

—LIPCO—
LAW
FOR
ALL



Sustainability
Report 2025/26

Contents

1. About this report
2. A message from our CEO
3. Sustainability forum
4. Key sustainability highlights

About us

5. Who we are
6. Our vision
7. Our values
8. Governance
9. Our stakeholders
10. Risk management and compliance
11. Alignment with legislation and regulation
12. How we support the United Nations SDGs

Our material matters

13. Access to justice
14. Employees
15. Customer centricity
16. Digital innovation
17. Impact on society

In closing



About this report

The LIPCO Group's 2025 Sustainability Report is a comprehensive reflection of our ongoing commitment to sustainability and long-term ambitions.

This report covers our sustainability journey for the financial year from 1 March 2025 to 28 February 2026.

As a purpose-driven business, we remain deeply focused on our impact on society and the planet. Over the past year, we have further embedded the key frameworks and practices needed to hold ourselves accountable and to guide the continued evolution of our sustainability strategy.

To ensure our report remains relevant and impactful, we have applied the principle of materiality by identifying our key stakeholders and the environmental, social, and governance (ESG) topics that were most critical to our ability to create shared value in 2025.

This report has been reviewed and approved by our Sustainability Forum and CEO.

For any questions about the report or its contents, please contact our Chief Strategic Officer at willemv@lawforall.co.za

A message from our CEO

Dear Stakeholders,

As a purpose-driven organisation, our mission at LIPCO Group remains clear: to make access to justice a reality for all. We believe justice is not a privilege but a fundamental right—one that must be protected and promoted as a cornerstone of a fair and equitable society.

This belief continues to shape our strategy and inspire our commitment to sustainable, people-centred progress. Throughout the past year, we've continued to place customer-centricity at the heart of everything we do. Innovation and technology have remained powerful enablers in our journey, allowing us to improve our services and reach more people—without losing the human touch that is so essential in legal support.

As one of the leaders in the Access to Justice space in South Africa, we recognise the influence and responsibility that come with our role. We are committed to amplifying the positive contributions we make to the communities and ecosystems we engage with, while working to minimise any potential adverse impacts.

This year's Sustainability Report reflects the progress we've made in deepening our sustainability practices and embedding them further into our business. We have chosen to stay focused on the material matters identified in previous years, ensuring that our energy and resources remain directed at the areas where we can have the greatest impact. Our report is shaped by the interests of our stakeholders and provides an open and transparent view of our performance across environmental, social, and governance (ESG) themes.

As we look ahead, we know that the road to sustainability is a collective one. We welcome your feedback and encourage continued engagement as we move forward together—towards a more inclusive, just, and sustainable future.

Thank you for your continued support.

Mr. C. Taljaard

Mr. C. Taljaard
CEO – LAW FOR ALL



Sustainability Forum

To invigorate our commitment to sustainability, our established Sustainability Forum reconvened to review our progress and recalibrate our approach.

While the forum's composition remains unchanged, our annual review process served as a pivotal moment to reflect on our achievements in 2024 and to identify areas where we need to enhance our efforts. The evaluation encompassed a meticulous review of our strategic goals, implementation tactics, and the alignment of our actions with our Material Matters. The Sustainability Forum remains focused on fostering collaboration throughout our organisation and with our stakeholders and has informed our strategy for 2025.

We are proud of the progress that has been made in the year under review and believe that our renewed focus has primed us well for the future.



Carel Taljaard
Chief Executive Officer



Linda Matshoza
Chief of Legal Development



Vanessa Hoorneit
Chief of Legal Service



Luzanne Kinnear
Chief of Legal Operations



Lizzy Maseko
Chief of Staff



Christiaan Sharp
Director of Operations



Nadine Simpson
Chief of Client Servicing,
Corporate Partners & Assurance



Henk van der Watt
Chief of Risk



Willem van der Merwe
Chief Strategy Officer

Who we are

LIPCO Group (Pty) Ltd. is an Underwriting Management Agency (UMA) and registered Financial Services Provider (FSP number - 7508). We are an alternative legal service company, offering innovative justice solutions through an insurance framework.

Inequality is a tradition that persists and thrives in the legal profession. Since 1993 we have been working tirelessly to break down the barriers to justice and empower South Africans to enforce their legal rights.

We refer to ourselves as LAW FOR ALL as it best represents our brand and our mission: Making the law affordable for and accessible to everyone. Our policies offer basic and comprehensive legal insurance cover for clients, their spouse and children, and includes civil, family, labour and criminal cases.

We manage comprehensive legal services on behalf of insurance companies and pay our panel attorneys out of the insurer's funds. Premiums collected from policyholders are paid directly to the insurers, who in turn pay us for our services.

To advance our efforts to improve access to justice and our reach we have taken a collaborative approach and partnered with 10 prominent corporate brands (including ABSA, The Foschini Group, Telesure Group and Bidvest Insurance), for who create bespoke legal service products for them to offer their clients.

Our award-winning team of talented, caring, and dependable legal experts go above and beyond to ensure policyholders have access to justice and their rights protected.

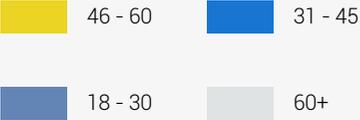
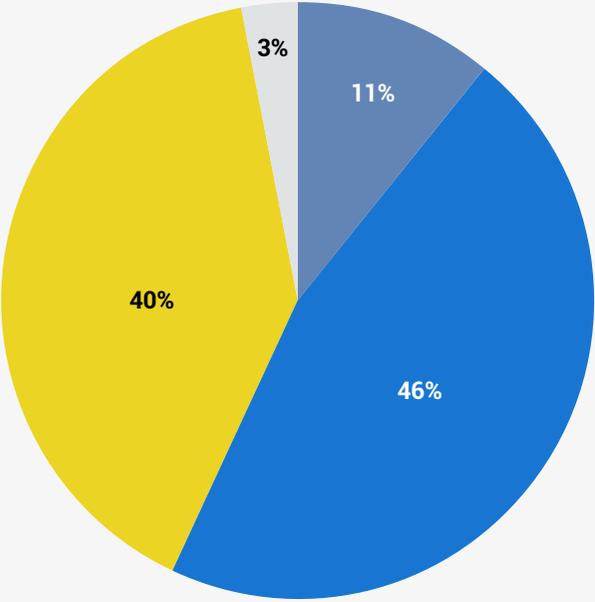
Our diverse client base live across South Africa.

