last. Together, we can achieve so much more.

To our fellow B Corps who have welcomed us with open arms into the B Corp community – thank you for your warmth and generosity. To our customers, corporates, dentists and partners, who prefer to work with us because being a responsible business matters to you too – thank you for your trust and vote of confidence. And to our colleagues, who have embraced everything, every day that being a B Corp stands for – thank you for being curious, courageous and continually raising the bar.

Together, we are all making the world a better, healthier place.

Please enjoy reading about our progress, impact and next steps – we’re not perfect and will never claim to be, but we are committed to always improving our impact and growing in the process.

We’re glad to have you with us on this exciting and important journey.

Nick Potter
Acting CEO

Our Purpose and reason for being

Our longevity shows strength and commitment to our Purpose and our ability to evolve. In 2022, we celebrated turning 150 years young and over that time we have grown from providing simple savings funds to innovating everyday healthcare solutions, such as a video GP in your pocket.

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The arrival of the NHS in 1948 changed the way people accessed healthcare in the UK, meaning that the savings funds that would eventually go on to become Simplyhealth had to change and adapt, providing services that complemented the NHS.

Today, we continue to innovate through a product and customer-led approach. The UK healthcare landscape is everchanging and facing some significant challenges, but what hasn't changed is our commitment to our

Purpose; improving access to healthcare for all in the UK.



A street scene on Hospital Saturday, 1893



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Today

We support over

8,000

businesses through
our network of
corporate clients

We support over

6,600

member dentists
through our network
of corporate clients

We have an improving customer
satisfaction score of **81%**
May 2023

We have a wonderful
& committed team of

936
colleagues

(889 'FTE' Full Time Equivalent)

We have a strong
solvency ratio of
344.5%

In 2022 we:

Processed
2.4M
claims

Received
£213.3
in income
(up by £15.1m from 2021)

Delivered
£9.9M
adjusted operating profit
(up by £3.1m from 2021)

Invested
£1.4M
in healthcare
start-ups

Distributed **£506K** of charitable funds to
health and community
related charities

For more highlights and background,
please take a look at our **2022 Annual
Report and Accounts**.

Business as a force for good

Committing to achieving high standards of social and environmental performance has always been a priority for us and our stakeholders. That's why becoming B Corp certified was simply a natural next step in the journey we've been on for decades, because:

- It's our genuine (and legal) commitment to uphold our Purpose, values and beliefs - to continue to care for our customers, our community, the environment and our colleagues.
- It gives us a framework to measure and track our actions – to hold ourselves accountable and continuously improve our business, social and environmental impacts.
- It provides us with the chance to support other businesses become a force for good – to carry the beacon that others can follow.

The moment of truth...

To become B Corp certified, companies must achieve a minimum verified score of 80 points (out of a maximum 200) on the B Impact Assessment.

We were incredibly proud to have achieved a score of 91.9 which measured our governance, workers, community, customer and environmental impacts.

In July 2022, we were excited and honoured to be certified as the UK's first Health Insurer to be awarded B Corp status.

Did you know?

28k other UK businesses also use the B Impact Assessment tool to track their progress and impacts

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Sharing our B Corp news!



Everyone at Simplyhealth is bursting with pride to be one of the first 1,000 UK companies who have gained B Corp certification. Becoming part of this forward-thinking network is the start of another pioneering chapter in our history.

Simplyhealth colleague



SIMPLY
150FEST
WEDNESDAY 6TH
JULY 2022

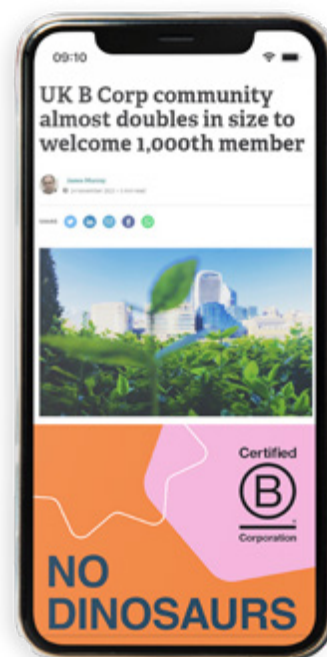
To 1000 and beyond

Becoming a B Corp means we've now joined a global movement of likeminded businesses, who are all committed to B Lab's vision of an inclusive, equitable and regenerative economy. In 2022, globally there were over 5,000 Certified B Corps across 83 countries and 153 industries.

Closer to home, our B Corp community is represented in all corners of the UK, employs over 50,000 people and includes household names such as **Innocent Drinks**, **Ella's Kitchen**, **JoJo Maman Bebe**, **The Body Shop**, **Sipsmith** and now **Simplyhealth**!

1000xBetter

In late 2022, we were thrilled to learn that the UK was one of the largest and fastest growing communities of sustainable businesses in the world, reaching over 1,000 certified B Corps. Every business that certifies helps us to use our influence, take action and demonstrate the impact of collective movement for change.



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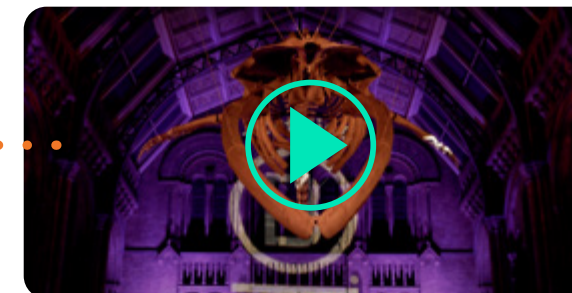


Did you know?

Recognition of the B Corp logo is twice as high as it was two years ago. Overall recall among UK adult stands at 34%

Source: B Lab UK, 15th November 2022

On 24 November 2022, we wanted to help the UK B Corp community to celebrate this fantastic milestone and we were proud to headline sponsor a prestigious B Corp event at London's iconic Natural History Museum, bringing together 1,000 UK B Corp companies – another first!



Be our guest!

On the night, instead of gifting guests a goody bag, everyone had access to a 'Goodbye Bar' where guests could select only the items they would use, avoiding any unnecessary waste.

SOCIAL SUPER MARKET

We'd like to pass on a big thank you to Jamie and the team at **Social Supermarket** who became our first B Corp collaborator. They did a fantastic job of helping us to provide 300 wellness gift packages with sustainable and eco-conscious health items, packed by a local social enterprise community group called **MailOut**, who support people with disabilities and autism.



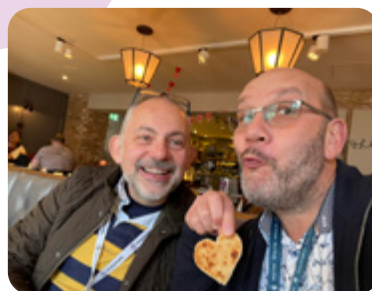
Our 1st B Corp month!

