

ESG Report

2023



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About this report

This report provides an overview of our Environmental Social Governance (ESG) activities and performance for the period 1st January to 31st December 2023, calendar year (CY) 2023.

The reporting boundary includes all operations within Cardinus, including our office and home workers.

This is our first ESG report, it's an evolution from our ISO 14001 certification and associated policies, including Corporate Social Responsibility. This report demonstrates a shift within our business from a generalised environmental management approach towards a more detailed, data-driven, and strategic ESG methodology.

By understanding our ESG activities and performance, we intend to build a more sustainable, equitable and secure future for our business and stakeholders.

We hold several ISO certifications, including ISO 14001 since 2015. However, since the COVID pandemic, we have had more of a shift to home working and remote meetings, whilst ISO 14001 is a great tool for environmental management, ESG provides a comprehensive view of our sustainability and ethical impact.

This report has been prepared with using the UK's GHG Conversion Factors for Company Reporting as provided by the Department for Energy Security & Net Zero and the Department for Environment, Food & Rural Affairs.

Message from leadership

Andy Hawkes, Cardinus Chief Executive Officer

“At Cardinus, we believe that true leadership is demonstrated through actions that positively impact our world today and shape a better tomorrow. As we navigate a rapidly changing global landscape, Environmental, Social, and Governance (ESG) principles guide our decisions and define our purpose.”

Environmental Stewardship

We are committed to minimising our environmental footprint and driving innovation for sustainable solutions.

Social Responsibility

Our people and communities are at the heart of everything we do. By fostering diversity, equity, and inclusion, investing in and educating our workforce, and supporting local communities, we aim to create opportunities and improve lives.

Ethical Governance

Transparency, accountability, and integrity form the foundation of our governance practices. We strive to lead with ethical decision-making and ensure that our business contributes to long-term value for all our stakeholders.

Our Vision

We recognise that achieving meaningful progress requires collaboration and action. That’s why we are committed to measuring our impact, reporting openly, and continuously evolving our approach to meet the needs of a changing world.

Dr Claudia Calder, Senior Health and Safety Consultant, Report Author

As we continue to advance our commitment to ESG principles, we are pleased to present our first ESG report, which underscores the integral role of our employee's wellbeing in our sustainability journey.

Our employees are our most valuable asset. Their health, happiness, and professional fulfilment are essential not only to their personal development but also to the overall success and resilience of Cardinus. A well-supported workforce leads to increased productivity, innovation, and a positive work environment, which in turn drives sustainable growth.

To this end, we have implemented various initiatives aimed at promoting our staff's well-being, including:

- **Comprehensive Health Programs:** Offering access to medical care, mental health resources, and wellness programs that encourage healthy lifestyles.

- **Work-Life Balance:** Providing flexible work arrangements, paid time off, and family leave policies to ensure our employees can balance their professional and personal lives.
- **Professional Development:** Investing in training, and career advancement opportunities to help our employees achieve their career goals.
- **Inclusive Culture:** Fostering a workplace where diversity and inclusion are celebrated, and every employee feels valued and respected.

The link between employee wellbeing and sustainability is undeniable. By creating a supportive and healthy work environment, we empower our employees to contribute more effectively to our sustainability goals. Our approach to sustainability encompasses environmental stewardship, social responsibility, and strong governance practices, with staff wellbeing at the core of these efforts.

Our commitment to reducing our environmental footprint is strengthened by the active participation of our employees. We engage our staff in sustainability initiatives, such as energy conservation, waste reduction, and green commuting options, fostering a culture of environmental responsibility.

Our social responsibility extends beyond our immediate workforce to the broader community. By prioritising the well-being of our employees, we set a positive example for others and contribute to the social fabric of the communities in which we operate. Our community outreach programs, and volunteer opportunities are designed to encourage our staff to give back and make a difference.

Effective governance is key to ensuring that our policies and practices align with our ESG goals. We maintain transparent and ethical business practices, with robust oversight mechanisms to ensure that our commitments to staff well-being and sustainability are upheld.

The wellbeing of our employees is not just a standalone objective but a fundamental pillar of our overall ESG strategy. By investing in our employees' health, happiness, and professional growth, we are building a more resilient and sustainable organisation. We are proud of the progress we have made and remain dedicated to continuously improving our practices for the benefit of our employees, stakeholders, and the environment.

