

— L I P C O —
LAW
FOR
ALL

Sustainability Report 2022



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If you have any questions relating to this report or its contents, please contact our Sustainability Program Manager at: willemv@lawforall.co.za.

— LIPCO —
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About This Report

LIPCO Group's 2022 Sustainability Report marks our first attempt to detail our sustainability efforts and ambitions as a company. The report will focus on our sustainability journey for the last financial year, from 1 March 2022 to 28 February 2023.

As a purpose driven business we have always been focused on our impact on society and the world, but realised that we were not creating the necessary artefacts to hold ourselves accountable to our commitments, and to guide our future sustainability strategy.

To focus the content of our report we have applied the principle of materiality by identifying our most important stakeholders, and the environmental, social and governance (ESG)-related material topics that influenced our ability to create shared value for them in 2022.

Our reporting is in line with the United Nations (UN) Global compact which we joined in 2023, and the UN Sustainability Goals (SDG).

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

CEO's Foreward

At LIPCO Group, we believe that access to justice is a fundamental right and a cornerstone of a just society. Our purpose-driven mission is to make a positive impact in the world and to drive access to justice through sustainable business practices.

As a leader in the Access to Justice space in South Africa, we are acutely aware of our impact on the communities and environment in which we operate. We recognise our responsibility to minimise any negative impacts and maximise the positive impacts we have on the people and resources of this beautiful country.

In this Sustainability Report, we are proud to share our progress and efforts towards sustainability in the past year. Our focus has been on the material matters that are most significant to our business and stakeholders, and we have provided a transparent and comprehensive overview of our performance in the areas of environmental, social, and governance (ESG) as far as possible.

In the year under review we doubled down on our efforts to improve the justice journeys of South Africans, through customer centricity by increasing our adoption of agile practices, embracing design thinking and adopting innovative digital solutions. We believe this to be an essential component of our sustainability strategy.

Our commitment to sustainability is also demonstrated by the rigorous audit process we completed in the year under review to improve compliance and governance within our business.

Additionally, we established a Sustainability Forum focused on driving our sustainability efforts and fostering collaboration across the organisation.

To reach our goals, we continue to embrace innovation and technology to supplement and enhance what we do, so that we can focus on the human side of the law. We have a sophisticated team of developers who scout out the best tools and trends to incorporate into LAW FOR ALL's legal software. With a winning combination of game-changing technology and passionate legal professionals, we're changing the legal landscape for tomorrow.

We hold our legal department to the highest possible standards and are proud of the multiple awards we have received recognising our efforts to drive access to justice. We believe that these awards serve as testament to our commitment to sustainability and our dedication to making a positive impact in the world.

As we celebrate our 30th anniversary in the year to come, we are proud to take a leading role in driving sustainability within the legal landscape and to hold ourselves accountable to doing more for the world around us.

We welcome your feedback and engagement, and look forward to continued progress on our sustainability journey. Thank you for your interest in LIPCO Group.



Jackie Nagtegaal
CEO, LIPCO Group

Sustainability Forum

To drive awareness and build a culture of sustainability that permeates all aspects of our business, a forum was established that sufficiently represents the various aspects of the organisation's activities.

The forum has been tasked with developing strategies for achieving sustainability goals and driving collaboration across the organisation.

The first activity that the forum prioritised was identifying the most important stakeholders affected by our business activities, and tied to this, the issues that materially affect our ability to create shared value for them. Ongoing stakeholder engagement will be used to refine our perspective on what issues are important, and identifying initiatives that will improve outcomes for them.

The forum then reviewed existing initiatives in the business that are connected to these material matters and used this as a baseline which is captured in this report. Building on these activities the forum will scope out the strategy for 2023.



Jackie Nagtegaal
CEO



Linda Matshoza
Head of Legal Service



Vanessa Hoorneit
Head of Legal Service



Luzanne Kinnear
Head of Legal Service



Lizzy Maseko
Chief of Staff



Stanley Greenwood
Chief Information Officer



Christiaan Sharp
Chief Operating Officer



Nadine Simpson
Chief Executive
Commercial Assurance



Henk van der Watt
Corporate Risk &
Assurance Executive



Carel Taljaard
Chief of Corporate
Growth



Willem van der Merwe
Senior Strategy &
Sustainability Program
Manager

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 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, Bidvest Insurance), for who we offer bespoke legal service products to 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 that their rights are protected.

Our customers are diverse and live across South Africa.

Corporate Partners



ABSA Insurance Company



Telesure Group



The Foschini Group



1Life



MMI Group



Vodacom Insurance



Kudough



Digicall



Bidvest Insurance

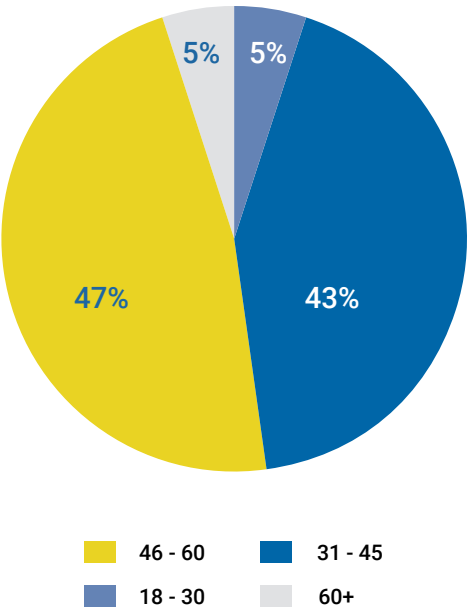


Essential Employee Benefits



Our Clients

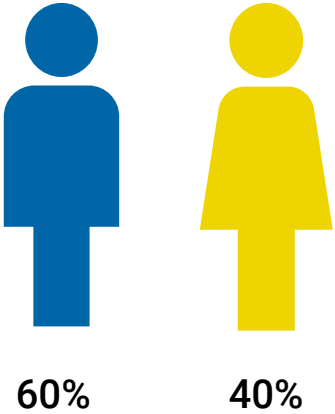
AGE:



LOCATION:



GENDER:



Core Product Benefits



24 Hour Emergency Bail Line



Unlimited Legal Advice



Legal Assistance & Negotiation



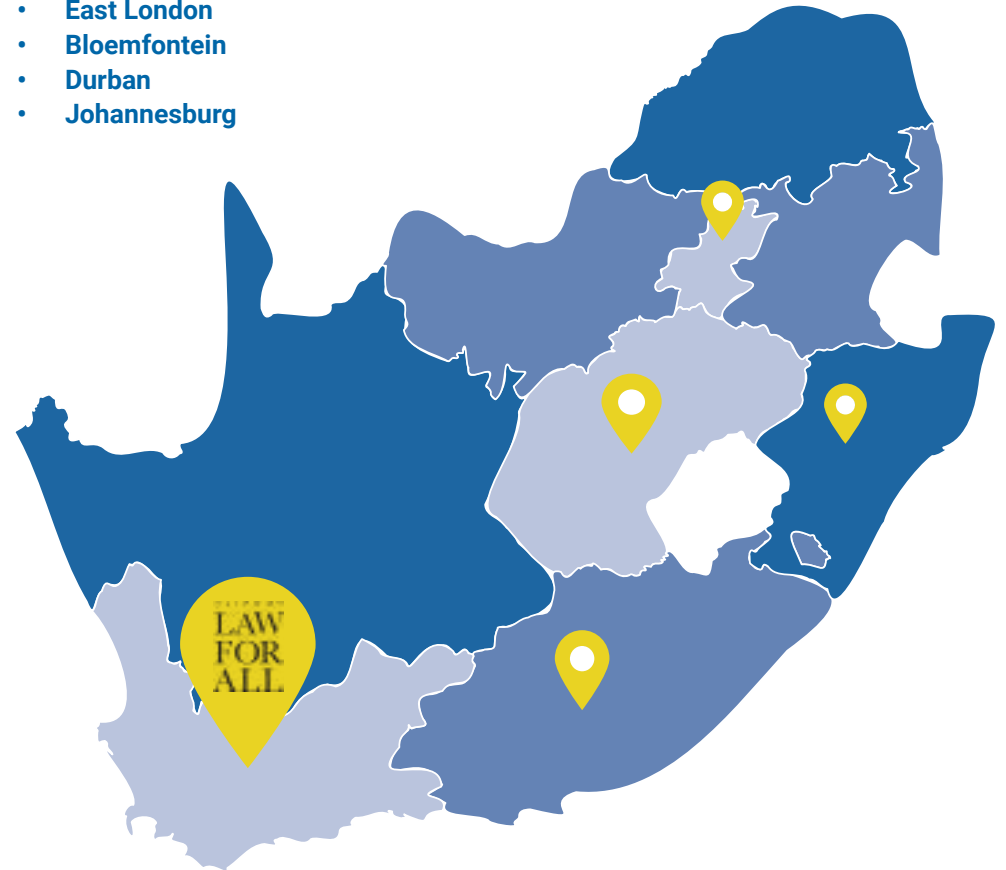
Legal Representation in Court



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



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 30 years: We are trying to close 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 mindset.

While the vision remains our guiding force, we update our strategic plans every three years to ensure we adapt to the world around us.

Our strategic goals give direction to each team and LawStar in our overall direction. Each person plays a pivotal role in growing LAW FOR ALL into a sustainable company that works towards justice inclusion.

Our Strategic Goals



1. 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 people who can benefit from our services.



2. 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.



3. 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.



4. ADVANCING 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.



5. PUTTING PEOPLE FIRST:

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



6. ASSURING COMPANY WELL-BEING:

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.

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

Human Rights

Principle 1

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

Principle 2

Make sure they are not complicit in human rights abuses

Labour

Principle 3

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

Principle 4

The elimination of all forms of forced and compulsory labour

Principle 5

The effective abolition of child labour

Principle 6

The elimination of discrimination in respect of employment and occupation

Environment

Principle 7

Businesses should support a precautionary approach to environmental challenges

Principle 8

Undertake initiatives to promote greater environmental responsibility

Principle 9

Encourage the development and diffusion of environmentally friendly technologies

Anti-corruption

Principle 10

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

Our values

Our values 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:
Our 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 is a crucial aspect of LAW FOR ALL's commitment to sustainability. Our Corporate Assurance department operates 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.

During the year under review, LAW FOR ALL's Corporate Assurance department completed 22 thorough audits with recommendations. These audits were designed to ensure that our business operates within regulatory standards and ethical practices. We are pleased to report that no critical risk areas were identified during these audits, 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.

In 2022 LAW FOR ALL was announced as the Best Compliance Department at the African Legal Awards which is testament to our efforts to keep improving. We are proud of our Corporate Assurance department's efforts in ensuring that our business operations are transparent, ethical, and in compliance with regulatory requirements.