Corporate partners

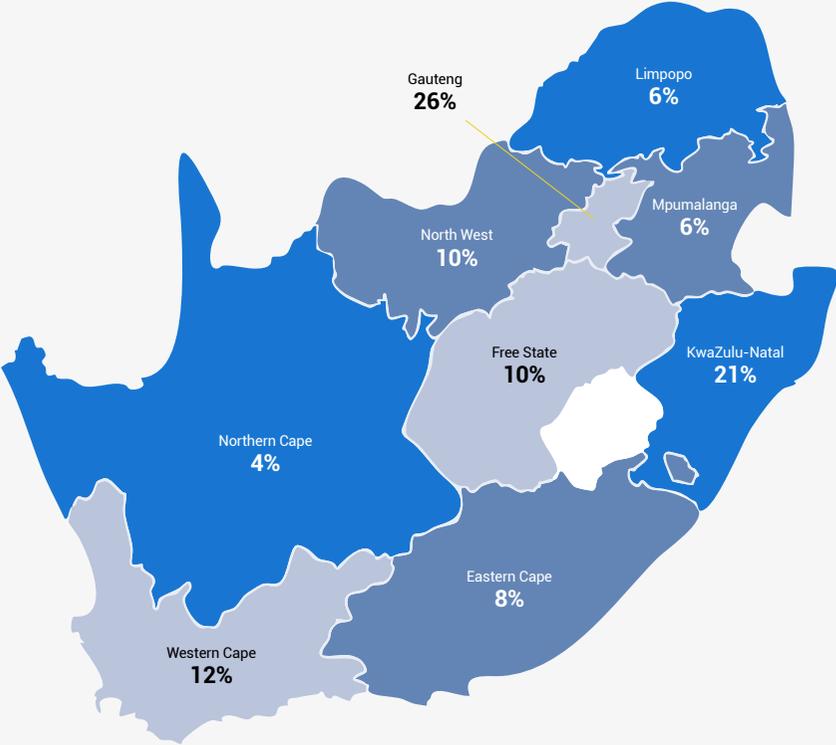


Our clients

Age



Location



Gender





Core product **benefits**

24-Hour emergency
bail line



Unlimited
legal advice



Legal assistance &
negotiation

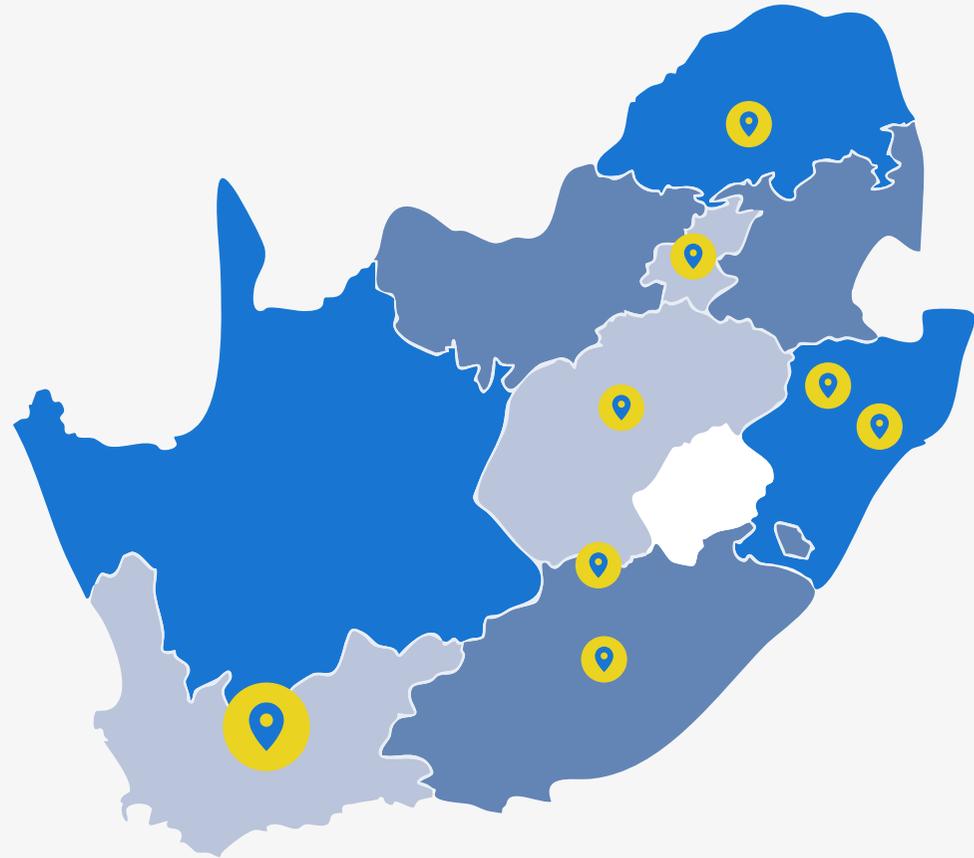


Legal representation
in court



Our geographic locations

Our head office is located in Cape Town, and we have offices in the following cities:



- Cape Town
- Pretoria
- East London
- Bloemfontein
- Durban
- Johannesburg
- Polokwane
- Empangeni

Besides these physical locations, we deliver on our promise to provide access to justice for all through a national network of panel attorneys and our digital and telephonic channels.



Our vision & strategy

Our vision has remained unchanged for 31 years: We pride ourselves on closing the justice gap by ensuring more people have access to the law. We do this through a marriage of an insurance framework, human-centred legal services, technology, and an agile

Our vision remains our guiding force, and in the year under review we have focused our strategic goals to ensure we adapt to the changing legal landscape and the world around us.

Our strategic goals give direction to each team member, who plays a pivotal role in growing LAW FOR ALL into a sustainable company that works towards justice inclusion.

Our strategic goals



Growing LAW FOR ALL

We aim to expand our reach and provide access to justice for more people. This includes both geographic expansion and increasing the number of our policyholders.



Optimising customer experience

We strive to provide the best customer experience possible to ensure justice journeys that are more human. This involves understanding customer needs, providing easy access to services, providing empathetic care, and ensuring customer satisfaction.



Innovating legal services

We recognise the importance of staying current and relevant. We continually assess our legal services and look for new and innovative ways to provide our customers with the legal care they deserve.



Assuring business continuity

We recognise that our success is dependent on the well-being of our company as a whole. We prioritise sustainability and responsible practices to ensure long-term success.



Putting people first

We value our customers and employees. We prioritise their well-being and ensure that they are treated with respect and empathy.



Driving digital adoption

We understand the importance of technology in today's world. We strive to keep pace with technological advancements and use them to provide better legal services. We also ensure our teams are adequately skilled for the workplace of the future.

LAW FOR ALL supports the 10 principles of the United Nations Global Compact

Human rights

1

Businesses should support and respect the protection of the internationally proclaimed human rights.