Every March, B Lab and the global B Corp community join to celebrate what it means to be a B Corp.

During March 2022, along with our fellow B Corps we wanted to show the world how #WeGoBeyond as a business. Because beyond a mark, B Corp is a movement of businesses making a mark on the world.



Our social channels and regular customer communications were awash with stories, articles and facts to help spread the word. We also took the opportunity to thank our fellow B Corp's with a 10% corporate discount which is still running now.



Going beyond business as usual

During our first B Corp month we wanted to 'walk the walk' as all B Corps do, so we used the opportunity to launch an 'All Together Healthier' eating challenge for our colleagues. For every healthy meal cooked, consumed or recipe shared during March, they unlocked funding for a wonderful local social impact programme. They did us proud and truly went beyond!

We were delighted to provide £20k of funding to the Good Grub Club, a charity in Andover, Hampshire working to support families with healthy and sustainable recipes and meals. In partnership with the Lighthouse Social Action Hub and Hampshire & Isle of Wight NHS Integrated Care Board, together we are helping to tackle food insecurity in our local community. Over the next 18 months we'll help over 500 people (local families) to increase their confidence when cooking, encourage healthy eating and trying new foods, while increasing their knowledge of budgeting and promoting self-care and wellbeing.

WE GO BEYOND

If you're a UK B Corp and would like to take advantage of our 10% corporate discount, [click here!](#)

B Impact Assessment

We are incredibly proud to have achieved a score of 91.9 across the five impact areas within the B Impact Assessment (BIA).



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Given the rigorous nature and dedication required for this achievement, we wanted to document our journey to becoming a B Corp, to support others through the process.

Our Case Study **‘Simplyhealth: Our journey to becoming the UK’s first B Corp health insurer’** serves to share our journey and experiences, as well as pass on our practical learnings and top tips.

This is actively encouraging our stakeholders to learn more about how the BIA can help them to become more sustainable and benchmark their own progress, regardless of whether they’d like this independently verified by B Lab.

Looking ahead

We may have scored 91.9 in the BIA, but we are not done. We are under no illusion that action is what is required to ensure we continue to deliver on our Purpose more powerfully and use our business as a force for good.

In a Board ESG (Environmental, Social and Governance) session in December 2022, we explored our ambitions for the future. Our Leadership team were unanimous in their support of using our B Corp BIA score as our single and overall ESG measure as part of Simplyhealth’s new ESG Strategy and OKR (Objectives and Key Results) Framework.

Simplyhealth:
Our journey to becoming
the UK’s first B Corp
health insurer

Simplyhealth



This means the B Corp certification not only provides independent recognition of the way we run our business responsibly and the positive impacts we deliver, but it is now a core part of our day-to-day operations and is guiding our thinking into the future.

Tracking our impact as we go

We are committed to improving our B Corp score by six points by July 2025 (when we recertify).

The following pages (20 – 63), step through each of the five BIA impact areas. We reflect upon our progress and impact over the last year, as well as how we’re working to improve our impacts too.

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Did you know?

The median score for ordinary businesses for their first B Corp assessment is 50.9

Environment

Environment evaluates a company's overall environmental management practices as well as its impact on the air, climate, water, land and biodiversity. This includes the direct impact of a company's operations and, when applicable its supply chain and distribution channels.

At Simplyhealth, we remain committed to the following targets:

- Zero emissions fleet by 2030
- Operationally Net Zero* (Scope 1 & 2 direct emissions) by 2030
- Reduce operational waste by 80%* by 2030
- Improve office recycling rates to 95% by 2030

We also have an ambition to:

Reduce Scope 3 indirect emissions by 50%* by 2030

Become a Net Zero business by 2050, or sooner

*Against 2019 baseline GHG emissions

We scored
12.5

20

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Our environmental impacts from the last 12 months

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We've maintained high standards by:

- Recertifying as a CO2e Assessed Organisation, CO2e Reducing Company, Carbon Neutral and a Carbon Neutral Plus Organisation following a review of our 2022 GHG emissions*
- Retaining our **Forest Stewardship Council** (FSC) Certification following a successful interim audit, using 100% sustainably sourced paper
- Completing an energy assessment for Anton House, Andover via the **Energy Savings Opportunity Scheme** (ESOS), investing in the recommendations
- Refining and restating our 'Pathway to Net Zero' with clear short, medium and long term actions, investments and targets

We've continued on our 'Pathway to Net Zero' by reducing our:

- fleet emissions with 88% of company cars now hybrid or electric vehicles
- Scope 1 & 2 GHG direct operational emissions by 56%*
- operational waste by 45%* and sending no operational waste to landfill
- paper-based emissions by 53% (from 2021 to 2022), through our Customer Digital Adoption programme
- overall GHG emissions (Scope 1, 2 & 3) by 45%*
- intensity ratios per employee and per £1m turnover, every year for the last three years

We've delivered additional environmental impacts by:

- Improving the biodiversity within the grounds of our main office building in Anton House, Andover
- Closing our Hambleden House office building for day-to-day use due to under-occupancy
- Introducing Denplan's Green Dentistry Programme and education series, to raise awareness and action around the decarbonisation of the UK dental industry
- Increasing the number of free to use, Electric Vehicle (EV) charging points at our office, from four, bringing the total to eight
- Creating a new Environmental Working Group made up of passionate colleagues who are all leading and better co-ordinating environmental improvements across Simplyhealth

*When compared to Simplyhealth's 2019 baseline data. Scope 3 totals currently excludes supply chain and investment emissions. All calculations and certifications assessed and verified by **Carbon Footprint Ltd** following the GHG Protocol and using the 2022 emission conversion factors published by DEFRA & BEIS. Please refer to our **2022 Annual Report and Accounts** for full data breakdowns.

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How we're working to improve our environmental impacts

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Installing solar panels (Photovoltaic technology) at our main office

We already purchase our office electricity from renewable sources. During 2023, we plan to install solar panels onto the roof of our main office. As a result, we expect to generate all day-to-day electricity requirements on site, only purchasing electricity from the grid in urgent scenarios.

Modelling our Scope 3 supply chain emissions

Working with [Carbon Footprint Ltd](#), for the first time we have financially modelled the GHG emissions of our Scope 3 'purchased goods and services' using 2022 data. This includes all three tiers of suppliers at Simplyhealth. It's already helping us to better understand our supplier emission profile, and in the coming period we'll be collaborating with our suppliers to set science-aligned targets for improvements. We will also use this as an opportunity to educate senior leaders and set internal functional targets to help localised action.

Introducing a new annual Homeworkers Survey

To improve the accuracy of our homeworkers GHG emissions profile we will be sending our first Homeworkers Survey to all Simplyhealth colleagues. As well as removing any assumptions around how our colleagues work from home, we'll also be able to use this insight to inform future green employee benefit investments. This will be complemented with a new bi-annual Sustainability Survey looking at gathering wider insights, ideas and preferences from our colleagues.

