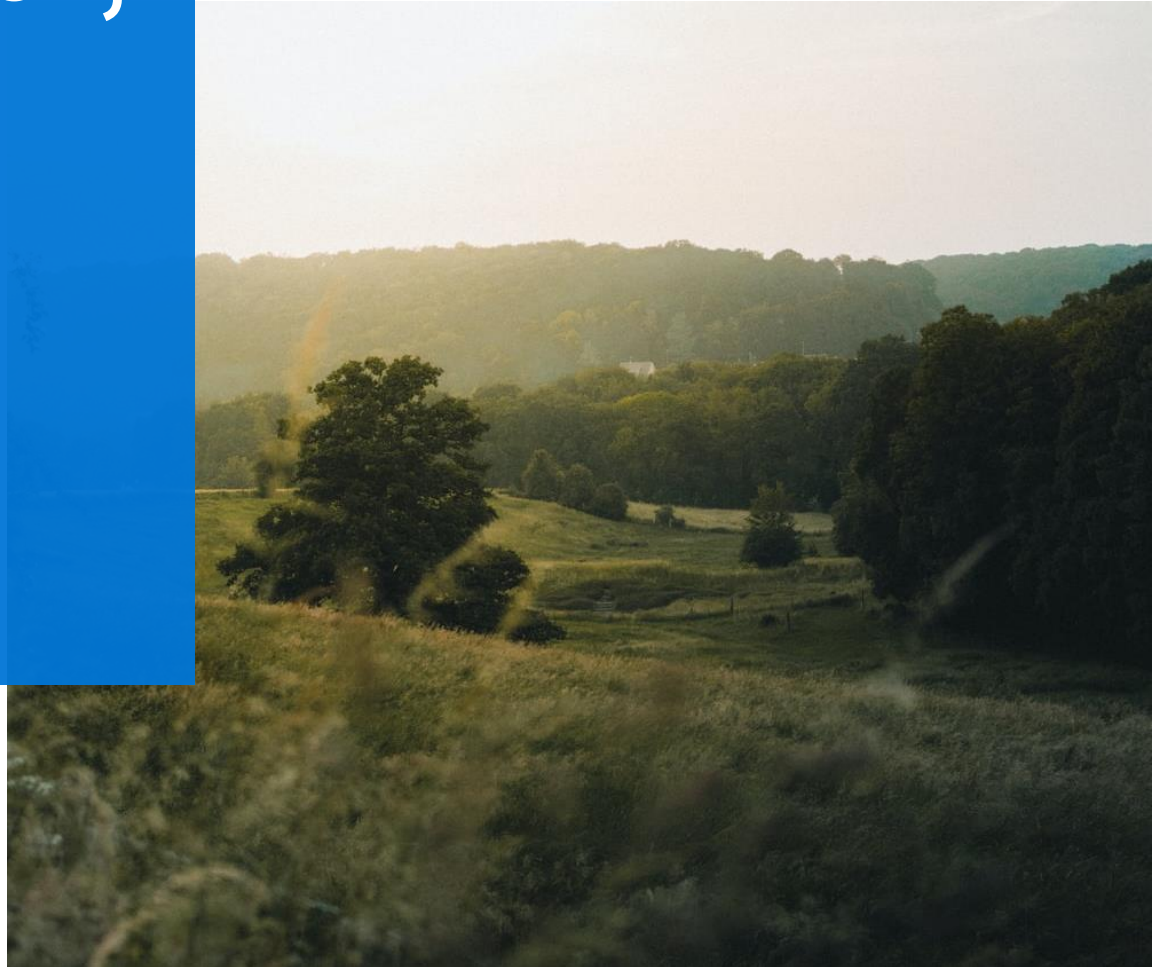


# Environmental, social and governance data

Data centre figures 2021



# Legal & General Data Centre Report 2021

At Legal & General our purpose is to improve the lives of customers, build a better society for the long term and create value for shareholders.

We call this Inclusive Capitalism, and it shapes every aspect of how we do business.

Within the following pages, you will find a summary of environmental, social and governance data (ESG) from across our global operations. The content supports information that can be found in our Sustainability Report and Annual Report. The data support our disclosure for the Global Reporting Initiative and Sustainability Accounting Standard Board (SASB).

The data is collected via our own internal systems which are reviewed by our team of internal auditors throughout the year.