2

Make sure they are not complicit in human rights abuses.

Labour

3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

4

The elimination of all forms of forced and compulsory labour.

5

The effective abolition of child labour.

6

The elimination of discrimination in respect of employment and occupation.

Environment

7

Businesses should support a precautionary approach to environmental challenges.

8

Undertake initiatives to promote greater environmental responsibility.

9

Encourage the development and diffusion of environmentally friendly technologies.

Anti-corruption

10

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



Our values

Our company values have remained the same for the last three years and rest on this core principle: **BE THE CHANGE!**

When we say this, we acknowledge that the world is ours to make. We take an active role in shaping a better future. We are equal participants in creating the change we wish to see, in the world, our company and ourselves.

Embracing **C-H-A-N-G-E**: 6 core values

C

Championing clients

No matter the hurdle, no matter the task at hand, we always rise to champion our clients and their rights. This is our driving force.

H

Holistic

As collaborators and barrier-breakers, we come together and see the bigger picture for ourselves, our company and the world.

A

Agile

We are an agile company, adapting our approach to the world around us.

N

Nurturing

Committed to building each other up and cultivating our talents, we believe in continuous learning and growth.

G

Goodwill

When it comes to our colleagues, clients and ourselves, we always strive to be kind and helpful.

E

Equality

Fairness, diversity and transparency are cornerstones of our company, and we all play a part in promoting these beliefs.

Governance

Governance and compliance are crucial aspects of LAW FOR ALL's commitment to sustainability. Our Compliance department in cooperation with our Risk and Assurance departments operate within various frameworks to ensure that we adhere to regulatory requirements and ethical practices. The department holds strenuous service review meetings with all stakeholders to ensure that they adhere to all regulatory requirements and reports to various regulatory bodies on our business operations.

Continuous monitoring of all our operations by our 2 in-house compliance officers as well as a team of 5 assurance officers ensure that our business operates within regulatory standards and ethical practices.

We are pleased to report that no critical risk or non-compliance areas were identified during the past year, and all recommendations have been incorporated into our business action plans. This reflects our commitment to adhering to the highest regulatory standards and promoting ethical practices.

As we continue to grow, we will continue to prioritise good governance practices to maintain the trust of our stakeholders.

Sincerely,

Willie van der Merwe
Legal & Compliance Director





Our stakeholders



Employees



Distribution Channels



Regulators



Clients



Panel Attorneys



Shareholders



Communities



Insurers



Suppliers

Our stakeholders



Employees

Areas of interest or concern

- ✓ Remuneration
- ✓ Benefits
- ✓ Diversity
- ✓ Training & development
- ✓ Stable employment
- ✓ Digital adoption skills
- ✓ Overall well-being
- ✓ Professional liability
- ✓ Succession planning
- ✓ Talent retention

Communication channels

- ✓ Omni-channel
- ✓ Internal digital communication channels
- ✓ Town halls
- ✓ Face to face



Distribution channels

Areas of interest or concern

- ✓ Commission percentage
- ✓ Conversion rates
- ✓ Collection rates
- ✓ Consumer education
- ✓ Enhancing access to justice
- ✓ Compliance
- ✓ Quality of service
- ✓ Price sensitivity
- ✓ Data management (POPI)

Communication channels

- ✓ Systems
- ✓ Face to face
- ✓ Email



Regulators

Areas of interest or concern

- ✓ Compliance
- ✓ Changing regulatory environment
- ✓ Framework
 - Governance
 - Transformation
 - TCF
 - Fit and proper conduct
- ✓ Barriers to innovation
- ✓ Ecosystem representation

Communication channels

- ✓ Reporting
- ✓ Email

Our stakeholders



Clients

Areas of interest or concern

- ✓ Effective access to justice
- ✓ Affordability
- ✓ Customer experience
- ✓ Product offering
- ✓ Cost & time saving
- ✓ Legal education
- ✓ Wrongful advice
- ✓ Bureaucracy
- ✓ Emotional well-being

Communication channels

- ✓ Omni-channel
- ✓ Call centre
- ✓ Panel attorneys
- ✓ Face to face



Panel attorneys

Areas of interest or concern

- ✓ Case volumes
- ✓ Quality service
- ✓ Customer experience
- ✓ Compliance
- ✓ Source of income
- ✓ Fees
- ✓ High cost of legal services
- ✓ Court backlog
- ✓ Service Level Agreements
- ✓ Knowledge sharing
- ✓ Effective legal empowerment
- ✓ Collaboration on access to justice

Communication channels

- ✓ Face to Face
- ✓ Omni-channel



Shareholders

Areas of interest or concern

- ✓ Sustainability
- ✓ Business continuity
- ✓ Business growth
- ✓ Business reputation
- ✓ Sound governance
- ✓ Transformation

Communication channels

- ✓ Quarterly and annual meetings

Our stakeholders



Communities

Areas of interest or concern

- ✓ Legal & financial education
- ✓ Accessibility
- ✓ Brand relevance
- ✓ Wellness
- ✓ Access to learnerships
- ✓ Transport/strikes

Communication channels

- ✓ Social media
- ✓ Distribution channels



Insurers

Areas of interest or concern

- ✓ Compliance
- ✓ Audits
- ✓ Assurance
- ✓ Customer retention
- ✓ Effective collections
- ✓ SLAs
- ✓ Operational efficiency
- ✓ Alternative dispute resolution
- ✓ Intellectual property
- ✓ Bureaucracy

Communication channels

- ✓ Regular meetings
- ✓ Reports



Suppliers

Areas of interest or concern

- ✓ Procurement process
- ✓ Compliance
- ✓ Operational efficiency
- ✓ BEE Levels
- ✓ Business continuity
- ✓ Quality of service

Communication channels

- ✓ Omni channel
- ✓ Face to face



Our material matters

Determining what matters most

In 2024 we doubled down on the Material Matters that have guided our strategy in the last three years. Our industry gap analysis and stakeholder engagement confirmed that these are the issues that materially affect our ability to create, preserve, and increase value over time.

Access
to justice



Employees



Customer
centricity



Digital
innovation



Impact on
society



Access to justice

The founding purpose of the organisation—one that continues to guide all employees within the Legal Department and across the broader business—is the advancement of access to justice.

This enduring principle defines the organisation's reason for existence and underpins its commitment to ensuring that individuals and communities are afforded fair, equitable, and meaningful access to legal remedies and protection under the law.

Access to justice, in this context, encompasses the availability of timely and affordable legal advice, appropriate legal representation, and effective access to court and dispute-resolution processes. The organisation remains firmly committed to the belief that all individuals, irrespective of socio-economic status, race, or other distinguishing factors, must be empowered to uphold and defend their legal rights.