Exploring green employee benefits

With a new commitment to launch up to 10 new green employee benefits over the next 10 years, one of our first steps will be the introduction of a new EV Salary Sacrifice Scheme. This will help colleagues to improve their own footprint and the emissions of our grey fleet.

Introducing and increasing Carbon Literacy

We recognise it's our responsibility to help our stakeholders, particularly colleagues, to understand climate change and the impacts of their everyday activities. We want to improve their ability and motivation to reduce emissions, on an individual, community and organisational basis. A new Carbon Literacy programme focused on healthcare will take shape and be rolled out across our business in the coming years, starting with our Environmental Working group leads.

Voluntary compliance with all 11 TCFD recommendations

As a financially regulated business, we welcome and support the [Taskforce for Climate-related Financial Disclosures](#) (TCFD) and its recommendations. We recognise these regulations form part of the concerted effort from government, regulators and businesses to deliver on the UK government's Net Zero strategy. At the end of 2023, Simplyhealth will aim to be consistent in all 11 disclosures (voluntarily).

Improving office recycling rates

Since 2021, we haven't sent any operational waste to landfill and we remain committed to this. In 2022, we recycled 51% of our operational waste, with the remainder being used for energy recovery. Office recycling statistics for the UK are hard to come by, but a recent Government report indicated the average UK household recycling rate was 44.6% in 2021*. We'll be aiming to significantly increase our recycling rates with improved recycling signage, nudges and internal policy change to reach our target of 100% recycling for operational waste for 2030.

*Source: [Gov.co.uk](#)

Introducing and embedding core Sustainability Policies

We plan to develop a suite of core sustainability policies, to ensure that we engage our colleagues and other stakeholders in understanding the importance of sustainability and to help us achieve our environmental targets. In July 2023, we took one of our first steps by introducing our Environmental Purchasing Policy to help us to meet our obligation to purchase sustainable items, maintain our ESG standards, and ensure that all business decisions are made in the best interests of Simplyhealth, its customers and the environment.

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Green Dentistry in Action

Denplan's **Green Dentistry Programme** is a shining example of Simplyhealth's Purpose in action. The GHG emissions of the 6,600 dental practices we support (our customers), are not technically required to be reported as part of Simplyhealth's own carbon footprint, given that we have limited influence over how they are run. However, we've chosen to take a different stance. Louis Mackenzie, Denplan/Simplyhealth's Head of Dentistry shares more.



“As the UK's leading provider of dental plans, we had a discussion internally about our reporting position, as well as our moral position around the impact of UK dentistry on the environment. We agreed unanimously that we should be finding new ways to support dental practices across the UK to improve their own environmental impact, looking for ways to decarbonise their own operations and supply chains. While it's not in our own personal interest to do this, it is in the interest of our stakeholders, for example, Denplan patients and of course, our planet! We also know that regulation is coming and it's our responsibility to help prepare our dentists and ensure they're a step ahead.

Through our regular communication channels and events, dentists have told us this is important to them and their patients. We asked them what they needed help with and how, and as a result our **Green Dentistry Programme** was born. Initially, we have focused on a new educational series via our website and Insight Magazine. This has now been followed by a new training module delivered by our fantastic Denplan Academy team launched in May 2023.

Behind the scenes we're gearing up for a broader programme launch including a new e-learning content series, online reporting toolkits and recommendations, as well as certification/award standards, working in partnership with leading individuals and companies in sustainable dentistry. As a team, we're excited about the potential to use our size and scale to collaborate with others around green dentistry, champion environmental improvements in UK dentistry and truly lead by example”.

Louis Mackenzie, Denplan/Simplyhealth Head Dental Officer



Colleagues (Workers)

Workers evaluates a company's contributions to its employees' financial security, health and safety, wellness, career development, and engagement and satisfaction.

At Simplyhealth, we remain committed to:

- Our culture and values and the associated behaviours to guide 'how' we do business at Simplyhealth and the culture we aspire to
- Upholding universal principles, rights and standards
- Creating opportunities and experiences for everyone, delivering a more diverse, equal and inclusive workforce free from discrimination and based on fairness, dignity and respect
- Supporting the health and wellbeing of our colleagues, and being recognised as a healthy workplace by both colleagues and partners
- Delivering exceptional learning development opportunities, creating the conditions to embed a learning culture

We scored
33.8



Our colleagues and their experiences:

 **936**
colleagues (889 Full Time Equivalent)
on 31st December 2022


 **39**
Average colleague age

 **7.4 years**
Average colleague length of service

30


8.0 – our overall colleague engagement
score, 0.1 above benchmark*


8.2 – the average score colleagues give when asked if they'd
recommend Simplyhealth as a great place to work, 0.1
above benchmark*

 4.0 out of 5 **Glassdoor rating**,
with 73% prepared to recommend us
to a friend (based on 218 reviews)

All figures current as June 2023, unless otherwise stated.
*Financial Services benchmark from Peakon via Simplyhealth's bi-monthly Chatterbox Survey



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Our colleague impacts from the last

12 months

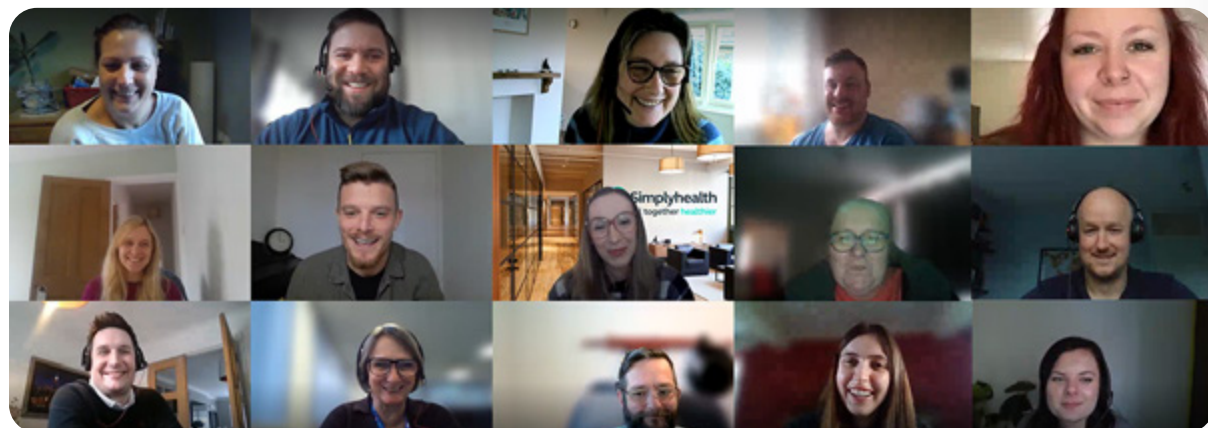
We've maintained high standards by:

- Becoming a **London Living Wage Employer**



- Performing 0.4 above benchmark* for Health and Wellbeing, scoring of 8.3 out of 10
- Providing a network of 43 Mental Health First Aiders (MHFAs), available to all colleagues at any time and through regular sessions, double the recommended number**

- Running our bi-monthly colleague engagement survey Chatterbox, receiving a 68% average response rate (during 2022), then action planning in areas requiring improvements
- Asking colleagues in depth about their health and wellbeing via our annual 'All Together Healthier' Wellbeing survey and using this insight to inform our annual wellbeing programme
- Delivering a series of quarterly virtual colleague briefings where Simplyhealth's Company-wide progress and business results are shared transparently and colleagues ask our Executive Team anything they like, and we mean anything!