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# Product and customer data

Development of UK non-savings complaints		2020	2021
Reportable (Final Response and SRC)	Reportable	10,297	8,932
Non reportable	Non reportable	6,027	8,265
Total all complaints		16,324	17,197

Number of US complaints	2017	2018	2019	2020	2021
Legal & General America Banner Life Insurance	42	33	34	41	38
Legal & General America William Penn Life Ins	18	6	18	15	18
Legal & General America Consolidated	60	39	52	56	56
Legal & General Retirement America Banner Life Insurance	n/a	n/a	n/a	2	2
LGRA William Penn Life Ins	n/a	n/a	n/a	0	0
LGRA Consolidated	n/a	n/a	n/a	2	2

Footnote: 2016-2019 data includes LGRA. 2020 and 2021 data split LGA and LGR

Product performance as a pension provider	2017	2018	2019	2020	2021
Number of customers being paid directly at end of year	729,287	722,204	757,994	765,424	773,579
Total pension payments per annum	£1,777bn	£1,930bn	£2,392bn	£2,359bn	£2,499bn
Average per annum payment per customer	£2,437	£2,673	£3,155	£3,082	£3,230

Home finance – lifetime mortgages	2017	2018	2019	2020	2021
Total amount we advanced to customers	£1,003m	£1,197m	£965m	£791m	£848m
Number of customers	12,863	24,932	18,009	12,452	14,348
Number of accounts	12,863	15,035	10,031	6,565	6,389

# UK Claims

Children's critical illness claims paid	2017	2018	2019	2020	2021
Percentage of critical illness claims paid out to families for children with critical illness	92.7%	96%	96%	97%	99.3%
Total paid out to families	£2.6m	£1.9m	£2.1m	£2m	£2.7m
Number of claims	127	120	140	130	144

When customers pass away	2017	2018	2019	2020	2021
The amount we paid out to families when someone has unfortunately passed away with life insurance cover	£313m	£332m	£392m	£460m	£479m
The percentage of claims paid when someone passes away	98%	97%	97%	97%	98%
Number of claims	9,004	10,046	10,721	11,755	12,405

Terminal illness claims	2017	2018	2019	2020	2021
The amount paid out to our customers and their families.	£112m	£107m	£112m	£98m	£104m
Percentage of claims paid	95%	97%	95%	94%	96%
Number of claims	1077	1023	1066	911	944

Income protection	2017	2018	2019	2020	2021
Percentage of claims paid	96%	86%	93%	93%	81%
Total paid out to supplement incomes while clients are too ill to work	£1.2m	£1.15m	£1.1m	£2.2m	£3.1m
Number of claims paid	441	474	483	544	239

Critical illness	2017	2018	2019	2020	2021
Percentage of critical illness claims paid out to our customers	91.75%	93.0%	92%	92%	93.3%
The amount of money we paid out to our critically ill customers	£209m	£195m	£224m	£203m	£209m
Number of claims paid	3,041	3,041	3,351	2,843	2,891

Group protection business for employers	2017	2018	2019	2020	2021
Number of employees of businesses whose lives we insure	2.0m	1.8m	2m	2.1m	1.8m
Number of people rehabilitated back to work in that year	2,265	2,371	2,317	2,134	3,318
Amount paid out to clients per annum for critical illness cover	£9.2m	£8.9m	£10m	£7.2m	£13.2m
Amount paid out to clients whose income we are protecting when they are unable to work	£68.4m	£66.7m	£64.3m	£72.8m	£70.5m
Amount paid out to customers who have died	£206m	£216m	£232m	£242.6m	£252.2m
Percentage of clients we pay out to on critical illness cover	78.2%	77.5%	85.6%	81.7%	87%
Percentage of clients we pay out to when the client dies	99.6%	99.6%	98.4%	99.8%	99.7%

## US Claims

L&G Insurance America	2020	2021
Value of claims paid	Over \$1bn	\$1.27bn
Beneficiaries of policies	3,686	3,429
Policy owners	1,500,000	1,346,763

# Employer data

Number of employees	2017	2018	2019	2020	2021
UK employees	6,687	7,050	7,870	9,130	9,675
International employees	576	607	637	969	1,068

UK sickness by year	2017	2018	2019	2020	2021
Days lost due to sickness absence, as a proportion of total working days available	-	-	-	2.5%	2.5%
% which was due to psychological illness	29.8%	30.6%	33.7%	39.5%	32%