From a sustainability perspective, access to justice is a critical pillar of social sustainability. By promoting legal inclusion and reducing systemic barriers to legal services, the organisation contributes to stronger communities, enhanced public trust in legal institutions, and long-term societal resilience. Ensuring sustainable access to legal protection supports not only individual rights but also the stability and fairness of the broader legal and social framework within which the organisation operates.

The Legal Department is distinguished by its diversity, reflecting the demographic composition of South Africa. This enables the Department to assist clients in all 11 official languages and with a deep cultural awareness and sensitivity. Such diversity strengthens the Department's ability to deliver equitable and contextually appropriate legal solutions, while fostering an inclusive workplace culture. Through collaborative, team-based practices and peer-reviewed decision-making, the Department ensures consistent quality, accountability, and sustainable legal outcomes for clients.

Guided by the principle "Be the Change", the Legal Department seeks to embed sustainability into its operational and strategic approach. This includes leading through innovation and responsible leadership, enhancing client-centric service delivery, promoting alternative dispute resolution mechanisms as efficient and cost-effective pathways to justice, and leveraging digital resources to improve accessibility, efficiency, and long-term service sustainability. Collectively, these initiatives support a resilient, future-focused legal function that aligns access to justice with sustainable organisational and societal impact.



How we break down barriers to justice

One of the most commonly expressed concerns pertains to the extended time required to resolve legal matters, particularly when recourse to the overextended court system is necessary.

While Alternative Dispute Resolution (ADR) has historically been a valuable mechanism, it has become increasingly indispensable in the present context, serving as a vital means to enhance access to justice through more efficient, timely, and cost-effective resolutions. LAW FOR ALL continues to focus on the following ADR services:

- ✔ **Successful advice:** Advice and legal guidance provided to clients.
- ✔ **Successful assistance:** Assistance in the form of document review and legal drafting provided to clients.
- ✔ **Successful mediation:** Legal cases resolved through negotiation with third parties.

In those cases where Alternative Dispute Resolution is not a viable option, we collaborate with LAW FOR ALL's panel of legal firms by instructing attorneys on behalf of our clients. These legal professionals continue to support and guide clients throughout the litigation process in a manner that remains human-centric and client-focused. It is often within this space that significant legal successes and meaningful client outcomes are achieved.



Case example

During the reporting period, the organisation provided legal representation to a client facing a serious criminal charge arising from an incident that occurred in the course of the client's official duties. The matter involved allegations linked to an incident in which a third party sustained fatal injuries. The client denied any criminal liability, maintaining that the incident occurred during a lawful attempt to perform official functions and that the outcome was unintended.

An external service provider was appointed to ensure the client received competent and independent legal representation. A detailed review of the State's case and the investigation docket revealed several material inconsistencies and evidentiary shortcomings. These issues were effectively addressed during the litigation process.

As a result, the client was acquitted of all charges during 2025. The total legal expenditure incurred in this matter **amounted to R51,576.00**. This case illustrates the organisation's commitment to enabling fair access to justice by ensuring that individuals are afforded appropriate legal protection and representation, irrespective of the seriousness of the allegations or the individual's personal circumstances.

Legal projects in 2025

In support of the organisation's commitment to long-term sustainability, operational resilience, and effective service delivery, the Legal Department continued to prioritise the adoption of digital tools and modernised work practices during 2025. These initiatives were undertaken to ensure that the organisation remains efficient, adaptable, and capable of delivering accessible legal services over time, in alignment with its founding purpose of advancing access to justice.

As part of this strategic focus, the organisation positioned itself to be a frontrunner within the legal services and legal insurance sector by intentionally leveraging available technologies to enhance service delivery. Guided by its core purpose, the Legal Department pursued digital solutions that improve accessibility, consistency, and turnaround times, while simultaneously reducing reliance on manual processes and resource-intensive practices.

A key milestone achieved in 2025 was the successful onboarding of all claims-related functions onto the organisation's CRM platform. This transition significantly reduced the need for manual intervention and paper-based processes, contributing to improved data integrity, enhanced case visibility, and more efficient workflow management. From a sustainability perspective, this initiative supported environmental objectives by reducing paper consumption and operational waste, while also strengthening economic sustainability through improved efficiency and scalability of legal operations.

In parallel, the Legal Department focused on strengthening organisational stability and long-term capability by investing in people. Recruitment efforts were directed towards attracting and retaining talent aligned not only with the organisation's guiding principles, but also with its forward-looking vision for a digitally enabled and socially responsible legal function. This focus on values-based recruitment and skills alignment supports continuity, institutional knowledge retention, and the development of a resilient workforce capable of meeting evolving client and regulatory demands.

Collectively, these initiatives reflect the Legal Department's commitment to sustainable transformation, balancing technological advancement, responsible resource use, and people-centred growth to ensure the continued delivery of equitable, high-quality legal services.

Continuous growth & development

As part of our commitment to long-term organisational sustainability, we continued to invest in the growth and development of our staff through the launching of a structured internal development initiative called the Accelerated Development Programme (ADP). The ADP was designed to build leadership capability from within, strengthen critical skills, and prepare employees for future managerial and leadership roles.

By prioritising internal talent development, we aim to reduce reliance on external recruitment, retain institutional knowledge, and create meaningful career pathways for our workforce. The programme focused on practical, applied learning across leadership, decision-making, emotional intelligence, legal and policy knowledge, and cross-functional collaboration—ensuring that development is directly linked to operational effectiveness.

This approach supports a sustainable workforce by equipping employees with the skills needed to adapt to changing business demands, fostering engagement, and promoting continuity and resilience within the organisation. Through the ADP, we actively embed a culture of continuous learning, accountability, and shared growth—reinforcing our belief that investing in people is fundamental to long-term organisational and social sustainability.

Keeping justice affordable

In response to the tough economic climate LAW FOR ALL limited our premium increase once again to an average of only 7% in the year under review.

This was the minimum requirement to ensure we could continue to deliver a bespoke, quality legal service for clients. The increase was mainly driven by rising litigation fees.