We thank our employees for their unwavering commitment and our stakeholders for their ongoing support as we continue this journey towards a sustainable future.

Executive Summary

Cardinus Risk Management is committed to embedding ESG principles into its core operations and strategic vision. As a global leader in risk management solutions, Cardinus understands the importance of sustainable business practices to create long-term value for clients, employees, and communities. This ESG report outlines the company's progress, key achievements, and future goals as it pursues a responsible and resilient approach to health and safety consultancy.

Over the past year, Cardinus has made significant strides in reducing its environmental impact. Key highlights include:

- **Environmental Impact:** We have implemented initiatives to calculate our carbon footprint through business travel recording. We continue to actively promote remote working and reducing travelling for business meetings. We have reduced the size of our office, further contributing to our commitment to environmental stewardship
- **Social Responsibility:** Cardinus has prioritised employee wellbeing by providing a number of initiatives, and health and safety standards have strengthened, through the creation of an employee health, safety and environment committee. Our engagement with communities through volunteer programs has also seen substantial growth, reflecting our dedication to social responsibility.
- **Governance and Ethical Practices:** To ensure strong governance and ethical operations, Cardinus has enhanced its compliance frameworks, data privacy protections, and cybersecurity measures. These efforts align with our commitment to uphold transparency and accountability in all business practices. The introduction of robust oversight mechanisms for ESG initiatives further reinforces our dedication to responsible governance.

Looking forward, Cardinus aims to expand its ESG initiatives with clear, measurable goals. Our objectives include:

- Reducing our overall carbon footprint by an additional 20% over the next three years.
- Strengthening Diversity, Equality and Inclusion (DEI) outcomes by setting concrete targets for representation and inclusion across all levels of the company.
- Advancing our data privacy and security protocols to adapt to evolving digital threats, ensuring continued trust from clients and stakeholders.

Through these actions, Cardinus Risk Management remains committed to creating a positive environmental, social, and governance impact that aligns with our mission and benefits all stakeholders.

Introduction

Company Background, Mission, and Values

Cardinus Risk Management is a leader in global health, safety, and risk management consultancy. With a focus on providing ergonomic solutions, fire safety, health and safety compliance guidance, driving risk and security risk management services, Cardinus supports clients across diverse industries, including fintech, banking, technology, pharmaceuticals, life sciences, and educational institutions. Our mission is to empower organisations to create safer, healthier work environments while navigating the complexities of global regulations. At the heart of Cardinus' operations are values of integrity, transparency, respect, innovation, and accountability, guiding us in delivering services that help clients meet their safety and compliance goals responsibly.

Purpose and Scope of the ESG Report

The purpose of this ESG report is to outline Cardinus' environmental, social, and governance strategies, accomplishments, and ongoing efforts. This report is our first ESG report and covers specific initiatives undertaken by the company to enhance sustainability, promote social equity, and uphold rigorous governance standards for the (calendar year) 2023. By transparently sharing our ESG performance and goals, Cardinus aims to keep stakeholders informed and engaged, demonstrating our commitment to sustainable and ethical business practices.

Relevance of ESG to Cardinus' Business Model and Long-Term Goals

Environmental, social, and governance considerations are integral to Cardinus' business model and long-term strategic vision. In a world where regulatory landscapes are continuously evolving, and client expectations for sustainable practices are rising, our commitment to ESG aligns with both our operational objectives and our responsibility to foster positive change. Integrating ESG principles enables Cardinus to reduce environmental impact, attract and retain diverse talent, build robust client relationships, and remain adaptable to regulatory demands. By embedding ESG within our operations, we aim to position Cardinus as a trusted partner in sustainable business practices, strengthening our resilience and long-term value for stakeholders.