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

Willie van der Merwe

Chief Risk Executive, LIPCO Group

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Our Stakeholders



Employees



Shareholders



Distribution
Channels



Communities



Regulators



Insurers



Clients



Suppliers



Panel
Attorneys

Our Stakeholders



Employees

Areas of Interests 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 Interests 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 Interests or Concern

Compliance
Changing regulatory environment
Framework:

- Governance
- Transformation
 - TCF
- Fit and proper conduct

Barriers to innovation
Ecosystem representation

Communication Channels

Reporting
Email



Clients

Areas of Interests 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 center
Panel attorneys
Face to face



Panel Attorneys

Areas of Interests 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



Insurers

Areas of Interests or Concern

- Compliance
- Audits
- Assurance
- Customer retention
- Effective collections
- SLA's
- Operational efficiency
- Alternative dispute resolution
- Intellectual property
- Bureaucracy

Communication Channels

- Regular meetings
- Reports





Shareholders

Areas of Interests or Concern

Sustainability
Business continuity
Business growth
Business reputation
Sound governance
Transformation

Communication Channels

Quarterly and annual meetings
Face to face
Email



Communities

Areas of Interests or Concern

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

Communication Channels

Social media
Distribution channels



Suppliers

Areas of Interests 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 Material Matters

Our material matters were determined through an industry gap analysis which identified a list of issues that materially affect our ability to create, preserve and erode value over time. Our Sustainability Forum ranked these issues to determine the most impactful issues to focus on. We then tested this perspective through a stakeholder engagement process to ensure we were in alignment.



ACCESS TO JUSTICE



EMPLOYEES



CUSTOMER CENTRICITY



DIGITAL INNOVATION



IMPACT ON SOCIETY



Access to Justice

Access to justice refers to the ability of individuals and communities to have fair and equal access to legal remedies and protection under the law. This includes the ability to seek legal advice, representation, and court proceedings in a timely and affordable manner. This ensures that everyone, regardless of their socio economic status, race, or other factors, has the ability to defend and enforce their rights to prevent negative experiences from happening in the first place.

Our legal department is known for its diversity and represent the demographical composition of South Africa, making sure clients are serviced in the 11 official languages, and with a deep cultural understanding. This diverse culture also ensures a richness to the justice solutions offered to clients, as they work in teams and provide clients with peer-reviewed solutions.

In the year under review, they effectively dealt with over 70 000+ legal cases (15% case increase on the previous year) with an 83% successful Alternative Dispute Resolution (ADR) rate.

Committed to BE THE CHANGE, our legal department works tirelessly to make justice a reality. Their passion drives them to manage a high-volume case environment that makes legal services more accessible.





How We Break Down Barriers to Justice

The legal ecosystem in South Africa is characterised by limited options of recourse in situations requiring legal solutions. Far too many cases that could have been resolved through ADR end up in courts that are over-burdened. To address this, and to improve access to justice, LAW FOR ALL focuses 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.

When Alternative Dispute Resolution is not possible, we work with the LAW FOR ALL panel of legal firms, instructing lawyers on behalf of clients. They continue guiding clients throughout litigation matters in a human-centric manner. It is here where many great client wins are also achieved.

Case example:

LFA successfully acquitted a client with multiple criminal charges, covering the litigation costs of **R662 000**. This is merely one of **3000+** current litigation matters where clients received litigation cover for matters they may not be able to afford otherwise.

Enhancing our Partner Law Firm Network

In 2022 we focused on enhancing our relationships with our partner law firms, refining our panel to more prestigious firms. We are in the process of strengthening these relationships by introducing a new legal ecosystem through our bespoke legal technology platform that will enhance the flow of new potential work to firms in the coming year.

In the year under review nearly R20 million was paid out to our panel firms. These fees not only assist our clients with asserting their rights, but also stimulate the local legal economy by supporting smaller to medium law firms to thrive economically, leading to improved industry stability and innovation.

Source: Internal Financial Management Report, 2023

Improving Excellence through Mentoring & Innovation

To ensure our legal team offers the best possible service to clients, we have an active mentoring program which drive skills and knowledge transfer within the organisation. Through this program new leaders undergo a 6-month bootcamp to ensure they grow and succeed. Additionally we use innovative online training platforms, weekly case discussions, and monthly workshops to support teams. We also provide legal teams with the latest in legal research tools and effective technology platforms to manage their cases and gain knowledge by sharing real-time data dashboards.

These efforts have increased our consumer trust score by 66%, and we now boast an 8.8/10 score with a 63 Net Promoter Score (which is in the top tier of excellence according to this methodology).

Driven by a hunger for innovation we are in the second year of implementing agile methodologies, along with design thinking, data-intelligence, and designing new technology features, which has allowed them to achieve these results.

Source: <https://www.hellopeter.com/lipco-law-for-all> as on 28 February 2023.



Investing in Legal Technology Platforms

We believe that technology platforms play a pivotal role in the transformation of the legal ecosystem. To accelerate the growth of legal technology in South Africa we support women-led legal technology platforms with donations, mentoring and free legal services. This program presents the culmination of LAW FOR ALL's ethos – accessible justice, through innovative solutions and the empowerment of African women entrepreneurs.



The Warrior Project

A new technology platform that supports victims of gender-based violence. The support was in the form of mentoring and free legal advice to its victims. LAW FOR ALL has continued to support this platform, and in the year under review 82 victims of Gender Based Violence were given free legal assistance.

Source: Internal Case Management System, 2023.



Legal Ascend

The first online self-help tool that assists South Africans in winding up deceased estates and preparing the needed documentation to ease access to justice in traumatic times. To date LAW FOR ALL has supported Legal Ascend with financial donations, technology- and business mentoring. In the next phase of our support this year, we will be assisting Legal Ascend with various business introductions to third parties to enable the platform to grow its business.



LUMA Law

An award winning legal chatbot platform that offers free legal advice through its website and Facebook Messenger. It gives people who have no access to the law valuable answers, relevant forms and guides them through legal processes. To date the LUMA Bot has had 30 000+ conversations with unique users since going live. The legal advice has been on an array of topics like UIF, dismissals, parental rights and more. LAW FOR ALL supported LUMA Law with a new website, financial donations, and continuous business mentorship. We also offered free legal service to clients who need more services than a chatbot conversation.



During its second year, LAW FOR ALL has formalised this program and officially created the LegalTech Accelerator Fund (see website: [HERE](#)).