Access to justice by numbers

2025 case stats:

Overall cases opened - **70 754**

Overall cases closed - **72 846**

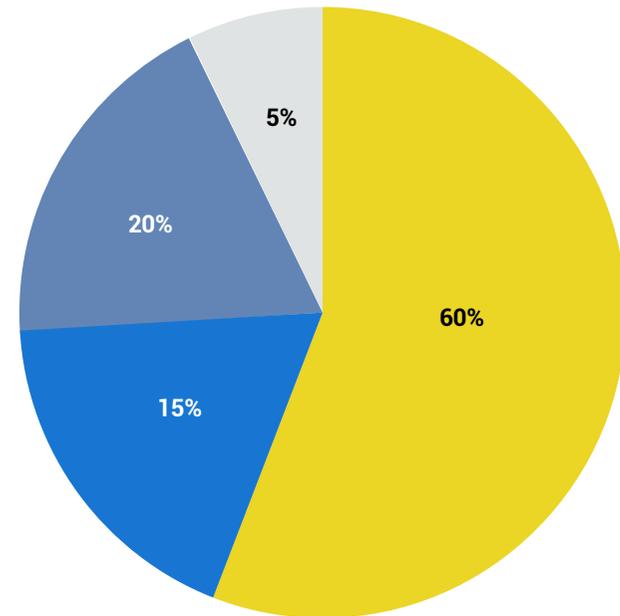
Cases solved



- ✓ Advice & assistance
- ✓ Mediation
- ✓ Litigation
- ✓ Referred to an attorney

Source: Internal Case Management System, 2025.

Legal department composition



- Qualified Legal Professionals
- Qualified Paralegals
- Legal Assistants
- Legally Qualified Department Heads

Employees

At the core of LAW FOR ALL's success are our incredible employees—our “LawStars”—who work tirelessly to bring our mission and vision to life.

As a sustainability-driven organisation, we deeply value our employees as essential stakeholders in advancing our strategy to improve access to justice outcomes for our clients. Their dedication forms the foundation of our customer-centric approach.

Our commitment to fostering a thriving team and nurturing a positive company culture remains steadfast. Over the past three years, we have proudly maintained our status as one of South Africa's Top 20 Employers, a testament to our exceptional HR strategies and people practices.

Source: *Top Employers Verification Report, 2025.*

Our organisation remains resolute in ensuring that employees are expertly prepared for the roles they perform while fostering their mental and physical well-being. This commitment is reflected in our prioritisation of comprehensive support initiatives and programmes aimed at empowering them, accompanied by a robust suite of benefits as part of their employment package.

In response to the global pandemic, we embraced a transformative approach by offering our team complete flexibility, extending the option for remote work indefinitely. This initiative has positively influenced their work-life balance and reinforces our dedication to adapting to modern work environments.

Moreover, we view the workplace as more than just an operational hub; it is a space to connect, grow, and thrive. This vision is realised through a diverse range of events organised by our HR department. These include free kickboxing classes, yoga sessions, weekly Lean Coffees, Master Classes, and monthly motivational talks, fostering both personal and professional development within the organisation.



Inclusion & diversity

At LAW FOR ALL, we are deeply committed to transformation and dedicated to fostering an environment where every individual can thrive and excel, irrespective of their sex or ethnicity.

We take immense pride in the diverse backgrounds and cultures represented within our team of LawStars. Our Legal Department is a true reflection of South Africa's demographic composition, with 85% of the team being black, and 75% of those being female. This rich diversity not only strengthens our internal culture but also ensures that the justice solutions we offer resonate with our clients on a deeper level.

Our inclusive team is equipped to serve clients in all 11 official languages of South Africa, paired with a profound understanding of various cultural nuances. This unique attribute empowers us to deliver justice solutions that are empathetic, effective, and tailored. At LAW FOR ALL, diversity is not just a value—it is the cornerstone of our success.

Attracting a talented workforce

In the year under review, LAW FOR ALL proudly welcomed 63 new LawStars to our team, including 6 outstanding individuals who joined us through our Occupational Certificate in Cloud Administration Programme. This milestone reflects our commitment to embracing innovation and equipping our workforce with the digital skills essential for the future of legal services.

Despite these successes, recruiting skilled professionals in South Africa remains a significant challenge, compounded by the limited availability of qualified candidates. This reality makes attracting and retaining top-tier talent increasingly difficult across both the legal and technology sectors.

Through initiatives such as the Cloud Administration Programme, LAW FOR ALL is building a sustainable talent pipeline that strengthens our organisation and supports the growth of the legal ecosystem. These programs embody our unwavering commitment to transformation, innovation, and the long-term vitality of the profession.



311 Employees

282

Full time employees

5

Part time employees

7

Contractors

35

Average employee age

85%

Black employees

75%

Female

50%

Female board members



R2 555 000

Training and development spend



30%

**Formal training
through bursaries**



15%

**Informal training
and workshops**



55%

**Cloud Administration
Learnership program**

Retaining talent

We recognise that the strength of our organisation lies in the continuous growth and development of our employees. Our unwavering commitment to creating a learning-centric work environment is pivotal in empowering our workforce to adapt, excel, and innovate.

The ever-evolving legal-tech and insurance industries demand agility and foresight, and we have positioned ourselves at the forefront by nurturing our team of LawStars. Through meticulously tailored training programmes, we address the diverse and dynamic skillsets required to meet both current and future business and client needs.

These initiatives extend beyond technical expertise, focusing on cultivating interpersonal communication, leadership skills, and holistic professional development. By ensuring access to a rich array of resources, we empower our employees to not only thrive, but to lead.

Our success in building long-term partnerships with our workforce is exemplified by the remarkable achievement of a 100% internal promotion rate within the Legal Department in 2025. This reflects our belief in recognising potential within and fostering career progression that is both sustainable and rewarding.

The profound impact of our development initiatives is evident in the dual benefits they deliver. For our employees, these programmes serve as catalysts for career advancement, self-improvement, and fulfilment. For the organisation, they contribute to enhancing resilience, fostering innovation, and ensuring business sustainability in the face of industry transformations.

In essence, we are not simply investing in our team—we are co-creating a future where personal growth and organisational success are deeply intertwined, underpinned by a shared vision of excellence and transformation. This insight underscores our continued dedication to empowering our people and evolving as an industry leader.



TrainMe initiative

We are committed to fostering a culture of continuous learning that enables our people to grow and thrive without the burden of work-back obligations. During the reporting period, **the organisation invested R2,555,000** in training and development initiatives, supporting formal qualifications and professional pathways including LLB degrees, MPhil and PhD programmes, as well as learnerships. This investment reflects our long-term approach to human capital development and our commitment to removing financial barriers to education.

Our approach to learning and development is a critical enabler of talent retention and organisational resilience. By providing bursaries and targeted financial assistance, we empower our employees ("LawStars") to build future-ready skills and adapt to ongoing technological advances and industry transformation within the legal-tech and insurance sectors. These initiatives strengthen our internal capabilities while ensuring we remain competitive, innovative, and well-positioned to meet evolving market demands.

Source: *Internal Training Report, 2025*



Learnership

The programme follows a structured learning model, comprising 30% theoretical and instructional learning and 70% practical workplace-based training, ensuring a well-rounded and applied development experience.