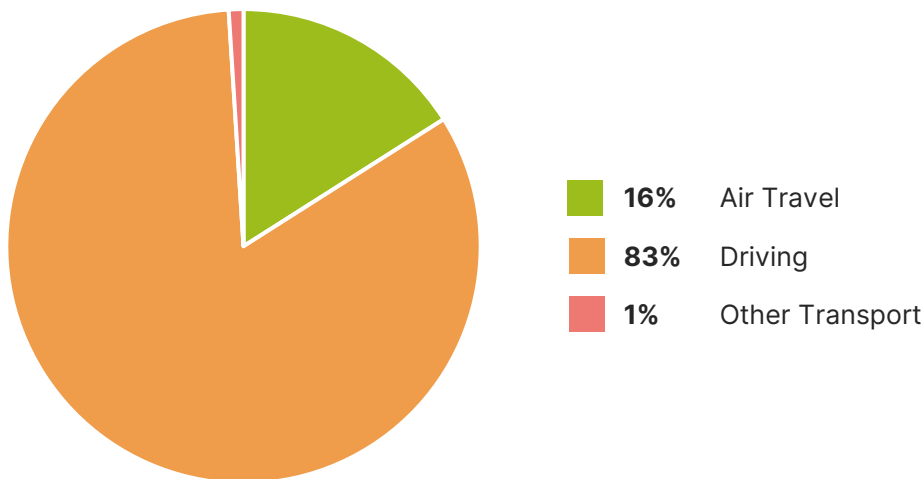
Environmental Impact

Cardinus Risk Management is committed to minimising its environmental impact by actively monitoring and managing carbon emissions, energy consumption, and sustainable practices across our operations. Our goal is to operate as sustainably as possible, ensuring that our environmental policies align with global best practices in environmental stewardship.

Carbon Footprint and Emissions

Business travel constitutes a significant part of Cardinus' carbon footprint. In the past year, our total emissions from business travel amounted to 209t CO₂e. To mitigate this impact, we have implemented several strategies to reduce travel-related emissions, including promoting virtual meetings, optimising travel schedules, and encouraging the use of lower-emission transportation options when travel is essential. We are also exploring options for carbon offsetting programs to further reduce our overall environmental footprint. These initiatives align with our commitment to continuous improvement in reducing our operational carbon emissions.

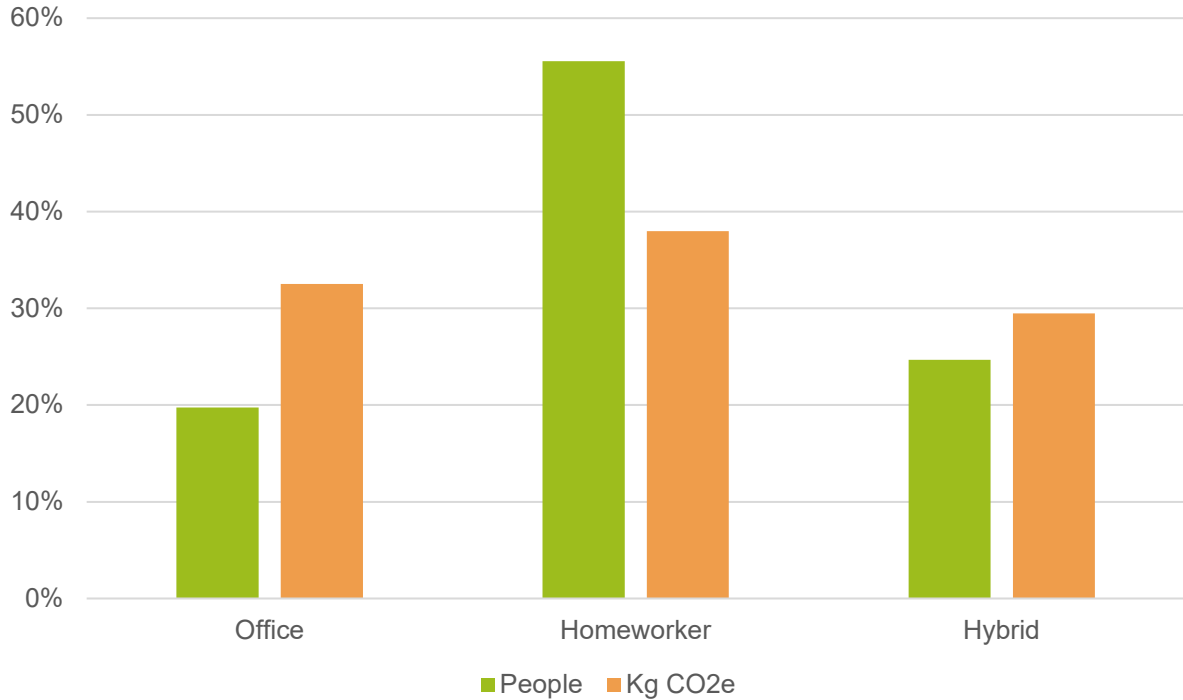
Total Carbon Emissions (KgCO₂e) Modes of Transport:



Energy Consumption and Efficiency

In line with our commitment to energy efficiency, Cardinus has been tracking energy consumption across our office and homeworkers to identify opportunities for improvement. For the past year, our total energy consumption was 64.6t CO₂e. Initiatives to reduce energy use have focussed on encouraging responsible energy use among employees, promoting practices such as powering down non-essential equipment after hours. Our goal is to continually reduce office energy consumption and transition to more sustainable energy sources where feasible.

