

## Sustainability, Corporate Citizenship and CSR

PATT has formed partnerships with a number of companies to enable us to better implement our activities. Through providing not just funding but also skills, services and connections, these companies can help us bring about real environmental change.

### PATT and Raimon Land

With a common logo theme and the desire to "build a better environment" the connection between PATT and Raimon Land Plc was an obvious one. Since mid 2007 Raimon Land have committed to providing support for PATT's operations in a number of ways; in addition the company will support the establishment of a tree nursery in Khao Yai National Park which will form the basis of large-scale reforestation projects throughout the park to regenerate areas degraded by selective logging, land use change, and forest encroachment.



UAP Sponsors PATT Project to Plant 50,000 Trees

Local people will be trained and employed in the project at a grassroots level and the nursery will also serve as an education and research centre allowing school groups to learn about reforestation techniques. The company is easily able to see where its investment has gone and the benefits it brings to restoring the environment and supporting local communities.

Leading door hardware and decorative glass products supplier UAP has sponsored a 3 year project with PATT in Phetchaburi, Thailand. The company has already taken steps to reduce its carbon dioxide emissions at its premises in the UK and has now funded this project which will plant 50,000 trees to

restore a forest much degraded by selective logging of valuable hardwoods.

The forest will ultimately be fully restored by re-introducing essential native tree species to facilitate natural regeneration back to the original state of the forest. A tree nursery has been established at the site to support the project and gain experience and research results on identifying and growing key framework species.

The project will provide a natural habitat for rehabilitating wildlife and will create environmental education opportunities. The forest will also serve to restore ecosystem stability to the area and increased forest cover of the area which will absorb and store more carbon (a key greenhouse gas) from the atmosphere, thus making a significant contribution to combating climate change.

### CSR Programmes

PATT has experience providing meaningful programmes for companies to satisfy CSR objectives while incorporating team building, volunteer and hands-on elements. ■

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**Staff:** Motivated staff are the link to our customers. Besides providing the best possible remuneration packages and monthly staff get-togethers, we offer opportunities for overseas experience in the offices of our Irish partners.

We're involved in an international student study programme and also have our own local student programme offering training each year to an apprentice from an orphanage school in Bangkok run by Sister Louise.

**Society:** We focus our support on selected social programmes and institutions, and we have made a long-term commitment to help the Sister Louise Orphanage School. This takes many forms, from the aforementioned intake of students, to funding the schools in-

## Making a World of Difference

As the World Business Council for Sustainable Development reminds us – 'Business cannot succeed in a society that fails'. Long-term success means we must connect to the world around us. We don't operate in a vacuum. Issues like road safety, workplace safety, climate change and crime are issues that we should actively tackle. Focusing only on short-term results and ignoring the big issues we face is simply not an option.

As one of the world's leading international general insurance groups with operations in Australia, New Zealand, the United Kingdom, and Asia, Insurance Australia Group Limited (IAG) is the name behind some of the most trusted and respected insurance brands in the world. Through these operating brands IAG provides a broad range of products designed to protect the homes, lifestyles and businesses of millions of customers internationally.

As our business grows, so does the opportunity to make a difference. Improving the chances of someone making a full recovery after being injured in a car crash; working to reduce crime; partnering with government and others to help communities adapt to the impacts of climate change; and creating a workplace where people enjoy coming to work; these are just some of the ways we seek to operate to ensure success for the long term.



In Australia, 19 out of the top 20 insurance losses have come from events such as storms, cyclones and bushfires. We believe the frequency and/or severity of such events is set to increase due to global warming, posing a major challenge for the community, governments and insurers. Quite simply, the long-term viability of our business is linked to our collective ability to successfully tackle this issue.

We expect the cost of carbon will become a real business expense in the next five to ten

time, towards projects at the orphanage.

**Shareholders:** We believe that if we get all of the above right, then it will provide a strong motivational factor within the company; it will make a positive contribution to the local community in which we live; and it will improve our corporate image – and thus our bottom line. All of which should in turn benefit our shareholders.

Corporate Social responsibility is good for the community, good for staff morale, and good for the corporate image. That has to be good for business! ■

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years. Prudent companies are preparing for this now. In 2006, we announced our intention to be carbon neutral by 2012. We are working to lower our emissions as much as possible by that date, at which point we will use carbon credits from a variety of sources to offset our remaining emissions.

One of the biggest challenges facing IAG is how society can adapt to climate change effects. Whether it's building designs, or finding materials to withstand stronger weather events, or raising people's awareness about how to lower the risks associated with storms, we are increasingly engaged in the challenge that climate change presents for us all.

At NZI Thailand (the Thailand brand of one of the Group's Thai interests), CEO Chris Dooley commented, "We have been raising awareness of the issues of global warming and climate change among students and NZI staff via what we call 'NZI Forest Protection'".

This programme, which has been operational since 2002, enables Thai students aged between 15 and 20 years, journalists, and NZI employees to spend two days in the reforestation project as an environmental and 'hands on' learning class.

This has become an annual event and an integral part of the NZI Thailand corporate social responsibility programme. Not only is the activity a valuable development opportunity for the students, it also contributes long-term to the environment in which we live and work.

Thailand is not immune to climate-related problems, as recent flooding in the country suggests. In the insurance business, we have to think strategically and long term – and we believe that raising awareness and encouraging the involvement of our people at this stage are positive steps toward the recognition and longer term solution of climate related issues. Focusing on the short term and ignoring the "big issues" – simply isn't an option. ■

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## A Responsible Insurance Broker is a Profitable Insurance Broker

Is corporate social responsibility just another business fad, or a way of benefiting society while enhancing your brand?

Social responsibility is increasingly becoming a part of LawtonAsia's corporate culture. We realize our actions have both a direct and an indirect impact on all our stakeholders — investors, customers, staff and the community in which we live and work. Therefore we are developing responsible strategies that will benefit them all.

**Customers:** By providing speakers for corporate events, such as Chamber seminars, networking business breakfasts, and medical insurance workshops, we disseminate independent information to help corporations and individuals make educated choices.

We also listen carefully, tailoring products to meet specific needs in the local marketplace. For instance, we offer a medical insurance product that provides local tax advantages for both company and employee.