Upon successful completion, learners are formally assessed and deemed competent, earning an Occupational Certificate in Cloud Administration aligned with national occupational standards and externally quality-assured. This programme supports our strategic focus on digital transformation while strengthening internal capacity within the legal-tech and insurance environment.

In 2025, we welcomed 16 learners into the programme, reinforcing our commitment to developing emerging talent and contributing to sustainable skills development. Significantly, 90% of participating learners transitioned into permanent roles within the organisation following programme completion, demonstrating the effectiveness of the initiative in addressing workforce needs and creating meaningful employment pathways.

Informal training

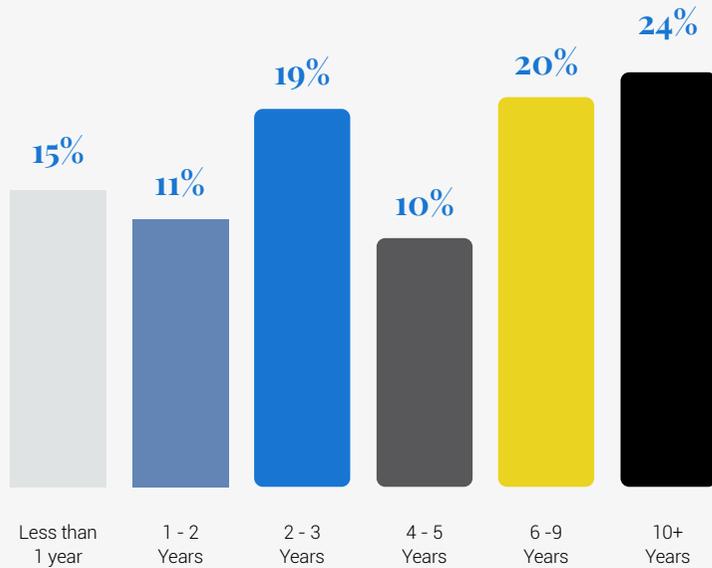
During the year under review, LAW FOR ALL continued to cultivate a strong and engaging informal learning culture that supports skills development, collaboration, and employee retention.

A key component of this approach is our Mentoring Programme, which facilitates structured knowledge and skills transfer across the organisation. The programme is designed to connect employees at different career stages and with varying skill sets, supporting both professional growth and organisational capability building.

Mentors and mentees are thoughtfully paired based on job responsibilities, career aspirations, and identified development areas, ensuring meaningful and mutually beneficial learning relationships. This initiative strengthens internal networks while promoting continuous learning and leadership development.

We believe that these informal learning interventions contribute significantly to long-term employee engagement and retention. This is reflected in our workforce stability, with more than 40% of LawStars having been employed at LAW FOR ALL for over six years, underscoring the effectiveness of our people-centred development culture.

Years of service



Benefits

we recognise that employee health, well-being, and financial security are fundamental to long-term organisational sustainability. To support this, we provide a comprehensive medical aid subsidy that enhances access to healthcare services, alongside additional benefits aimed at promoting holistic wellness. Our benefits framework further includes participation in a pension fund, enabling employees to plan for their future through structured retirement savings and related provisions, including educational assistance.

We also prioritise work-life balance as a key driver of employee engagement, productivity, and retention (GRI 401: Employment). Remote and flexible working arrangements, together with parental leave, enable employees to effectively manage personal and professional responsibilities while supporting inclusivity and family well-being. Collectively, these initiatives contribute to improved morale, workforce stability, and a resilient organisational culture (GRI 403: Occupational Health and Safety).



Mental health

In 2025, LAW FOR ALL continued to prioritise employee mental health as a key element of worker health promotion and organisational sustainability.

We provide access to a comprehensive Employee Assistance Programme (EAP), offering confidential mental health support through in-person counselling, telephonic and virtual consultations, and referrals to specialised healthcare professionals. These services are designed to support employees' psychological well-being and promote early intervention and preventative care.

Our organisational culture reinforces psychological safety, open communication, and work-life balance, enabling employees to seek support without fear of stigma or reprisal. In support of preventative health, we actively promote self-care practices through ongoing awareness initiatives that encourage healthy lifestyle behaviours, including physical activity, balanced nutrition, adequate rest, and stress management. Collectively, these initiatives contribute to workforce resilience, sustained productivity, and a healthy working environment.

Wellness days

Employee wellness days are designed to support LawStars in improving their physical, mental, and financial well-being, while helping to alleviate stress and enhance overall job satisfaction and productivity.

These initiatives form part of our proactive approach to creating a healthier, more engaged, and resilient workforce.

Wellness days typically include a range of integrated health and well-being activities, such as basic health screenings (including blood pressure, cholesterol, and glucose checks), one-on-one fitness assessments conducted by a biokineticist, and nutritional guidance provided by qualified nutritionists. In addition, financial wellness support is offered through expert advice from financial advisors, recognising the link between financial well-being and overall employee health.

Collectively, these initiatives demonstrate our ongoing commitment to nurturing a well-rounded workforce and embedding employee well-being as a core element of our sustainability strategy.



In-office fitness initiatives

Our in-office fitness programmes demonstrate our commitment to fostering employee well-being and cultivating a positive workplace culture. These initiatives aim to support physical health, reduce stress, and enhance overall job satisfaction and productivity.

Key programmes include:

- ✔ **Yoga classes:** Providing employees with an opportunity to improve flexibility, reduce stress, and promote mindfulness.
- ✔ **Kickboxing classes:** Encouraging physical activity, building strength, and offering a dynamic outlet for energy and focus.

By investing in the well-being of our employees, we strive to nurture a supportive environment that drives growth, innovation, and creativity. Taking a holistic approach to employee care is central to our mission of creating a thriving and sustainable organisation that benefits both our employees and the business.



Customer centricity

Placing people at the centre of our services is not a slogan - it is how we operate every day.

Placing people at the centre of our services is not a slogan - it is how we operate every day.

As digital access, data and AI continue to reshape the legal landscape, our focus remains unchanged: ensuring that legal support is accessible, responsive and grounded in human dignity. Technology strengthens our service, but it never replaces the empathy, clarity and accountability that justice requires.

Embedding accountability

Customer-centricity is built into how we govern and manage the business. Management receives regular reporting on client experience, accessibility, service levels and complaint trends, ensuring oversight and accountability at every level.

Client insight directly informs how we design products, refine processes and prioritise technology investments. We continuously assess digital access, data privacy and AI-assisted tools to ensure innovation strengthens trust, protects client rights and upholds ethical standards.