Distribution of staff and carbon emissions:



Sustainable Practices

Cardinus is dedicated to implementing sustainable practices in waste management and recycling. Our office has instituted recycling programs for paper, plastics, and electronic waste, and none of our waste goes to landfill, in 2023 our office produced 1050Kg of waste, which is equal to 27Kg per member of staff (per year). Additionally, we prioritise the use of recycled and eco-friendly materials in our office supplies and strive to minimise single-use plastics in our daily operations. Through these efforts, we aim to foster a workplace culture that values and practices environmental responsibility.

Social Responsibility

At Cardinus Risk Management, we recognise that our social impact is critical to both our company culture and our commitment to our customers, employees, and communities. Our approach to social responsibility centres around fostering an inclusive, safe, and engaged workplace, while actively contributing to the well-being of the broader community.



Diversity, Equality, and Inclusion (DEI)

We are committed to fostering a workplace culture that values diversity, promotes equality, and ensures inclusion at all levels of our organisation. We believe that a diverse and inclusive workforce is crucial to achieving long-term success and reflects our commitment to our core values.

Staff Diversity

Across our staff, 33% identify as female, showcasing our ongoing commitment to gender diversity across the organisation. We are actively working to create an environment that attracts and retains talent from diverse backgrounds, with policies (from our parent company, AmWins) that ensure equality in recruitment, development, and career progression.

Line Management

Diversity within our line management is equally important as it plays a critical role in fostering an inclusive workplace culture. Presently, 46% of our line managers are female, which reflects our efforts to empower women in leadership roles. We are dedicated to providing opportunities for professional development to create pathways for more diverse leadership.

Senior Leadership Team

Our senior leadership team currently includes 15% women, and we value the unique perspectives that they bring to the organisation. While our focus is not on setting numerical targets, we are committed to fostering an inclusive culture where all team members have the opportunity to thrive and contribute to our success. We continue to emphasise the importance of diverse viewpoints in leadership, believing that inclusion is about ensuring every voice is heard and respected. To support this, we are investing in initiatives that promote a culture of inclusion across all levels of the company, with a particular emphasis on leadership development, mentorship, and creating an environment where all employees can excel. Our aim is to increase the number of women represented on the leadership team to 25% by the end of 2026 and 40% by end of 2028.

Board Diversity

Our board is committed to leading by example in terms of diversity. Currently, 13% of our board members are female, but we need to increase gender diversity at this level to ensure diverse perspectives are considered in all decision-making processes. We recognise that a more inclusive board will drive better governance and strategic insights. Our aim is to increase the female representation on the board to 25% within 3 years.

Diversity:



Employee Health, Safety, and Wellbeing

Health, safety, and wellbeing are core values at Cardinus, and we are committed to protecting our employees' physical and mental health through robust policies and programs.

Policies in place:

- **Health and Safety Policy:** Details our standards for maintaining a safe workplace environment, covering risk assessments, safety protocols, and incident reporting procedures.
- **Wellbeing Policy:** Provides support for mental and physical health through resources such as counselling services, wellness workshops, and flexible work arrangements.
- **Menopause Policy:** Provides support for staff who are going through menopause, providing information on resources available.
- **Training and Development Policy:** Outlines mandatory safety training for all employees, customised based on job roles and associated risks.
- **Homeworker Policy:** Ensures that employees working remotely have access to ergonomic assessments and safety resources, minimising risks in home office environments.

Wellbeing Initiatives

Cardinus offers programs aimed at supporting employee health and reducing workplace stress. These include regular health and wellness workshops, ergonomic assessments, and access to mental health resources. By fostering a supportive environment, we help our employees stay healthy, motivated, and engaged.

Community Engagement

Cardinus values its role as a positive force within the community and strives to make meaningful contributions through partnerships, volunteer opportunities, and charitable giving.