Footnote: Change of reporting from 2020 onwards. Data does not include Modular, Inspired Villages and IDOL

Employee turnover	2017	2018	2019	2020	2021
Staff turnover (colleagues choosing to leave voluntarily) exc. LGIMA	12.80%	17.20%	11.7%	12.2%	12.5%
LGIMA staff turnover (colleagues choosing to leave voluntarily)	n/a	n/a	13.3%	8.3%	11.7%

## Workforce flexibility

Workforce flexibility – % of UK workforce	2017	2018	2019	2020	2021
Colleagues working on permanent contracts	86.50%	86.80%	87.4%	95.3%	95%
Colleagues working on Fixed Term contracts	n/a	n/a	n/a	4.7%	5%
Colleagues opting to work part-time	13.50%	13.20%	12.6%	11.1%	10.7%
Home based	4.40%	4.80%	5.4%	5.7%	5.7%
Colleagues on formal flexible working agreements	10.20%	14.50%	20.4%	28%	42.8%

Workforce flexibility – % of Legal & General America	2017	2018	2019	2020	2021
Who work on a full-time basis	96.34%	96.87%	98.12%	98.64%	98.2%
Who work on a part-time basis	3.66%	3.13%	1.88%	1.36%	1.8%
Who tele-work	29.43%	30.31%	31.08%	35.95%	43.27%
Who work at the home office	70.57%	69.69%	68.92%	64.05%	56.7%

Footnote: 2016-2019 data includes Legal & General Retirement America (LGRA)

Workforce flexibility – % of Legal & General Retirement America	2020	2021
Who work on a full-time basis	100%	100%
Who work on a part-time basis	0%	0%
Who tele-work	14.67%	27.6%
Who work at the home office	85.33%	72.3%

Footnote: 2016-2019 LGRA data was included within Legal & General America

Workforce flexibility - LGIMA data	2019	2020	2021
Who work on a full-time basis	207	217	251
Who work on a part-time basis	0	0	0
Contractors	7	9	18
Temps	0	0	0
Average employee tenure (years)	n/a	3.06	3.37

Footnote: average tenure not recorded in 2019

### Total number and rate of UK new employee hires during the reporting period

**Total number and rate of new UK employee hires during the reporting period by gender**

Female	687
Male	792

**Total number of new UK employee hires during the reporting period by age**

Under 30	580
30 to 50	746
Over 50	153

**Total number of new UK hires during the reporting period by UK location**

Barnsley	7
Bristol	5
Cardiff	416
Edinburgh	0
Homebased	74
Hove	318
London	585
Other	20
Solihull	54

**UK employee turnover rate in 1<sup>st</sup> year**

Total 1 <sup>st</sup> year voluntary UK employee turnover rate	Actuals	Percentage
Total	236	18.9%



**Total 1<sup>st</sup> year voluntary UK employee turnover during the reporting period by gender**

Female	103	17.9%
Male	133	19.7%

**Total 1<sup>st</sup> year voluntary UK employee turnover during the reporting period by region**

	Actuals	Percentage
Barnsley	1	13%
Bristol	1	25%
Cardiff	109	32.6%
Edinburgh	0	0%
Homebased	8	12.7%
Hove	34	13.1%
London	70	14.4%
Other	5	10.9%
Solihull	8	18.4%

**UK employee parental leave**

UK employment parental leave	Female	Male
Number entitled to parental leave	3,607	4,183
Number that took parental leave	176	14
Number that returned to work after parental leave by gender	156	14
Number that returned to work after parental leave ended and were still employed 12 months later	120	11
Return to work and retention rate of employees that took parental leave by gender	81%	100%

## Employee employment contract

Total number of UK employees by employment type by gender	Female	Male
Permanent contract – full time	2,931	4,041
Permanent contract – part time	676	142
Temporary contract – full time	51	125
Temporary contract – part time	0	0

Total number of UK employees by employment contract, by gender	Female	Male
Permanent Contract	3,607	4,183
Temporary Contract	51	125

Total number of UK employees by employment contract by region	Permanent FTC	Temporary contractor
Barnsley	176	1
Bristol	14	0
Cardiff	2084	24
Edinburgh	32	0
Homebased	447	20
Hove	1873	57
London	2847	59
Other	96	3
Solihull	221	5

## Employee data broken down by gender

Headcount by gender	Female	Male
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Includes UK, international, and subsidiaries	44%	56%
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**Senior management gender**