*Financial Services benchmark from Peakon via Simplyhealth's bi-monthly Chatterbox Survey
 **Health Assured, our independent Health Advisors, have advised that one Mental Health First Aider for every 50 colleagues if good business practice

- Seeking feedback and preferences from colleagues about our approach to Smart/Hybrid working and their views about the 'Future of Work'
- Educating and informing our colleagues via a 'helping you keep Simplyhealth compliant' e-learning pathway comprising of a series of modules to build awareness and understanding of key topics including Modern Slavery, Conduct Risk, Fraud, and Anti-bribery and Corruption
- Launching a Menopause Support Group who meet regularly, share experiences and resources and hear from expert guest speakers
- Delivering over 7,694 hours of virtual colleague training, through our bespoke learning experience platform, SimplyLearn
- Running 'Careers Week' and 'Create the Future' campaigns in March and June 2023, to support colleagues in understanding how our business is transforming, including exploring new careers, skills and knowledge needed

We've delivered additional colleague impacts by:

- Investing an additional £2m to support colleagues through the cost-of-living crisis
- Opening a Colleague Financial Hardship Fund to support colleagues who are experiencing significant financial pressures



- Launching our new Living Our Values Everyday (LOVE) Awards, so together we can celebrate, recognise and say thank you to those who are leading the way in living our values and acting as custodians of our culture. Since launching our LOVE awards in April 2022, we have received 709 nominations and awarded 454 colleagues (up to the end of 2022)
- Running our first pulse themed survey (68% response rate) focused on diversity and inclusion, helping us to better understand and celebrate who we are today. This led to the introduction of our new Diversity and Inclusion policy, which was quickly followed by our new Trans and Non-Binary Inclusion Guidance
- Continuing to invest in smart/hybrid working, with 90% of colleagues in 2022 agreeing that our approach to smart working enables them to have a good work/life balance (+15% on 2021 scores)





How we're working to improve our colleague impacts

Improving our colleague engagement survey response rate

During 2022, our bi-monthly colleague engagement survey, Chatterbox received an average 60% response rate. While still representative, we felt that we could do better and so in early 2023, we started working with our leaders to better promote the improvements and impacts following the survey, as well as sharing new vlogs from our Chief People Officer. We've already seen our response rate increase to 77% by May 2023 and have plans to maintain and even improve this further.

Becoming a more diverse and inclusive workplace

Over the last 12 months, we've recognised that we're not quite there with being fully diverse. We've got more to do and so we've started to lay some more of these foundations. We're in the process of exploring employee resource groups, building upon the success of our Menopause Support Group and now establishing a LGBTQ+ support group (following Pride Month in June 2023). We are also learning more about the [Business in the Community's Race at Work Charter](#) and whether this will help us to plan for improvements.

Improving the representation of women in leadership roles

Whilst we are in line with the UK labour market benchmark, we have seen the percentage of women we employ in leadership roles take a slight dip in 2022 and 2023, compared to 2021. We have plans in place to address this, including within our talent and acquisition strategy and recruitment campaigns, such as refer a friend.



Encouraging and nurturing the employment of young adults (18-24-year-olds)

We recognise that as colleagues we need to represent the customers who we serve today and the customers who we'd like to attract to our business. We previously identified a gap and set a goal of employing 15% of young adults at Simplyhealth by 2025. Over the next 12 months we're increasing our focus around the recruitment and retention of young adults to better support opportunities here.

“It’s these decisions that make Simplyhealth a wonderful company to work for. I am proud to be working here.”



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Cost of living support in Action

We recognise the financial pressure our colleagues are under with increased inflation and higher energy bills and interest rates. During 2022, we took several steps to support colleagues which totalled an additional £2 million investment.

As well as being a London Living Wage Employer, we doubled our budgeted pay review in early 2022, enabling an average pay increase of above 5%.



We supported colleagues in many other practical ways too, which included:

- A one-off £1,000 cost of living support payment
- A monthly winter warmer allowance
- A new and dedicated cost of living hub
- Promotion of MyDiscounts – a way of saving money at high street retailers
- Free financial health checks Employee Assistance Programme ('EAP') Flexible spending accounts

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“Thank you so much for campaigning for many of us to receive the financial support over the next few months. Like many others, I know this will be invaluable and will ease many of our minds. I just want to say the biggest thank you, from the bottom of my heart.”
Simplyhealth colleagues

Community

Community evaluates a company's engagement with and impact on the communities in which it operates, hires from, and sources from. Topics include diversity, equity and inclusion, economic impact, civic engagement, charitable giving, and supply chain management.

At Simplyhealth, we remain committed to:

- Delivering around £1million annually to charities and charitable causes
- Providing every colleague with three volunteering days per year, to support local communities
- Match funding colleague fundraising efforts, for charities of their choice, up to £1,000 per colleague, per campaign/event (no cap)
- Match funding monthly payroll charity donations from £5 to £50 per month, per colleague via our Give As You Earn Scheme (GAYE)
- Paying our suppliers in a time efficient manner to support their financial stability, especially our Tier 3 smaller suppliers
- Setting new engagement targets in partnership with our Tier 1 & 2 suppliers to decarbonise our own supply chain as part of a just transition, leaving no one behind

We scored
14.6

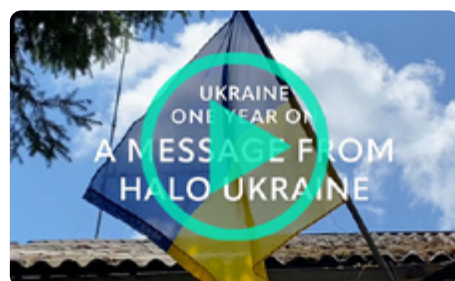
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Our community impacts from the last 2 months

We've maintained high standards by:

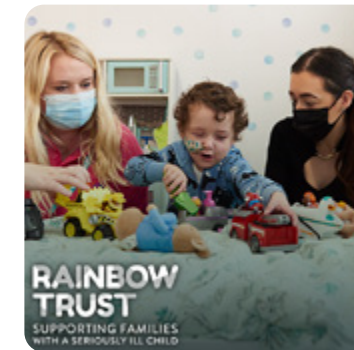
- Donating over 1,001 hours of volunteering support during work hours
- Distributing over £506k of charitable funds to over 23 different health and community related charities
- Collectively fundraising £75,737 via our colleagues and match funding by us
- Being recognised as a 2022 Fast Payer Awards hosted by 'Good Business Pays' (only 8% of UK 5000 companies who report, qualify for the award)
- Supporting in times of global crisis including:
 - **donating £150k** to support those affected by the war in Ukraine, supporting the Halo Trust, ComputerAid and Unity (local)
 - collectively, raising £43,134 for the DEC Turkey-Syria Earthquake Appeal by match funding our stakeholders' donations





We've delivered additional community impacts by:

- Creating a new Community Impact Working Group made up of passionate colleagues who are all leading and better co-ordinating our community activities across Simplyhealth
- Asking our stakeholders to vote to support **three national charities** over winter with £150k because of the cost-of-living crisis – Crisis UK, Rainbow Trust and Trussell Trust
- Developing and launching a new Corporate Giving Framework to improve the impacts of the £1m per year we donate
- Using a three-tier framework to prioritise 'healthcare prediction and prevention' strategic partnerships, addressing 'health access' challenges aligned to our product roadmap, while also ensuring we have 'always on' community support for all our stakeholders
- Championing community engagement during King Charles III Coronation, including:
 - Encouraging our colleagues to support the Big Help Out by volunteering their time as part of their local community
 - Our support of the **Royal Voluntary Service** (RVS) and their Coronation Champion Awards. Simplyhealth sponsored the 'Health & Care' category and supported by reviewing hundreds of nominations, ultimately selecting 500 unsung volunteers across the UK to recognise and celebrate
 - Answering the call by the **Eden Project** to host our own Big Coronation Lunch. On Friday 5th May 2023 we bought 25 local charities together to celebrate in style (see page 46 for more details)



How we're working to improve our community impacts



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Building new national strategic charity partnerships

To support the delivery of our new Corporate Giving Strategy and further our community impact, behind the scenes we're already working on creating two new key strategic charity partnership programmes.



The first is with **Business in the Community**, where we have identified a shared ambition to support carers in low social economic communities to improve their Household Health and Wellbeing through the delivery of targeted virtual coaching sessions.

The second is with **Dentaid** – the UK's Dental Charity, where we have identified an urgent need to significantly scale up a BrightBites oral health education programme to improve the oral health and wider health outcomes of pre-school and primary school aged children.



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Exploring a new 'Together Fund'

We know our customers are passionate about taking control of their health. We also know through our previous community impact activities, that given the opportunity they also like to help others too. That's one of the reasons we're currently exploring a new 'Together' donation model - by donating to us, our customers can unlock matched funding to help someone else, to improve their access to healthcare too. It's still early days but we're really excited about this opportunity to collaborate with our customers in new ways and deliver further positive impacts.

Andover Sustainable Food Partnership Network (Local)

Following our support of the Good Grub Club in March 2023 (see page 16), we were asked to be one of the founding local businesses for a new Sustainable Food Partnership Network in our town. Through wider collaboration with over 10 different local charities, community groups, leading local businesses, and council/NHS representatives, we know we can achieve much more. Plans are only just taking shape, but we're excited to be a leading figure and supporter in building a vibrant and diverse food economy in Andover which is inclusive, sustainable, innovative, and fun. We currently have teams volunteering to help with a website build and health insights analysis with much more to come.

Did you know?

Tooth decay is the most common reason for hospital admission in children aged six to 10 and in 2022, 25k children had decaying teeth removed in hospital, with children living in the most deprived communities are around 3.5 times more likely to have teeth removed (due to decay) than those in most affluent areas.

(Source: Government's Office for Health Improvement & Disparities 2023)



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Thank you for inviting SERV Wessex to the Coronation Lunch – we all had a wonderful time and it was lovely to talk to other charities and understand how they also support the local community. It’s heartening to see how many people volunteer and give time to their local communities and the impact that it has

Caroline Smith, SERV Wessex

”

Community: Impact in Action



A Simplyhealth celebration, fit for a king!

On Friday 5th May 2023, we hosted our #CoronationBigLunch for 25 of our charity partners, local to Hampshire. We brought together these incredible organisations, who we have supported over the past three years, to celebrate everything they do for the local community and encourage further ongoing collaboration.

But we didn’t leave it there... we had one other BIG surprise for them. To kick off the weekend of coronation celebrations, our Acting CEO, Nick Potter, shared the news we’d be donating £1,000 to each of the charities present. This brings the total amount donated to these local causes to £500,000 over the last three years!

There were roars and applause in the room. While nibbling on sandwiches and scones, the charities shared just how much the donation means to them, and the impact it’ll have on our local community.



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Customers

This evaluates a company's stewardship of its customers through the quality of its products and services, ethical marketing, data privacy and security, and feedback channels.

At Simplyhealth, we remain committed to:

- Always listening to our customers, running monthly survey's (Customer Voice) to understand how we can improve and create greater value
- Carefully tracking our customer KPIs and customer outcomes at Weekly Trading Committees and monthly Customer Committees. Together we review the speed we pay claims, process administration changes, answer customer contact as well as first contact resolution for any complaints received
- Being customer and product-led, so we're proactively developing new products and propositions with customers' needs at the heart
- Digitising our customer communications and minimising the impact of our print and marketing activities on the environment
- Exploring how we can continue to support our customers (especially corporate clients and dentists), suppliers and partners to improve their own impacts, or by embarking on their own B Corp certification journey (see page 18)
- Investing in new ventures, building new start-ups and establishing new strategic partnerships to innovate the next generation of digital health solutions, support health entrepreneurs in the UK and improve customer health outcomes

*May 2023

** UK Omni data, All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,148 adults. Fieldwork was undertaken between 17th - 20th February 2023. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

We scored
11.4

2.3m
customers

Supporting over
8,000
businesses

Supporting over
6,600
member dentists

Average of
65K
customer contacts
per month*

81%
of customers surveyed
were 'very satisfied'
with their customer
experience*

Did you know?