Under this fund we grouped together mentors from industry and opened a call for LegalTech Female Entrepreneurs. At the end of the year under report, the following three were selected as winners:

Legal Ascend - Awarded
R100 000

Legal StandPoint - Awarded
R50 000

OpenChain - Awarded
R30 000

They will benefit from extensive mentorship in the coming year.

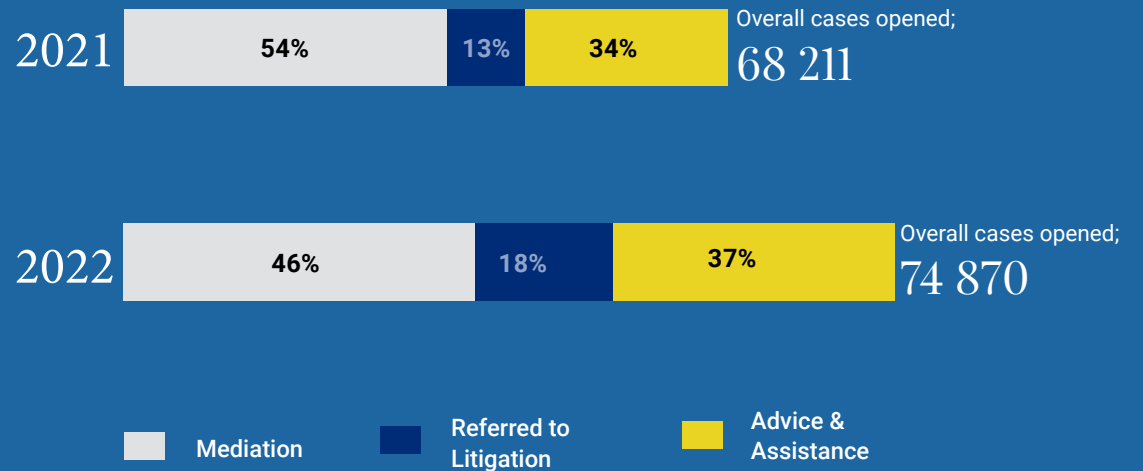
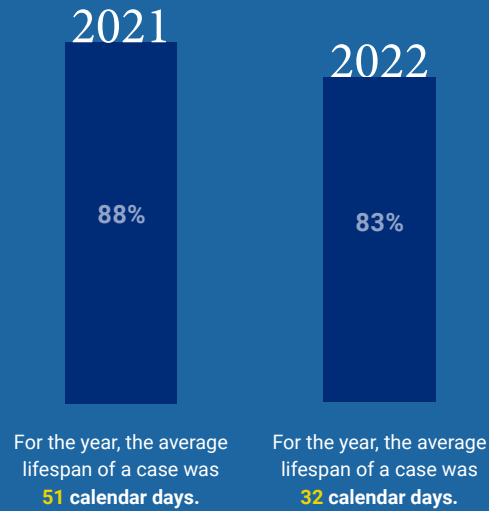
A key focus is aiding the business development of these platforms and driving commercial sustainability which remains a critical challenge for justice innovators. Creating models that ensure financial independence within the access to justice space is essential to alleviate the justice gap, and an area that LAW FOR ALL has succeeded in over the past three decades. This is especially needed in a time where funding programs are in decline, and government justice budgets have decreased.

LAW FOR ALL takes no equity interest in these startups.

Access to Justice Snapshot

Comparison between 2021 and 2022 case stats:

Successful Alternative Dispute Resolution Rate



Legal Department Composition





Employees

At the heart of LAW FOR ALL's success lies our employees - the individuals, or LawStars as we refer to them, who work tirelessly to ensure that our company's mission and purpose are fulfilled. As a company focused on sustainability we recognise the importance of our employees as key stakeholders in executing our strategy to improve access to justice outcomes for our clients. Without them our customer-centric approach would not be possible.

As a human-centered organisation, our dedication to our team and company culture is unwavering. This was evidenced by being named one of the Top 20 Employers in South Africa by the Top Employers Institute for outstanding HR strategies and people practices in 2022 (increasing our score from 78% in 2021 to 93% in 2022).

Source: Top Employers Verification Report, 2023.

We have taken a holistic approach to ensuring that our employees are expertly equipped for the roles they need to fulfil in the organisation, as well as mentally and physically secure. With this in mind we actively prioritise the support they need through various initiatives and programs aimed at empowering them, and offer comprehensive benefits as part of their employment.

Following the global pandemic, we decided to give our LawStars total flexibility and extended the choice to work remotely indefinitely which positively impacted their work-life balance. We view the workplace as a space to connect and thrive and achieve this through an array of events organised by our HR department which ranges from free kickboxing classes, yoga sessions, weekly Lean Coffees, Master Classes, and monthly talks by motivational speakers.



290 Employees

281

Full time employees

9

Part time employees

1

Contractors

35

Average Employee
Age



84%

Black
Employees

74%

Female

50%

Female board
members

Inclusion & Diversity

At LAW FOR ALL we believe that transformation is essential and work to create a company where everyone can thrive and perform to the best of their abilities, regardless of their sex or ethnicity.

We are proud of the fact that our LawStars come from different backgrounds and cultures. Our Legal department represents the demographical composition of South Africa. The team consists of 84% African employees, 74% of which are female. This diverse culture also ensures a richness to the justice solutions offered to clients, making sure clients are serviced in the 11 official languages, and with a deep cultural understanding. Our diversity truly is our strength and a big part of our success.

Attracting a Talented Workforce

At LAW FOR ALL we believe that transformation is essential and work to create a company where everyone can thrive and perform to the best of their abilities, regardless of their sex or ethnicity.