**Female**

UK L&G Directors (including Non-Executive Directors)	3 (30%)
Female Executive Committee members (DRs to Nigel Wilson)	3 (25%)
Women in senior management (includes all overseas and subsidiaries)	1,570 (36%)

**Legal & General America gender by level**

**Female**

**Male**

Officer	1.7%	3.6%
Professional/Managerial	33.4%	23.8%
Support staff	31.7%	5.1%

**Legal & General Retirement America gender by level**

**Female**

**Male**

Officer	5.32%	6.38%
Professional/Managerial	34%	35.1%
Support staff	15.96	3.19%

**Legal & General America gender split**

**2017**

**2018**

**2019**

**2020**

**2021**

Male	32.90%	33.94%	34.22%	32.37%	32.8%
Female	67.10%	66.06%	65.78%	67.63%	67.2%

Footnote: 2017-2019 includes Legal & General Retirements America (LGRA)

**Percentage of individuals within the organisation's governance bodies by gender**

**Female**

**Male**

Affordable Homes	54%	46%
LGIM	38%	62%

Resources	49%	51%
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Percentage of UK employees per employee category by gender	Female	Male
Junior grades 1 to 4	54.1%	45.9%
Middle management grades 5 to 6	37.5%	62.5%
Senior management grades 7+	27.3%	72.7%

Legal & General Retirement America gender split	2020	2021
Male	42.67%	53.6%
Female	57.33%	46.4%

### Employee data broken down by age

Percentage of UK employees per employee category by age group	Under 30	30 to 50	Over 50
Junior grades 1 to 4	29.5%	56.8%	13.6%
Middle management grades 5 to 6	4.4%	74.8%	20.8%
Senior management grades 7+	0%	67.6%	32.4%

Percentage of individuals within the organisation's governance bodies by age group	Under 30	30 to 50	Over 50
Affordable Homes	18.6%	65.5%	15.9%
LGIM	16.2%	68.7%	15.2%
Resources	18.7%	62.9%	18.4%

LGIMA Data - Heads by Age bandings	16-18	19-25	26 - 35	36 - 45	46 - 55	56 - 65	66+
LGIMA	0%	3.6%	39%	31.9%	19.5%	6%	0%

### Employee data broken down by ethnicity

% of UK employees disclosing ethnicity	Black, Asian, or Minority Ethnic (BAME) background	Non-disclosed
Headcount	11.6%	1.7%

Legal & General America ethnic origin	2017	2018	2019	2020	2021
Asian	10.60%	11.04%	12.40%	11.75%	12.1%
Black or African American	18.28%	18.45%	17.11%	16.35%	15.7%
Hispanic or Latino	2.74%	2.80%	3.30%	2.90%	3.9%
Two or more races	1.83%	2.14%	2.04%	2.39%	2.6%
White	63.44%	64.09%	64.99%	65.93%	65.3%
Hawaiian/Pacific islander	0.18%	0.16%	0.16%	0.17%	0.2%
Declines	2.93%	1.32%	0.00%	0.51%	0%

Footnote: 2016 to 2019 includes LGRA data

LGIMA Data - ethnic origin	2020	2021
Asian	12%	12.4%
Black or African American	4%	4.4%
Hispanic or Latino	6%	6.8%
Two or more races	3%	2.4%
White	75%	73.7%
Hawaiian/Pacific islander	n/a	0%
Declines	n/a	0%

Footnote: data not recorded prior to 2020

Legal & General Retirement America ethnic origin	2020	2021
Asian	16%	21.7%
Black or African American	9.33%	7.2%
Hispanic or Latino	5.33%	1.4%
Two or more races	1.33%	1.4%
White	64%	66.7%
Hawaiian/Pacific islander	0%	0%
Declines	4%	1.4%

## Employee learning and development

Total investment in employee development	2017	2018	2019	2020	2021
UK (£m)	£3.7m	£4.4m	£4.5m	£5.3m	£3.7m
Legal & General America – total amount spent (\$)	\$287k	\$352k	\$350k	\$244k	\$296k
Legal & General Retirement America total amount spent (\$)	n/a	n/a	n/a	\$112k	\$182k

Footnotes: UK data excludes LGIM Overseas entities, LGFA, LGHF and MFN within LGRR, L&GRe, CALA, Modular Homes, Inspired villages and LGI UK subsidiaries – LGSS and IDOL

US data 2017-2019 includes LGRA - 2020 data is split LGA and LGRA.