80% of the UK public would favour shopping from companies that are doing good for people and the planet, yet only 22% find it easy to identify whether a company means what they say when considering buying from them**

Our customer impacts from the last

12 months

We've maintained high standards by:

- Improving our high customer satisfaction measurement (CSAT), with 81% of customers surveyed in May 2023 being 'very satisfied', compared with 73% in May 2022
- Investing in customer digital tools to ensure we keep healthcare simple, including migrating Consumer and Corporate Customer self-service portals and launching a single Client Administration portal
- Encouraging and supporting our customers to use digital communication channels through our Digital Adoption programme. In 2022, our Digital Support team had 17,564 customer conversations about a move to digital communications and claims. After speaking to the team, 1,996 customers went immediately to register on our App, with the majority actioning this the next time they claimed. Through these conversations we've identified a further 3,339 customers who are classed as digitally vulnerable. We've made a commitment to help these customers and at the end of 2022, had processed 841 telephone claims for digitally vulnerable customers.
- Continuously improving how customers buy from, and interact and engage with us, including the launch of a new 1-2-3 Consumer product – our first, digital only proposition
- Establishing a £70m **Simplyhealth Ventures** and Foundry investment arm, making our first investment in Daye – a female founded gynaecological health company on a mission to raise standards in women's health. Then more recently in March 2023,

investing in **PocDoc** – an app-based technology platform that uses proprietary lateral flow tests and cloud-based AI diagnostics to deliver fully quantified results in minutes

- Continuing to invest resources into the Next Generation Dentists and encouraging this group to share their insights and recommendations through our lobbying programme

We've delivered additional customer impacts by:

- Launching new health pathways to help our customers access affordable healthcare, including a new partnership with **scan.com** (April 2023) to help with access to rapid scanning services at over 150 scanning centres. This was followed by a second partnership with Ascenti (May 2023), the UK's leading independent provider of musculoskeletal physiotherapy, providing discounted physio sessions for our customers
- Launching a new **Customer Financial Hardship Fund**, making life easier for our customers who need extra help, to fund or access the healthcare they need. Through the fund, we provide grants of between £100 - £2,500 per customer
- Using our voice to lobby for change on behalf of our dentists, practices and dental patients. This included a parliamentary event we hosted with the Oral Health Foundation (May 2023) and submitting evidence to the Health and Social Care Committee's inquiry into dentistry (April 2023)

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How we're working to improve our customer impacts

Investing heavily to digitise our business

In July 2021, we took the decision to invest in a new simplified policy administration technology system called Policy 2.0. A year later we successfully switched on our new platform for new business, providing an improved experience for our new customers and colleagues alike.

During the later part of 2023, all existing customers will start to be migrated to our new platform and into 2024, our new platform will give us a much more agile base for product innovation and service enhancements. These are the first steps we're taking to deliver a more customer focussed, mobile and digital first experience to improve access to healthcare for all in the UK

Improving and delivering a great customer experience

In early 2023, following the appointment of our new Chief Customer Officer, we started to take a closer look at all parts of our customer experience today. We identified that out of every 100 claims submitted, 5.6 customers subsequently contact us. This told us that some elements of our customer experience were not working as they should. A taskforce was quickly assembled and the team mapped our entire consumer end-to-end customer journey – that's 260 touch points! We have identified an initial set of 20 quick wins and started work on these. We've already seen our speed of claims improve from an average of 6 calendar days in June 2022, to an average 2.4 days by June 2023. These improvements will continue to be implemented with an ambition to be known as a 'no quibbles, hassle-free, fast payer of claims'. By the end of 2023, we aim to have 95% of customer claims automated (from 50%) and paid within 1 calendar day.

Enhancing our mix of customer service channels

Embracing new technology and improving the speed and access of our customer service is a priority for us. On average we receive 65k contacts per month and through our new suite of digital only products we know our service also needs to reflect this digital approach, providing our customers with a 24/7 customer service.

In March 2023, we successfully trialled the use of AI (Artificial Intelligence) for the first time. AI is the simulation of human intelligence by machines especially computer systems using datasets. We implemented Poly AI (a company focused on conversational AI), using their voice assistant. Through natural conversations with customers it can help to solve common problems. It understands customers, regardless of what they say or how they say it and initial feedback from customers has been very positive.

We're aiming to expand the service including within our Denplan business in late 2023, and will also supplement this with a new WhatsApp service channel. As we deliver these service enhancements, we are working closely with our Governance teams to ensure we have the right frameworks and controls in place, especially around the use of AI in our business, the access it has to generic information and how we govern its intelligence.

Customers: expertise in Action

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I'm a firm believer in seizing whatever opportunities come your way, so when I got the opportunity to help build and grow a dental practice not far from the family home, it was too good to pass up.

I had the clinical skills; I had boundless enthusiasm; what I needed was someone who could step up to fill the gaps in my limited experience.

I knew instantly that Denplan was the provider I could trust to take on that role for me. It's like having a mentor who brings all the extra know-how you need and lets you take the credit. My practice started small, with just one surgery and a handful of patients, but I've filled up my appointment book and already opened a second surgery.

My Denplan Business Consultant has been by my side throughout, offering creative solutions, moral support and practical suggestions to help me grow my patient list at a manageable pace. Instead of being overwhelmed with all the decisions you have to make as a new practice owner, I've also benefited from the experiences of other Denplan dentists. Denplan is great at providing fun opportunities for us to get together and exchange ideas.

I'm impressed that Denplan is championing the new generation of dentists to help create a better future for the profession and for patient care and I'm so excited to be part of that.

Shamir Chandarana, Denplan Dentist

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Governance

Governance evaluates a company's overall mission, ethics and transparency. It also evaluates the ability of a company to protect their mission and formally consider stakeholders in decision making through their corporate structure or corporate governing documents.

At Simplyhealth, we remain committed to:

- Considering our principal stakeholders when reaching decisions, assessing whether we have any additional stakeholder groups, whose interests may be related to our operations and to strive to achieve consistency and transparency in our decisions
- To ensure we are taking the appropriate and responsible steps to deliver against all current and emerging regulations without issues
- Considering risk and risk management as a fundamental part of our Purpose and significant aspect of corporate governance – it is central to our culture and decision-making, and provides an essential contribution towards how we achieve our goals
- Ensuring we have the organisational structure, policies and guiding frameworks to support the effective governance of the business in meeting our strategic goals, our delivery of excellent customer service and improved customer health outcomes

We scored
19.6

56

57

Our governance impacts from the last

12 months

We've maintained high standards by:

- Continuing to bring in new experience, expertise and capabilities into Simplyhealth's Executive and wider Leadership team, including a new Chief Customer Officer, Chief Product & Commercial Officer and new Product Directors to ensure that our customers are always at the heart of everything we do and we respond with agility to their changing needs.
- Constantly evolving Simplyhealth's Objectives and Key Results (OKR) Framework to ensure our business is aligned and focused on the correct priorities and we are tracking inputs, outputs and outcomes
- Revising our Internal Control Framework to enhance our visibility of the performance of critical controls across our business using our 'Three Lines of Defence' operating model to define who is responsible for risk management within roles and responsibilities
- Putting customer needs first, we're on track to implement the Financial Conduct Authority's (FCA) new Consumer Duty rules, delivering higher and clearer standards of consumer protection

We've delivered additional governance impacts by:

- Incorporating a new Executive Committee Performance and Governance framework. This ensures that key areas of strategic developments, risks and opportunities are discussed at the right place, including at our Data Governance Committee, Customer Committee, Operations Committee, Weekly Trading Committee, Portfolio Investment Committee, Underwriting Governance Committee and Finance Committee.
- In early 2023, we added to our Governance framework with a newly shaped ESG Committee who ensure Simplyhealth continues to deliver on its Purpose and wider ambition to improve health outcomes for its customers, communities and colleagues through its ESG impacts
- Being transparent about the environment risks and opportunities facing our business through the Taskforce for Climate-related Financial Disclosures (TCFD) Framework. We published our first, and voluntary, TCFD submission as part our [2022 Annual Report and Accounts](#) where we are already consistent with 7 of the 11 disclosures. This was informed by Simplyhealth's first annual 'Climate Change Risk Assessment' in 2022, with input from key stakeholders across our business.