Community Initiatives

Our community initiatives include partnerships with local nonprofits, educational outreach, and employee-led volunteering. By encouraging active participation in community service, we foster a strong sense of social responsibility among our employees while making a tangible impact on the communities we serve.

Examples of initiatives include:

- Supporting the local (to the office) foodbank
- KidsOut Giving Tree, this is an alternative Christmas initiative to “Secret Santa”, whereby employees can buy a present for a disadvantaged child
- Macmillan Coffee Morning
- Christmas Jumper Day

Governance and Ethical Practices

Cardinus Risk Management is committed to upholding the highest standards of governance and ethical practices. Strong governance provides the foundation for ethical business operations, stakeholder trust, and alignment with our environmental and social goals. This section outlines our governance framework, commitment to compliance and ethics, data protection practices, and ESG oversight mechanisms.

Governance Structure

Cardinus has established a clear governance framework to ensure accountability, transparency, and effective decision-making across the organisation. Our governance structure includes a diverse and experienced Board of Directors responsible for setting strategic direction, overseeing risk management, and maintaining compliance with regulatory standards.

- **Board Composition:** The board comprises individuals from across the divisions. Board members bring perspectives to foster balanced decision-making that reflects the needs of all stakeholders.
- **Roles and Responsibilities:** Key roles on the board include the Chief Executive Officer, The Chief Operating Officer, The Chief Technology Officer, AmWins representation, BAFE representation and the Managing Director of global clients, each accountable for specific governance areas such as customer services, technology and operations.

Compliance

Compliance is a cornerstone of our commitment to maintaining the highest standards of operational excellence and integrity. We are proud to be certified in ISO 45001 (Occupational Health and Safety), ISO 9001 (Quality Management), ISO 27001 (Information Security Management), and ISO 14001 (Environmental Management), which demonstrate our adherence to internationally recognised standards. These certifications reflect our dedication to providing a safe, secure, and environmentally responsible workplace while ensuring consistent quality in our products and services.

In addition, we maintain robust compliance training programs, which is on a 2-year training cycle with a 92% completion rate among employees. In 2023, Fire Safety, Environmental Essentials, Fraud Awareness and Acceptable Usage were mandatory. These programs are designed to ensure that all staff understand and adhere to our policies and standards, reinforcing our commitment to continuous improvement and compliance across the organisation.

Compliance Training – Completion rate (%):



Data Privacy and Cybersecurity

In an era of increasing digital transformation, Cardinus prioritises the protection of customer and employee data. We are committed to implementing robust data privacy and cybersecurity measures that safeguard sensitive information from unauthorised access or breaches.

- **Privacy Policy:** Our Privacy Policy adheres to global data protection standards, including GDPR, and outlines how we collect, use, store, and dispose of personal information.
- **Information Security Policy:** Cardinus employs advanced cybersecurity practices, including encryption, firewalls, and regular security assessments, to protect our digital infrastructure. Additionally, employees receive training on data protection practices to reduce the risk of human error.
- **Incident Response Plan:** To ensure a rapid response to any data breach, we have an Incident Response Plan in place (as part of the Information Security Policy). This plan includes protocols for identifying, containing, and reporting breaches, as well as communication strategies for affected stakeholders.

Summary of Data Privacy and Cybersecurity Metrics:

Aspect	Metric
Cybersecurity Audits	4
Incident Response Times	5 incidents, all reported within 1 hour, resolved within 24 hours.
Employee Training Rate	100%

Policies and Practices

At Cardinus Risk Management, our policies are foundational to our commitment to environmental sustainability, social responsibility, and robust governance. These policies are designed to support our ESG objectives, aligning our business practices with global standards and sustainable development goals. This section summarises key policies and explains how they contribute to Cardinus' broader ESG strategy.

Environmental Policies

Our environmental policies aim to minimise the impact of our operations on the planet and contribute to sustainable development. These policies provide guidelines for responsible resource use, energy efficiency, and waste reduction across the organisation.

- **Environmental and Sustainability Policy:** This policy promotes our responsibility towards the environmental, committing our continual improvement across all areas of environmental management and sustainability and to ensuring that we meet or exceed of legislative, regulatory, and voluntary compliance obligations.
- **Waste and Recycling Policy:** Focused on understanding our waste and recycling responsibilities, establishing roles and responsibilities, providing guidance for waste separation and disposal and promoting recycling initiatives.
- **WEEE (Waste Electrical and Electronic Equipment):** This policy provides details on procedures for disposing of electrical and electronic equipment and our legal responsibilities.