Strengthening our operating model

During the reporting period, we refined our support team structure to be more focused, agile and outcomes-driven. This has improved first-contact resolution, increased accountability across teams and created a more seamless client journey.

We remain committed to answering at least 90% of incoming inquiries within 10 seconds and resolving both simple and complex queries within 48 hours across channels. During the reporting period, we consistently met these targets - supporting faster, clearer engagements and reducing the effort required from clients.

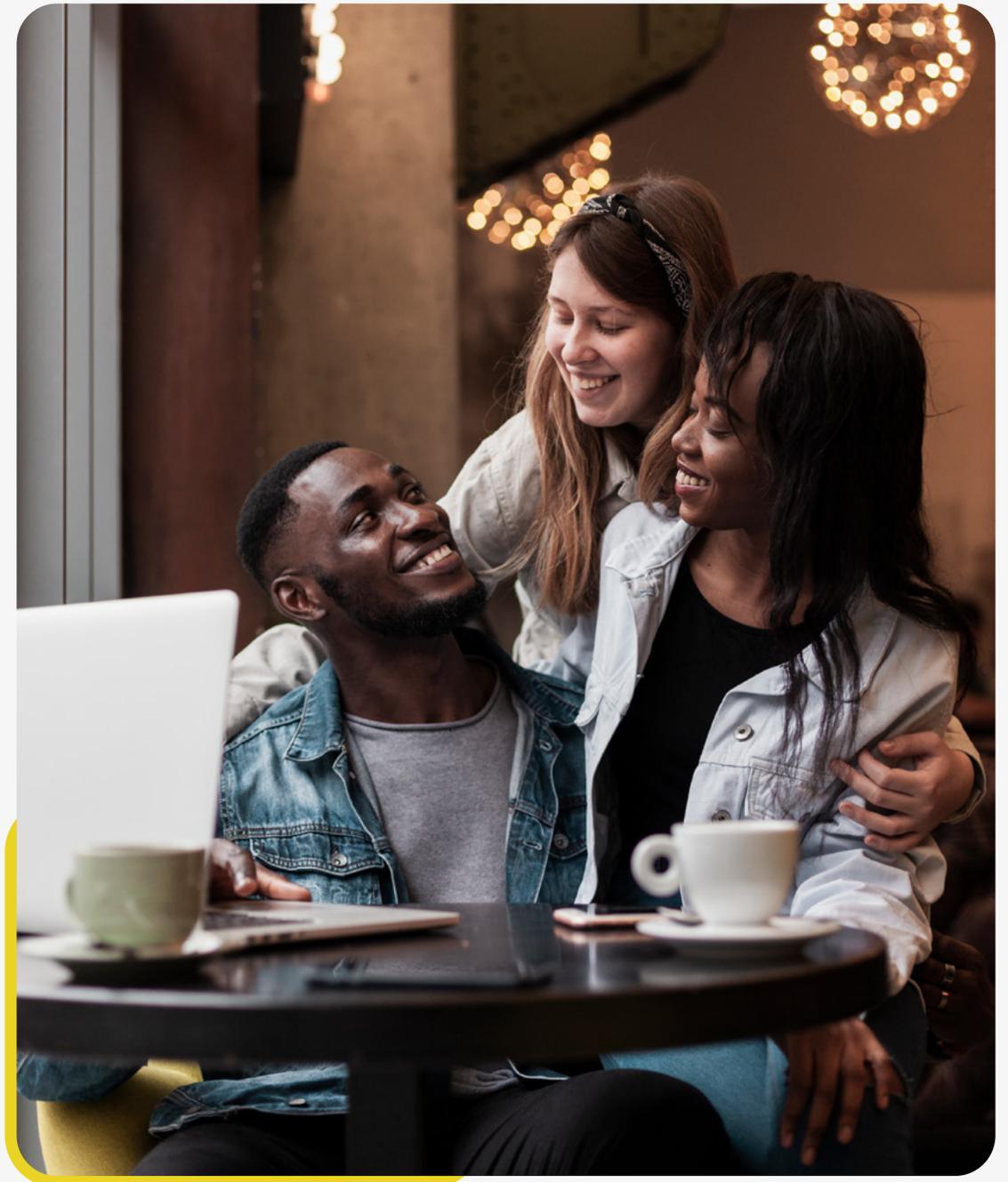
Our approach is proactive as well as responsive. Courtesy calls to clients with overdue payments and reminders for non-accepted policies help prevent disruptions before they occur. We believe meaningful client care extends beyond resolving queries as it includes anticipating needs. Structured quality assurance and speech analytics monitoring further support service consistency, verification standards and responsible engagement.

Listening and improving

Listening remains central to our service model. We enhanced our Customer Satisfaction (CSAT) monitoring by shifting from weekly to daily feedback tracking, allowing us to respond to concerns more quickly and effectively.

A dedicated Client Experience Team engages directly with negative feedback to resolve matters and translate insights into tangible service improvements.

These focused interventions contributed to a 45% year-on-year reduction in complaints - reflecting measurable progress in service quality and engagement.



Digital innovation

Evolution of our Case Administration System

In 2024, we successfully launched the initial iteration of our advanced legal case management system, replacing the outdated 2012 platform. Throughout the past year, we have made substantial enhancements, onboarded all cases and staff, and integrated significant additional features. These developments have markedly improved our service delivery, operational efficiency, and environmental sustainability.

Our enhanced system continues to align closely with our mission of delivering justice at scale while minimising our environmental impact. Leveraging intelligent algorithms, it assigns cases efficiently to legal professionals fluent in the client's language and specialised in the relevant legal fields. This automation ensures precise case routing, reduces manual intervention, optimises resource utilisation, and facilitates more personalised and effective client support.

We've strengthened our secure, cloud-based data storage solution to protect sensitive client information further and promote seamless collaboration among team members. Improved real-time dashboards now provide deeper insights into case progression, client needs, and team performance, empowering our legal professionals to proactively manage workloads and ensure timely client resolutions.





The intuitive, user-friendly enhancements implemented this past year have ensured a seamless transition, with minimal disruption to client services. Standardised workflows continue to reduce redundancies and simplify processes, leading to greater energy efficiency and less duplication of effort. Virtual connectivity between clients and legal professionals has significantly reduced travel-related carbon emissions, bolstering our operational sustainability.

Additionally, we have made significant progress in integrating an innovative Legal AI system that incorporates essential human oversight. This powerful AI solution effectively organises client data, categorises cases accurately, and provides targeted assistance in compliance verification, negligence detection, fact clarification, and outlining actionable next steps. It also offers suggested case strategies, integrated chat functionality within case files, automatic drafting of legal documents, and comprehensive legal research support. This advanced integration greatly enhances our capacity to deliver legal services swiftly and accurately, maintaining high-quality client outcomes and improving overall resource efficiency.