Third Line

Internal audit

Second Line

Monitoring and reporting (Risk & Compliance)

First Line

Daily risk management and ownership of business practices



How we're working to improve our governance impacts

Improving the outlook of our ESG Investments

At the end of 2022, our investment portfolio totalled £177.8m. As a responsible business we manage this fund in a manner appropriate with the economic and market risks and wider context. Given the volatile nature of the financial markets throughout 2022, we have found managing this fund with ESG considerations a challenge, as regulatory frameworks and guidance continue to evolve.

Our investments portfolio is split with 50% in a low-risk credit portfolio and 50% in a pooled diversified credit fund. Both investment managers have ESG considerations as part of their investment decision process. We are currently developing a plan to accelerate our progress towards our ESG investment ambition.

Governing the intelligence of new technology and mitigating digital security risks

We recognise with the introduction of new technology such as AI, as well as more volatile global relations, there are emerging and increasing risks associated with digital and information security. As a regulated and responsible business, we will constantly strive to reach the highest standards. During 2023 and beyond we will continue to monitor the security performance of all core systems and software and will be investing to ensure we continue to protect our stakeholders, at a time where regulation for emerging technologies is lagging. We will also continue to enhance our control frameworks and policies, as we begin a wider adoption of new technologies such as AI, especially within our future customer service model (see page 53)

Climate change risks

Awareness of the risks, impacts and opportunities associated with climate change is growing, and governments, businesses and individuals are gradually realising the urgency of the situation and the need to act. Following Simplyhealth's 2022 Climate Change Risk Assessment which takes into consideration many areas relating to the delivery of Simplyhealth's strategy, we have concluded our strategy is resilient to climate-change over the short to medium term.

However, we have identified a number of opportunities to strengthen our position and approach to climate change (in addition to our own Pathway to Net Zero – see page 20). Over the next 12 months, linked to TCFD (see our first voluntary submission on page 50 of our [2022 Annual Report and Accounts](#)), we will be exploring some of the key tools and opportunities we can use to manage climate-related risks and opportunities within our own product portfolio, such as adapting pricing models and product benefits.

Governance in **Action:** Delivering great outcomes for customers

When the Financial Conduct Authority (FCA) announced the new Consumer Duty requirements in July 2022, most financial services businesses would have simply considered this another compliance step within the increasing regulatory landscape we operate in. As Claudia Nicholls, Chief Customer Officer explains, we've been taking a different approach as a customer and values-led business.

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At Simplyhealth we're constantly striving to put the customer first in everything we do. One of our values is 'All Together Healthier' and this means we work together to innovate, driving change so we can provide the best healthcare and outcomes for our customers.

That's not just about the way we price or structure our products. It's about the everyday experiences and interactions our customers have with us too. For example, would holding on the phone for an hour be a good outcome for a customer? Or, if they couldn't access our website and process a claim due to maintenance downtime, would that be a good outcome for a customer?

It's through these examples that we've been thinking about how we deliver not just 'good', but 'great' outcomes for our customers. This includes how we serve them by delivering a service that we're proud of, as well as how we create products they want to buy and pay for, they like to use and talk to their friends and family about too.

If we do this successfully, we will (and already are) on schedule to meet the Consumer Duty requirements and we'll be head and shoulders above our peers.

What we're obsessed about is understanding and anticipating our customers' health care needs. The regulation from the FCA around Consumer Duty is important of course, but we are genuinely motivated by doing the right thing, in the right way. We aim to re-invest the money we make as a result, back into accessible and affordable healthcare.

Claudia Nicholls, Chief Customer Officer

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Sustainable Development Goals

In late 2023, we will be introducing a new ESG Framework to strengthen the progress we have already made and direct our efforts, impacts and investments for future years.

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Following a review of our 2022/3 progress against our goals, we will be restating our 2023-25 to 2030 ambitions. In many cases, this will include sharpening goals already in place.

With new systems and data available, we will also be challenging ourselves to go further and extend our impact in more and different ways.

As our aspirations, goals and KPIs are revisited, we remain committed to ensuring our programme of change works towards the UN's 2030 agenda and **17 Sustainable Development Goals** (SDG), with a particular focus on SDG 3 Good Health and Wellbeing and the **UK Government's 2050 Net Zero Strategy** and ambition.

Our progress towards our commitments, within the context of these goals, will continue to be monitored internally by our new ESG team (formed in August 2022), by our ESG Committee and externally by independent sustainability experts.

This includes through our:

- membership of **Buisness in the Community** (BitC)
- consistency with the **Taskforce for Climate-related Financial Disclosures** (TCFD)
- independent assessment and advice from **Carbon Footprint Ltd** and **Health Assured**
- learnings and best practice acquired from **University of Cambridge Institute for Sustainable Leadership** (CISL)



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B Corp Collaboration in action

One of the best things about being part of the B Corp community is the opportunity to work with other B Corps to deliver shared and meaningful impact. Here's one that we think speaks volumes about the power of collaboration.

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At Simplyhealth, we're passionate about safeguarding and supporting the mental and physical health of our colleagues, and we aim to always be a healthy workplace. Our 'All Together Healthier' annual wellbeing programme reflects one of our values (of the same name!) and demonstrates our ongoing commitment to a healthy, happy workplace.

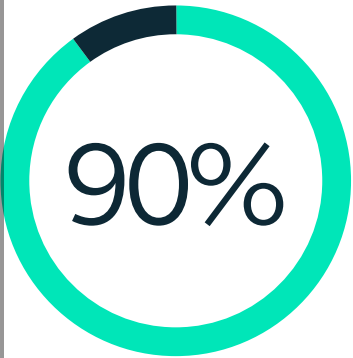
Our bespoke programme has been designed by multi award-winning and fellow B Corp employee wellbeing company, **Kamwell**. Through our carefully selected suite of industry specialists and speakers, we aim to empower all colleagues to take control of their own health and wellbeing, enabling them to live their best lives and thrive at work and home. During 2022, we ran a programme based on the wellbeing priorities of our people, which were identified via insights from our annual wellbeing survey. It consisted of key modules that focused on mental health, women's and men's health, physical health, family, and financial wellbeing.