Social Policies

Cardinus' social policies prioritise creating an inclusive, safe, and supportive workplace where all employees can thrive. These policies reinforce our commitment to social responsibility both within our organisation and in the broader community.

- **Health and Safety Policy:** Cardinus' Health and Safety Policy ensures that we maintain a safe working environment through regular risk assessments, training programs, and comprehensive health and safety standards. This policy applies to both on-site and remote work environments to support employee wellbeing.
- **Employee Wellbeing Policy:** Focused on promoting physical and mental health, this policy offers resources such as wellness programs, counselling services, and flexible work arrangements. It aligns with our goal of fostering a workplace culture that values and supports employee wellbeing.
- **Corporate Social Responsibility:** This policy provides the framework of our commitment to ethical behaviour, social responsibility, environmental sustainability and community engagement

Governance Policies

Strong governance is essential to Cardinus' integrity and ethical conduct. Our governance policies (available from AmWins) set the framework for transparent, accountable, and ethical business practices that align with our ESG commitments.

- **Financial Crime Policy:** This policy enforces zero tolerance for bribery and corruption, with strict guidelines governing interactions with clients, vendors, and partners. It aligns with our commitment to transparency and responsible business practices.
- **Whistleblowing Policy:** To encourage reporting of unethical or illegal behaviour, our Whistleblower Policy provides a confidential and secure mechanism for employees to raise concerns. The policy includes protections against retaliation for individuals who report misconduct in good faith.



Aligning Policies with Broader ESG Goals

The policies outlined above reflect our comprehensive approach to ESG, each designed to support both our immediate operational goals and long-term sustainability objectives. Our policies are regularly reviewed to ensure they remain aligned with evolving industry standards, regulatory requirements, and the expectations of our stakeholders, supporting Cardinus' role as a trusted partner in risk management.

Performance Metrics and Targets

Cardinus Risk Management is committed to transparently reporting its ESG performance. In 2023, we established a baseline across key metrics, and we are now using this data to set measurable goals that will guide our future ESG efforts. This section presents our 2023 metrics and our performance targets for the upcoming years.

Environmental Metrics and Targets

In 2023, Cardinus collected data on key environmental indicators, including carbon emissions related to business travel, energy consumption across office facilities, and waste reduction initiatives. These metrics help us understand our environmental footprint and identify areas for improvement.

- **Carbon Emissions from Business Travel:** In 2023, our total emissions from business travel were 290t CO₂e. Moving forward, we aim to reduce this by 15% by 2025 by further promoting virtual meetings, optimising travel schedules, and exploring options for carbon offsetting programs.
- **Energy Consumption:** Our energy consumption for 2023 was 64.6t CO₂e. To improve energy efficiency, we have set a target of reducing energy consumption by 10% over the next three years, with initiatives including educating employees on understanding their impact and how they can help by turning off non-essential electrical equipment, using timers, etc.
- **Waste Reduction:** In 2023, our waste management efforts focused on recycling and waste segregation. To build on this progress, we aim to reduce waste by 20% by 2026 through enhanced recycling programs and increased use of sustainable materials in our offices.

Social Metrics and Targets

Our social metrics for 2023 provide insights into our progress in creating an inclusive, healthy, and supportive workplace. With our baseline established, we are setting specific targets to enhance diversity, health, and wellbeing across the organisation.

- **Diversity, Equity, and Inclusion (DEI):** In 2023, 33% of our workforce are female. Our target is to increase representation in management positions by 10% by 2025, with initiatives including enhanced DEI training, inclusive hiring practices, and mentorship programs.
- **Employee Health and Safety:** Our 2023 health and safety performance metrics, including training completion rates and incident reports, reflect our commitment to employee wellbeing. In 2024, we aim to achieve 100% compliance with mandatory health and safety training, and we plan to implement wellness webinars to support physical and mental health.
- **Employee Wellbeing:** In 2023, we had 71% engagement in our wellbeing program. Our target for 2025 is to increase participation in wellbeing programs by 20%, achieved

through enhanced communication, additional wellbeing resources, and specific interventions for wellbeing issues.