In the year under review we appointed 65 new LawStars, 10 of whom were recruited through our paralegal learnership program. The recruitment of skilled legal professionals in South Africa remains a major challenge. The market suffers from a noticeable shortage of qualified individuals, making it difficult to attract and retain top legal talent.

We are facing these challenges head-on through our Paralegal Internship program. This initiative targets promising individuals who are up-skilled through an intensive, outcome-based program spanning 12 months. The aim is to address the skills shortage in South Africa by mentoring and equipping individuals with the necessary legal knowledge and practical workplace experience.

By implementing this initiative, we hope to contribute to bridging the skills gap in the legal profession and creating a sustainable talent pipeline for the future, both for LAW FOR ALL, and the legal ecosystem.

Retaining Talent



R3,628,991

Training and development spend



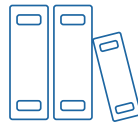
27%

Formal training
through bursaries



20%

Informal training
and workshops



53%

Paralegal Internship
program





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Trainme

LAW FOR ALL promotes a culture of life-long learning, offering employees the opportunity to study without work-back schemes.

Over the past year, was spent on training and development through R3 628 991 programs such as LLB degrees, MPhils, PhDs and learnerships.

Source: BBBEE Verification Feb 2023 of Internal Financial management Report

Our comprehensive training program plays a crucial role in retaining talent, and also enhancing our competitiveness in the market as we continuously empower LawStars to adapt to new technologies and industry changes.

Through offering bursaries and various forms of financial assistance, we are actively removing barriers to education and development.

By staying updated with the latest trends and technologies, and remaining responsive to the changing market conditions, we are able to maintain a competitive edge in the industry

Source: Internal Training Report, 2023

Paralegal Internship

The internship program is comprised of 30% theoretical or instructional learning and 70% practical workplace learning. Upon successful completion of the program, learners are deemed competent and receive a National Certificate in Paralegal (NQF Level 5) after external verification by the Safety and Security Sector Education and Training Authority (SASSETA).

During 2022, we included 14 learners into the program and absorbed 10 full time after they completed the internship.

Our commitment to our employees is reflected in our ongoing efforts to create a work environment that is conducive to learning and growth.

The legal-tech and insurance industry is constantly changing and with that, the skills our LawStars need to remain relevant and equipped to meet future business and client needs. To address this we are continuously reshaping our LawStars, ensuring that we are able to grow and retain them. Our training programs are designed to cater to diverse skillsets and are tailored to the specific needs of each employee. We believe in providing our LawStars with opportunities to develop their technical, interpersonal, and leadership skills, as well as offering access to various professional development resources.

Our commitment to building longterm partnerships with our LawStars is evidenced by the 100% internal promotion rate we were able to achieve in 2022 in our Legal Department, with a total of 28 Legal Professionals developed and promoted.

Through our training and development initiatives, we have not only helped our employees advance in their careers but also contributed to the sustainability of our business.



Informal Training

The year under review saw a lively training culture within LAW FOR ALL, some of the highlights include:

Mentoring Program

- We offer employees an active mentoring program which drive skills and knowledge transfer within the organisation. Its purpose is to match different levels and skills within the organisation.
- Mentors and mentees are paired up based on job responsibilities, career goals, and areas identified for improvement.

Leadership Development

- We believe that emotional awareness is a critical part of being an effective leader and introduced a platform, MyGrow, that assisted our leadership team with development of soft skills and empathy.
- New leaders undergo a 6-month bootcamp to ensure they grow and succeed.

Agile Adoption

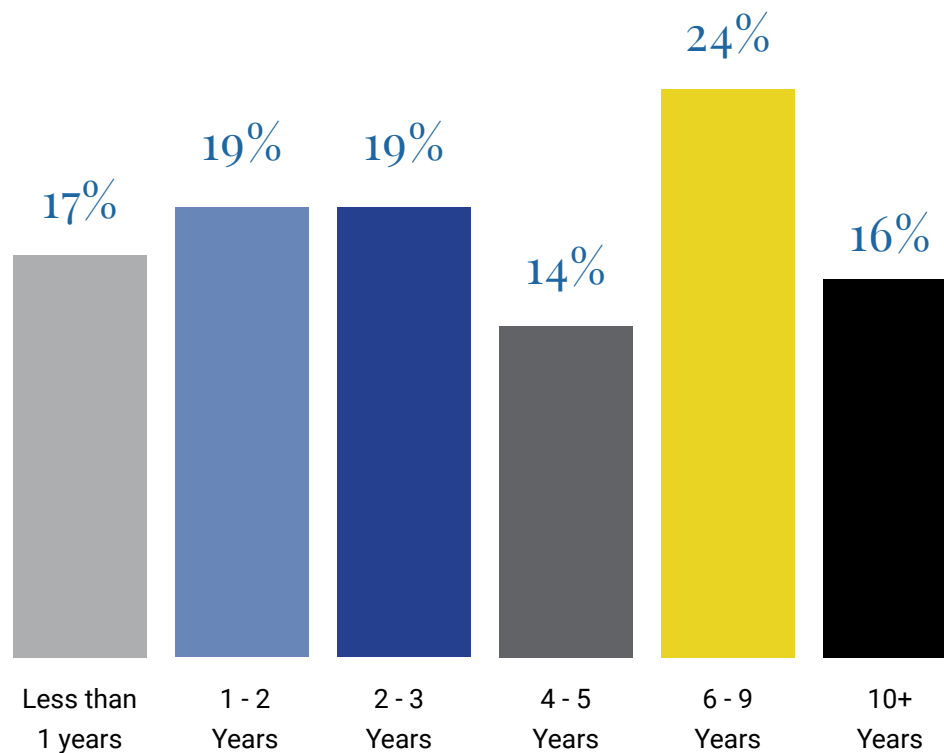
- We believe that the adoption of agile methodologies have the potential to unlock more creativity, unleash potential and teach people how to work in a more creative manner.
- In the year under review, 29 employees from our Senior and Middle management teams took part in a 6 month agile training course facilitated by and Agile Coach.
- Interventions included Strategic Innovation, Self-Leadership, Design Thinking, Digitisation and Legal Tech, and implementation of Retrospectives.