A particular highlight has been the panel discussions covering topics such as burnout, menopause, mental health, masculinity, and body image. These featured colleagues from across Simplyhealth, who shared their own personal and powerful stories and learnings. In 2022 alone, we had over 4,000 tune-ins and 580 playbacks across the programme.

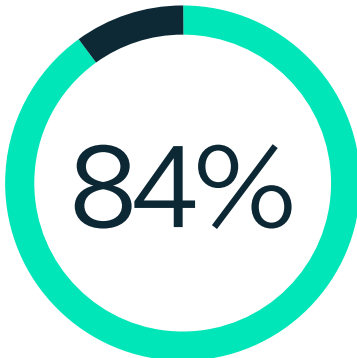
We'd also like to say a particular thank you to Social Supermarket and Natilik who are also fellow B Corps we continue to enjoy partnering with and who support our merchandise, gifting and IT capabilities.



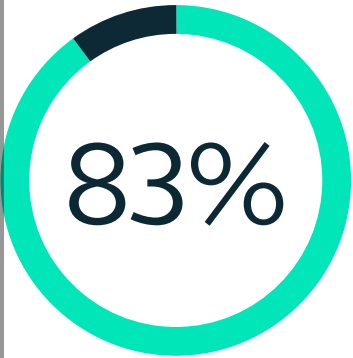
In our 2022 All Together Survey (60% response rate), we were pleased to see that:



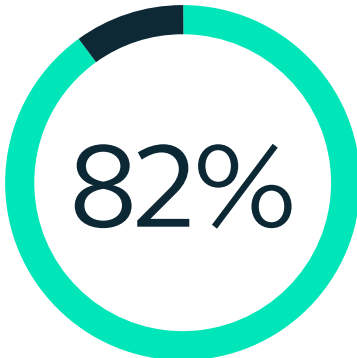
Agree that the approach to smart working at Simplyhealth enables us to have a good work/life balance (^+15 on last year)
External benchmark: 67%



Agree that our manager cares about our mental wellbeing (v-1)
External benchmark: 81%



Agree that our physical working environment works for us (^+1)
External benchmark: 71%



Agree that Simplyhealth is a great place to work (^+6)
External benchmark: 79%

We also identified some areas where we're making good progress and still have room to improve. These include a continued focus on specific aspects of financial wellbeing, physical wellbeing, and emotional wellbeing. They all now form part of our All Together Healthier Wellbeing Programme for 2023/24.

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Using our voice

Sharing insights, collaborating, learning and providing challenge across the business landscape is just part of what we do. With a renewed sense of Purpose since becoming a B Corp, we've taken the first opportunity over the last 12 months to amplify our voice and share more about our own approach to responsible business with others.

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The mutual advantage 9 - Simplyhealth's purpose journey to becoming a B Corp


ICMIF

Simplyhealth's purpose journey to becoming a B Corp

Moderator: Ben Telfer, Senior Vice-President, Membership, ICMIF

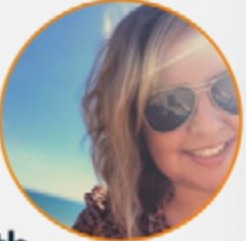
Vicky Bramley


Chief of Staff & Head of Strategy




Charlotte Cook

ESG Lead






Simplyhealth
All together healthier



@ICMIF_Web



webinars@icmif.org

icmif International Cooperative and Mutual Insurance Federation

#ICMIFwebinar

Globally

The **International Cooperative and Mutual Insurance Federation (ICMIF)** is the only place where values-led insurers from across the globe come together to strengthen their organisations within a non-competitive environment. As part of a series on 'Mutual advantage' our ESG team delivered a webinar titled 'Simplyhealth's purpose journey to becoming a B Corp' (November 2022).



Nationally

We've been using our regular customer communication channels to introduce the B Corp movement to our 2.3m members and help to increase their awareness and understanding of how we and others use business as a force for good in the UK.



Locally

We've been delighted to become part of the Hampshire B Local network in our region, joining local B Corps such as **Jude's Ice Cream, Child's Farm, Summerdown** and **New Forest Escapes**. We were particularly excited to support and speak at Hampshire's first 'Purpose Party' in March 2023, as part of B Corp month.



Across the UK Health sector

As the leading provider of health and dental plans in the UK, we pride ourselves on leading by example. Working in partnership with the **Reward and Employee Benefits Association (REBA)**, we contributed to a Webinar, Whitepaper and Technical Guide to '**Creating a Sustainable Rewards Strategy**'. It became the most downloaded of 10+ papers published by REBA in the first half of 2023 and demonstrates how ready the business community is to embrace responsible business as part of their own business strategy and employee benefits.

We look forward to contributing more to these networks and many others, including via the B Hive networking platform, as well as attending virtual and face to face collaboration events, and sharing our views and learning more about the evolving B Corp standards.

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Final thoughts from our ESG team

We are so proud of our teams' efforts during our first year as a B Corp and incredibly grateful to our fellow inspirational B Corps and pending/aspiring B Corps who we have had the fantastic privilege of getting to know and work with over the last 12 months.

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Whether it's networking with like-minded people and companies who share our concerns and aspirations for the future, building new partnerships and prioritising B Corps and other organisations with strong ESG values within our own supply chain, or attracting and retaining talent within our organisation, we're already feeling the benefits of becoming a B Corp.

Collective action and collaboration sit at the heart of the B Corp community. The world's most challenging global problems cannot be solved by governments and not-for-profits alone. It will require the power of all businesses too.

That's why we believe the more B Corp businesses, the better the outcome:

- for us all
- for our health
- for our people
- for our communities
- for our planet

We genuinely believe that our business can continue to become a greater force for good for the next 150 years.

We'd like to thank everyone at Simplyhealth (past and present colleagues), especially Wendy Cummins and Richard Gillies who have played such a key part in our B Corp journey so far.

We'd also like to thank the wider B Corp community for welcoming us with open arms, including the B Local Hampshire team.

We look forward to welcoming and working with many more people (customers, colleagues and community members) who share in our Purpose and passion to use business as a force for good.

Please keep an eye on our website and social channels for regular updates on our impact and progress over the next 12 months.

We'd also love to know what you think! Please get in touch if you have a question, idea or observation.



Vicky Bramley,
Head of Strategy & Chief of Staff



Charlotte Cook,
ESG Lead



Ellie Woolgar,
Sustainability Specialist

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Simplyhealth's B Corp Report

July 2022 – July 2023

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