These ongoing advancements position us effectively to manage the increasing demands of our growing client base. Enhanced analytical tools embedded within our systems enable early identification of trends and potential issues, allowing proactive intervention and reduced dispute escalations. Collectively, these improvements reinforce our commitment to equitable justice delivery and significant reductions in our environmental footprint.

Partnerships

We remain committed to strengthening access to justice for victims of gender-based violence (GBV) and abuse through meaningful and impactful partnerships. We recognise that improved outcomes for vulnerable communities are achieved through collaboration with organisations already active in this space. During 2025, we continued to build on these partnerships, expanding our reach and reinforcing our ability to provide free legal support to those in need.

In the year under review we continued the following partnerships:

The Warrior Project

This partnership focuses on educating and empowering victims by providing access to essential resources, including helplines and legal information. LAW FOR ALL supports this initiative through a dedicated legal helpline and WhatsApp channel designed to assist victims and their families.

During 2025, the Warrior Project helpline recorded 82 matters, of which 71 were successfully assisted, demonstrating sustained engagement and support throughout the year.

SA Women Fight Back

SA Women Fight Back is a powerful digital community supporting women affected by GBV by providing a platform to seek help, share experiences, and access support. LAW FOR ALL continued to support this partnership by offering free legal advice and guidance through a dedicated legal support channel.

In 2025, this partnership recorded 169 matters, with 144 successfully assisted, reflecting the scale of demand and LAW FOR ALL's continued commitment to accessible legal assistance for victims of GBV.



Community outreach

We attended community outreach initiatives in May 2025 and June 2025 focused on providing advice and meaningful assistance to community members in respect of maintenance and protection order matters, with a particular focus on GBV.

We also participated in a Wills Week roadshow in September 2025, during which we assisted various communities with free legal advice relating to deceased estates, as well as the drafting of free wills.

During this initiative, we assisted with the drafting of 102 free wills for community members.

How we support the UN's SDGs



How we support the UN's SDGs

We believe that sustainable development is essential for creating a better future for all. We measure our impact through our material matters that are critical to our stakeholders and our business. We have aligned these material matters with the relevant United Nations Sustainable Development Goals (SDGs) to ensure that we are making a positive impact on society and the environment.



1. Access to Justice is a crucial material matter for LAW FOR ALL, and we believe that it is essential for achieving SDG16, which is focused on promoting peaceful and inclusive societies for sustainable development. We are committed to providing affordable legal services to all, regardless of their socio-economic status, and we believe that access to justice is a fundamental human right.
2. We recognise that our employees are critical to our success, and we are committed to supporting their health and well-being, education, and training. By doing so, we are promoting several SDGs, including SDG3 (Good Health and Well-being), SDG4 (Quality Education), SDG5 (Gender Equality), and SDG8 (Decent Work and Economic Growth).
3. Customer centricity is another important material matter for us, as we believe that our clients are at the centre of our business. By focusing on their needs and promoting responsible consumption and production, we are contributing to SDG3 (Good Health and Well-being), SDG10 (Reduced Inequalities), and SDG12 (Responsible Consumption and Production).
4. Digital innovation is critical for achieving SDG9, which is focused on promoting industry, innovation, and infrastructure. We recognise the importance of investing in new technologies and digital innovation to improve the delivery of our legal services and create new opportunities for our clients.
5. Our Impact on Society is an essential material matter, and we believe that it is essential for achieving SDG10, which is focused on reducing inequalities. By promoting diversity and inclusion, supporting local communities, and reducing our environmental impact, we are working towards creating a more equitable and sustainable world.

We are committed to making a positive impact on society and the environment. By aligning our material matters with the relevant SDGs, we can measure our progress towards achieving these goals and ensure that we are contributing to a more sustainable future for all. We believe that our commitment to Access to Justice, Employees, Customer Centricity, Digital Innovation, and Impact on Society can help to create a more equitable and sustainable world, and we are committed to using our resources and influence to make a positive impact.

Alignment with legislation & regulations

LIPCO Group believes that legal insurance is one of the best pathways to provide access to justice, and to deliver on this we act as an underwriting manager for various insurance companies.

Because we have chosen the insurance model as our vehicle to make the law accessible, we have to adhere to all the regulations within the insurance landscape. As such, we are a registered Financial Service Provider (our license number is 7508).

The insurance landscape places a high degree of responsibility and ethics on each of us at LIPCO Group. In compliance terms, this is referred to as the Compliance Universe, which refers to all legislation that imposes compliance obligations on us.

The regulators we report to:

- ✓ Financial Sector Conduct Authority
- ✓ Reserve Bank of South Africa
- ✓ Payment Association South Africa
- ✓ Financial Intelligence Centre
- ✓ Information Regulator
- ✓ Independent Communication Authority South Africa
- ✓ National Treasury

The following legislation forms our Compliance Universe:

- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Sector Regulation Act 9 of 2017
- Insurance Act 18 of 2017
- Short-Term Insurance Act 53 of 1998
- Protection of Personal Information Act 4 of 2013
- Financial Intelligence Centre Act 38 of 2001
- Legal Practice Act 28 of 2014
- Prevention and Combating of Corrupt Activities Act 12 of 2004
- Payment Systems Act 78 of 1998
- Cyber Security Bill B6 2017
- Conduct of Financial Institutions Bill B 2018
- Basic Conditions of Employment Act 75 of 1997
- Labour Relations Act 66 of 1995
- Unemployment Insurance Act 63 of 2001
- Employment Equity Act 55 of 1998
- Compensation for Occupation Injuries and Diseases Act 130 of 1993
- Occupational Health and Safety Act 85 of 1993
- Income Tax Act 58 of 1962
- Value Added Tax Act 89 of 1991
- Independent Communications Authority of South Africa Act 13 of 2000
- Notice 3098 in terms of Public Finance Management Act 1 of 1999: Treasury Regulations on Government Payroll Deductions
- Companies Act 71 of 2008
- King IV – Report on Corporate Governance for South Africa 2016



In closing

As the Sustainability Forum for LAW FOR ALL, we continue to build on our commitment to transparency, accountability, and the pursuit of meaningful impact. Our progress to date reflects a collective dedication to addressing material issues and aligning with the Sustainable Development Goals that matter most to our stakeholders and our mission.

Looking ahead, we remain focused on strengthening our approach—refining how we measure and manage our impact, deepening our environmental initiatives, and embedding sustainability further into our decision-making.

While there is more to be done, we are energised by the progress made and the path ahead. Together, we remain committed to driving positive change—within our organisation and beyond—for a more just and sustainable future.