We believe that these measures contribute to a culture of long-term relationships with our employees which is evidenced by the fact that more than 40% of LawStars have been working at LAW FOR ALL for more than 6 years.





Years of Service



Benefits

We understand that employee health and well-being is critical to their success and happiness in both their personal and professional lives. We offer a medical aid subsidy to improve access to healthcare and other benefits that support their overall well-being. In addition, we offer a pension fund that helps our employees plan for their future, providing benefits such as pension funds and educational assistance.

We also recognise the importance of work-life balance, and we promote remote working as a way to help our employees manage their personal and professional responsibilities. Our benefits package includes flexible working hours and parental leave, which allows our employees to balance their work and personal lives, leading to better employee morale and satisfaction.

Mental Health

Supporting the mental health of employees is a vital aspect of promoting a healthy and productive work environment. In 2022 we introduced a pilot program that offers LawStars access to a psychologist, Dr Dube.

We also offer employee assistance programs that provide confidential counseling services for employees who need support with mental health issues. These can include in-person counseling sessions, telephone or online consultations, and referrals to specialists.

A supportive culture encourages open communication, work-life balance, and provides a safe environment for employees to discuss their mental health concerns without fear of judgment or retaliation.

The importance of self-care is also actively promoted through regular communication about healthy habits such as exercise, nutrition, and the benefits of sleep and rest.

Wellness Days

The goal of employee wellness days is to help LawStars improve their health and well-being, reduce stress, and improve overall job satisfaction and productivity. Our typical employee Wellness day events include:

- Health screenings that include basic health checks, such as blood pressure, cholesterol, and glucose
- Fitness tests with a biokineticist
- Nutritionists that provide information and advice on healthy eating
- Financial advisors that focus on the financial wellness

In Office Fitness Programs

- We offered Yoga Classes
- Kickboxing Classes



By investing in the well-being of our employees, we aim to foster a positive and supportive work culture that encourages growth, innovation, and creativity. We believe that by taking a holistic approach to employee care, we can create a thriving and sustainable company that benefits both our employees and our business.





Customer Centricity

How effective is a legal system that doesn't serve client needs? At LAW FOR ALL, we've been asking ourselves this question, rethinking law as a service and creating user-centred experiences driven by technology, data, and legal design principles to improve people's lives by applying it to their justice journey. We aim to not just meet, but to exceed our client expectations. In the past years, and in the year under review a few initiatives were undertaken to improve our focus on customer centricity:

More Human Justice Journeys

At the core, we are trying to shift the paradigm of how we service clients, through placing our policyholder above legal process in an approach that makes the law more human. This is an ongoing process where we use design thinking and agile methodologies to constantly tweak and augment the legal service flow to ensure justice becomes more human.

Keeping Justice Affordable

In response to the tough economic climate LAW FOR ALL limited our premium increase to an average of only 7% which 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.



Improved Contact

During 2022 we revisited the contact process for clients through the following initiatives:

- Improved our contact centre answer rate by answering more calls within our 20 second target (Up from from 75% to 90%)
- Introduced more panel attorneys throughout the country where clients can open cases. Access to justice is one of our core principles and a handful of firms have agreed to walk this journey with us. We are in partnership with a selected few firms who have agreed to be available for walk-in clients in areas where we don't have offices. This gives some of our client's the benefit of doing a face-to-face consultation and secures the LAW FOR ALL foothold in certain towns. The consultation is at no cost to the client. The towns where the consultation is now available include, Potchefstroom, Polokwane, Nelspruit, Mthatha, New Castle, Rustenburg, Secunda and Mafikeng amongst others. We believe that these partnerships will lay a foundation of collaboration and a deeper integration between our organisation and our Panel Attorneys.
- Refined our digital ticketing system to ensure more efficient management of incoming cases.

Inclusive Service

Clients are serviced in the 11 official languages to ensure we have a deep cultural understanding of their context. This diverse culture also ensures a richness to the justice solutions offered to clients, as they work in teams and provide clients with peer-reviewed solutions.

Improved Experience

In 2022 we increased our consumer trust score by 66%, and we now boast an 8.8/10 score with a 78 Net Promoter Score (which is in the top tier of excellence according to this methodology).





Digital Innovation

As a legal technology company committed to creating a positive impact on society, we recognise the potential of using digital innovation as a force for good and legal ecosystem reform. We are constantly focused on identifying new ways in which technology can disrupt and improve justice journeys for our clients, and the industry. The following are highlights from the year under review:

Cybersecurity

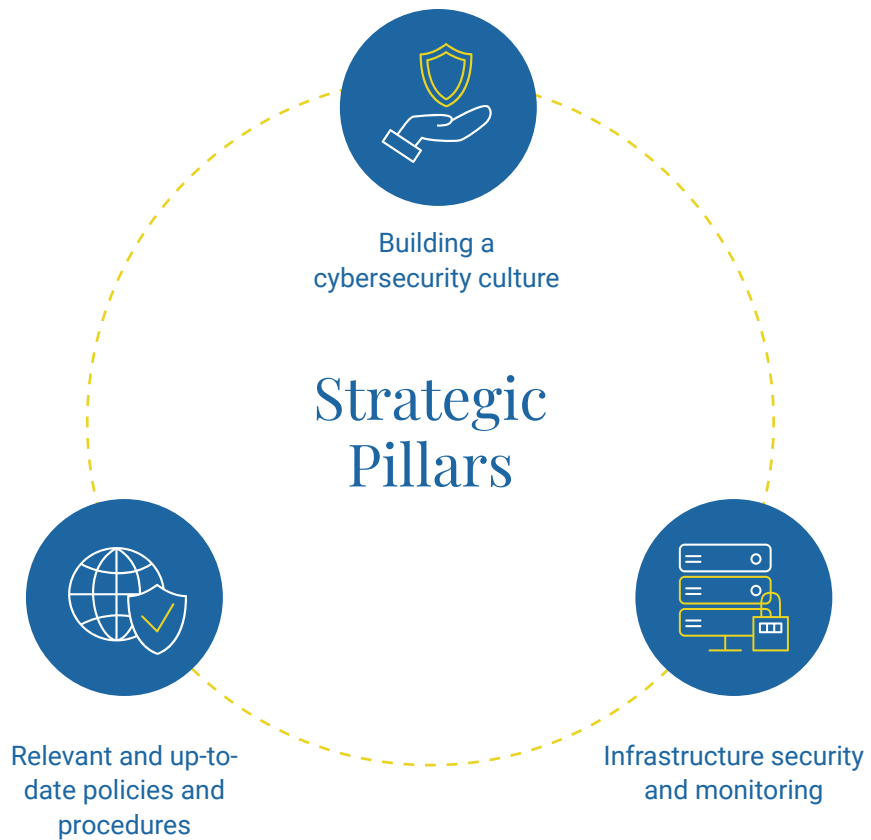
As a legal technology company, we understand the value and importance of protecting sensitive information. We work with a vast amount of legal, financial, and personal data that must remain confidential, and the safety of our clients and employees is of the utmost importance. Cybersecurity is a critical aspect of our operations, and we believe that it is not solely the responsibility of our Information Officer or Executives. Instead, we have created a culture of cybersecurity, where every employee plays an active role in protecting our company's assets and data. We have in effect built a cybersquad, comprised of informed and empowered individuals who work together to prevent attacks and data leaks.

The foundational principle of the project was making cybersecurity relatable. By creating content that drives awareness with humour, we have built a culture where everyone collaborates to ensure the safety of all. We introduced scheduled "micro" training moments monthly with each session focusing on one of eight security topics. The content and training sessions are updated quarterly to ensure that we are providing training on recent and prevalent threats. During each session, a risk is explained in a practical, home or office environment making them relatable. Each session finishes with questions and rewards employees when they choose the correct answer. The analytics of this continuous micro training platform has given management insight into staff understanding and attitude towards security within the business. Additionally, the platform allows us to focus additional training on departments or individuals who are not engaged or have trouble with cybersecurity concepts.



The most frequently used KPI to report on cybersecurity at board level is rating a performance versus industry peers. Currently LAW FOR ALL scores 18% higher than its industry. Through continuous surveys, our team also reports a positive attitude towards cybersecurity, which is critical to keep them engaged on the war against cyber-attacks.

Source: Mimecast Portal Report, February 2023





Becoming More Data Orientated

At LAW FOR ALL we believe that law as a service and creating user-centred experiences needs to be driven by technology, data and legal design principles to improve people's justice journeys. Understanding client needs through data is the lifeblood of our organisation and forms the basis of our ability to innovate and improve client experiences.

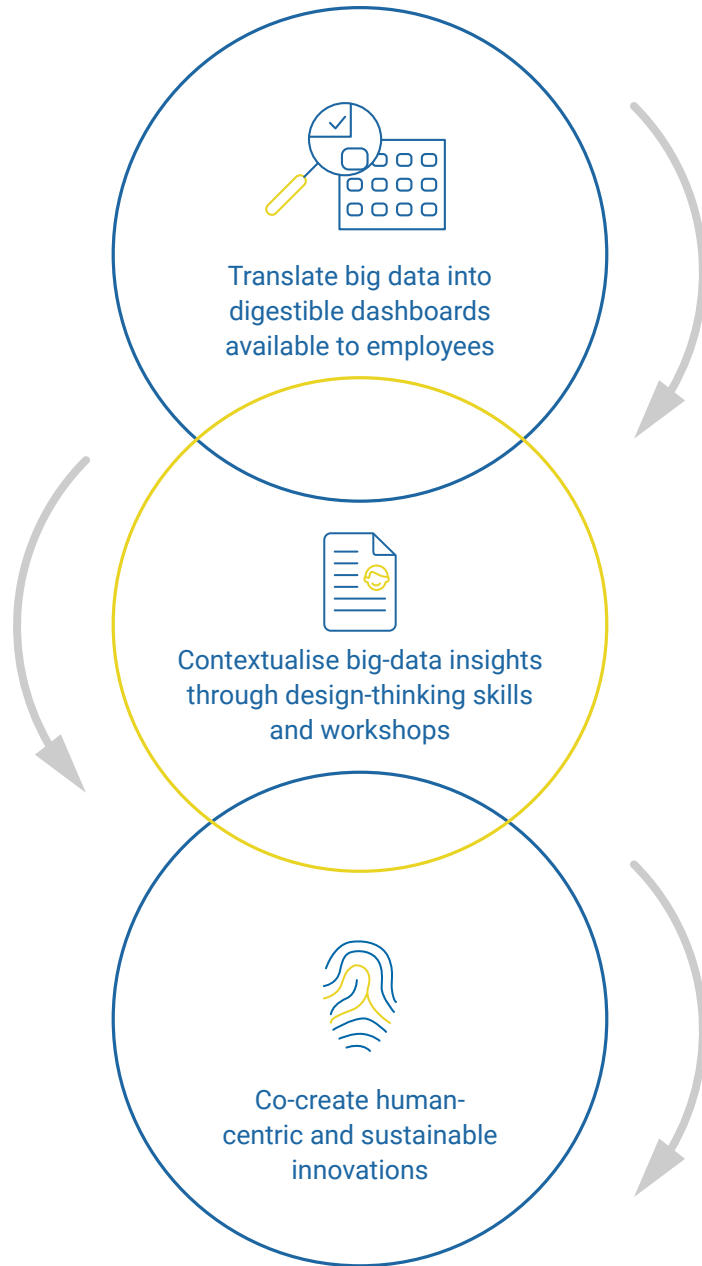
Over the years we have collected immense data volumes on legal cases and ancillary client metadata. This data now comprises a confluence of:

- Client behaviour, demographical identifiers, preferred communication methods, previous case experiences and language preferences
- Customer experience feedback on specific case subtypes
- Legal team performance scores (KPIs), tracking success records, performance reviews and feedback scores
- Data on case type analysis and an estimated map for each.
- Improved our contact centre answer rate by answering more calls within our 20 second target (Up from 75% to 90%)

In 2022 we continued our long-term project of data innovation by an increased focus on:

- Creating more human-centred justice journeys – the more efficient our case flow is managed through data-informed design thinking, the more time lawyers can spend on delivering more empathetic service.
- Delivering more successful case outcomes – the more data-insights we mine from legal flows, case outcomes, the more we empower our legal professionals to make smarter professional choices for clients.
- Developing more sustainable data systems – by taking this above approach, we are empowering teams and organisational processes that thrive long term.

Data Project Phases:



Data in Action

- **LFA opens an average of 6000 legal matters monthly.** Incoming cases were registered through a Legal Call Centre and allocated to legal professionals. The average turn-around time was 48 hours to connect a client to a lawyer, who then often had to repeat their instruction and re-establish trust.
- **With over 100 phone lines** and thousands of incoming cases, real-time analytics were deployed to understand the complexity and flow of cases.
- **Using metadata** we analysed client behaviour and language preferences, matching cases to legal professional strengths (KPIs).
- **As a result**, we redesigned the case registration flow, with remarkable success and efficiency, cutting down delays and increasing client trust. Through this project we cut down the 48 hour case registration period to 2 hours.
- **Clients are now connected** to their legal professionals, wherever they are, within two hours, matched to their language preferences and the required expertise.



Impact on Society

South Africa remains a country challenged by poverty, violent crime and gender inequality. The most vulnerable groups in our society are disproportionately affected by these forces, and LAW FOR ALL recognises the role we can play in protecting and enforcing the rights of these groups.

As an organisation with a 74% female workforce we are hyper aware of the important and significant role that women play in society. Despite this they face increasing challenges in maintaining a safe and stable environment for their families due to the continuing high incidence of gender based violence against women and children in South Africa. Recent stats show that attempted murder of women went up from 1,155 to 1,277 – an increase of 10.6%. Alarming, 13,701 women were victims of assault with intent to cause grievous bodily harm between July and September 2022, an increase of 1,877 incidents from the same period in 2021.

This marks an increase of 15.9%

Gender Based Violence

(GBV) refers to harmful acts directed at a person based on their gender, and it is a violation of basic human rights and is deeply rooted in gender inequality.

In the year under review

LAW FOR ALL undertook a number of initiatives and partnerships to contribute to alleviating the burden of Gender Based Violence on the lives of victims.



Pro Bono Fund for Gender Based Violence Victims

During a legal design thinking session we identified domestic violence as systemic societal issue that we wanted to make a contribution in solving. We created and tested a pro bono fund under which we provided free support in domestic violence cases. We paid litigation fees for 35 cases which included instructions by mostly victims, and in some cases perpetrators of domestic violence. The pro bono fund is ongoing and going forward we will only be focusing on victim related cases.

Partnerships

LAW FOR ALL believes that the chances of improved outcomes for victims are increased through innovative collaborations with organisations that are already active in this space.

In the year under review we established the following partnerships:

The Warrior Project

This social impact initiative offers education about rights and vital information such as helplines and resources for victims. To support their mission LAW FOR ALL set up a bespoke free legal advice helpline and WhatsApp channel for victims and their families. Through this helpline we offered legal advice and assistance in 82 cases in 2022.

SA Women Fight Back

A digital community of more than 250 000 women where women can share their stories of abuse, seek help, and confide in each other. LAW FOR ALL set up a bespoke legal platform that offers victims legal advice and information on how to handle a GBV related case. This platform provided free support to 218 victims in 2022.

Community Outreaches

Probo.org's mission is to improve access to justice by providing legal assistance to the vulnerable. They do this by finding legal practitioners who are willing to take on cases such as divorces, deceased estate disputes and labour matters.

LAW FOR ALL partnered with Probono.org and attended two community outreach days in Cape Town and Johannesburg as part of the 16 Days of Activism initiative in South Africa.

The focus of the events was on educating women from lower income communities about female rights and providing them with resources that they could access in cases where they or their loved ones were affected by gender based violence.



How we Support the UN's SDG's



Access to Justice



Employees



Customer
Centricity



Digital
Innovation



Impact on
Society

Alignment with Legislation & Regulations

We believe 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 which imposes compliance obligations on us.

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](#)

[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](#)

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

In Closing

As the Sustainability Forum for LAW FOR ALL, we are proud of the progress we have made towards our sustainability goals. We believe that our commitment to our material matters and their alignment with the relevant SDGs has helped us create a positive impact on society and the environment. We are committed to being transparent and accountable in our sustainability efforts, and we believe that we have a responsibility to use our resources and influence to make a positive impact on the world.

We understand that there is always room for improvement, and we are committed to refining the metrics that we use to measure our impact.

Beyond our material matters, we would also like to explore our impact on the environment more closely in the coming year. We understand that our operations can have an impact on the natural world, and we are committed to reducing our environmental footprint and ensuring that we operate in an environmentally sustainable way.

Looking ahead, we recognise that there is still more work to be done.