Governance Metrics and Targets

Governance metrics highlight our commitment to transparency, accountability, and ethical practices. The 2023 metrics serve as a baseline for measuring improvements in governance practices across compliance, training, and data protection.

- **Compliance Training Completion:** In 2023, 92% of employees completed mandatory ethics and compliance training. We are targeting 100% compliance by 2024 through enhanced tracking and accountability measures.
- **Data Privacy and Cybersecurity:** In 2023, Cardinus conducted 4 cybersecurity audits and achieved an average incident response time of 1 hour. By 2025, our target is to increase the frequency of cybersecurity audits by 25% and reduce incident response time by 15% to ensure robust data protection.

Summary of Performance Targets

Establishing these performance targets based on our 2023 baseline is part of our commitment to continuous improvement. As Cardinus progresses toward these goals, we will regularly track and report on each metric, ensuring transparency and accountability in our ESG journey. By achieving these targets, we aim to make a measurable impact across environmental, social, and governance dimensions, aligning our operations with industry-leading standards and stakeholder expectations.

Future Commitments and Goals

Cardinus Risk Management is committed to advancing our ESG initiatives as part of our long-term strategy. Looking ahead, we aim to build on our 2023 baseline data, set ambitious goals, and continuously evolve our practices to address environmental challenges, promote social equity, and strengthen governance frameworks. Our future commitments focus on creating a resilient and sustainable organisation that meets the needs of all stakeholders.



Environmental Commitments

Our environmental strategy centres on reducing our carbon footprint, enhancing energy efficiency, and promoting sustainable practices across all operations. Over the next three to five years, Cardinus will focus on:

- **Achieving a 15% Reduction in Carbon Emissions by 2025:** This includes further reductions in travel-related emissions through increased virtual meetings, optimising necessary travel, and exploring carbon offset programs to mitigate unavoidable emissions.
- **Enhancing Energy Efficiency by 10% by 2026:** Through investments in energy-efficient technologies and equipment, we aim to reduce energy consumption in our office facilities, helping to lower our overall environmental impact.
- **Implementing Zero-Waste Practices by 2027:** We plan to implement stricter waste management protocols, aiming to recycle at least 90% of all office waste, minimise single-use plastics, and shift toward sustainable office materials.

Social Commitments

Cardinus is committed to fostering an inclusive, healthy, and supportive workplace. Our social goals reflect our dedication to employee wellbeing and community engagement.

- **Expanding Health and Wellbeing Programs:** To support our employees, we will introduce additional resources and workshops focused on mental and physical health. By 2025, we aim to achieve 20% higher engagement in these programs, fostering a more supportive and healthy workplace culture.
- **Growing Community Impact:** Cardinus will increase its volunteer and charitable initiatives by expanding partnerships with nonprofit organisations and introducing a program allowing employees to dedicate paid time to community service.

Governance Commitments

Strong governance practices are essential to Cardinus' operational integrity and stakeholder trust. Our governance commitments are aimed at enhancing accountability, data security, and ethical conduct across all levels of the organisation.

- **Achieving 100% Compliance with Training by 2024:** We will ensure that all employees complete mandatory ethics and compliance training, reinforcing our commitment to ethical practices.
- **Strengthening Data Privacy and Cybersecurity:** Cardinus is committed to adapting to evolving digital risks. By 2025, we plan to increase cybersecurity audits by 25% and reduce incident response times by 15%, protecting sensitive data and maintaining stakeholder confidence.
- **Improving Transparency in ESG Reporting:** To keep stakeholders informed, we will publish annual ESG reports with detailed updates on performance metrics and progress toward our goals, demonstrating accountability and dedication to continuous improvement.

Conclusion

Cardinus Risk Management's ESG journey is rooted in our core mission to lead responsibly and sustainably in the health and safety sector. By establishing clear policies, setting measurable targets, and maintaining transparency, we aim to make a meaningful impact across environmental, social, and governance areas. Our 2023 data serves as a solid foundation for the future, informing our commitments and guiding our actions in the years ahead.

As we pursue these goals, we invite all stakeholders—employees, clients, partners, and the community—to join us in this journey. Our commitment to sustainability, equity, and ethical governance reflects our values and our dedication to creating a positive and lasting impact. Moving forward, Cardinus will continue to adapt, innovate, and collaborate to achieve a more sustainable and equitable future, setting the standard for responsible business practices in the risk management industry.