The reduction in overall spend in the UK between 2021 and 2020 relates to savings realised through changes in process. This includes for example reduced duplication, improved efficiency and a robust internal offering which reduced the reliance on external consultancies.

## Health and Safety data

Our people – health and safety statistics 2021	L&G occupied offices	CALA Group	Modular Homes
No. of RIDDOR accidents	0	18	5
No. of accidents (non-RIDDOR)	8	116	51
Injury frequency rate (per 1,000 employees)	n/a	0.20	0.71

UK fatal accidents	0	0	0
UK prosecutions	0	0	0

## Collective bargaining for the Group

### UK employee union membership

Unite collectively represents grades 1-5 (up to LGIM grade 4). L&G remains firmly committed to our progressive Partnership Agreement with Unite, which allows us to respond quickly to business transformation, engages our colleagues and gives them an authentic voice. Key areas of liaison with Unite in 2021 included health and safety measures in returning to the office, reward, and remuneration.

### Unions in US do not apply.

US does not operate in a union or collective bargaining environment. We do comply with the Federal WARN Act (The Worker Adjustment and Retraining Notification Act). The Federal WARN Action offers protection to employees (and families) by requiring employers to provide notice 60 days in advance of covered plant closing and covered mass layoffs. The notice is given to affected workers or their representatives (union environments); to the appropriate, state dislocated worker unit and the appropriate unit of local government. Mass layoff defined – A covered employer must give notice if there is to be a mass layoff which does not result from a plant closing, but which will result in an employment loss at the employment site during any 30-day period for 500 or more employees, or for 50-499 employees if they make up at least 33% of the employer's active workforce.

# Stewardship

### Effecting positive change to deliver long-term, sustainable value

Please read our active ownership report [here](#)

# Supplier data

Supplier spend	2017	2018	2019	2020	2021
Spend with suppliers	£586m	£649m	£776m	£887m	£798m
Number of suppliers	2,010	2,198	2,248	2,149	1,944

# Environmental

Carbon	Measurement	2019	2020 <sup>6</sup>	2021
<b>Scope 1 &amp; 2 CO<sub>2</sub>e emissions (tonnes) – absolute<sup>1</sup></b>	tCO <sub>2</sub> e	38,942	31,640	30,706
<b>Scope 1 &amp; 2 CO<sub>2</sub>e emissions (tonnes) – relative (employee)</b>	tCO <sub>2</sub> e	5.09	3.11	2.86
<b>Scope 1 GHG emissions globally (tonnes)<sup>2</sup></b>	tCO <sub>2</sub> e	15,226	12,407	*13,350
<b>Scope 2 GHG emissions globally (tonnes)</b>				
Total Market (non-renewable) <sup>3</sup>	tCO <sub>2</sub> e	3,015	1,122	*2,700
Total Location (total) <sup>4</sup>	tCO <sub>2</sub> e	23,716	19,233	*17,356
<b>Scope 3 GHG emissions globally (tonnes)<sup>5</sup></b>				
Balance sheet investments	Co <sub>2</sub> e/£m Enterprise value	120	117	74
Business travel	tCO <sub>2</sub> e	7,223	3,045	2,070
Serviced offices	tCO <sub>2</sub> e	251	84	371
Home working	tCO <sub>2</sub> e		1,817	3,025

\* Our total Scope 1, Scope 2 (Location) and Scope 2 (Market) 2021 emissions have been subject to independent limited assurance by PwC. The basis of preparation (or reporting criteria) for our group carbon footprint is available at [group.legalandgeneral.com/sustainability](https://group.legalandgeneral.com/sustainability) reports and PwC's assurance report is available on page 45 of our Sustainability Report.

#### Footnotes:

1. Emissions are calculated using The Greenhouse Gas Protocol Corporate Accounting and Reporting

2. Scope 1: All direct emissions from the activities under control.

3. Scope 2 Market: reflects emissions from electricity purposefully chosen. It derives emission factors from contractual instruments.

4. Scope 2 Location: reflects the average emissions intensity of grids on which energy consumption occurs

5. Scope 3: Indirect emissions from our value chain:

- Business travel: includes business mileage, flights, and train journeys for European and US operations.

- Homeworking: assessment of the impact of employees working from home, based on EcoAct's White Paper: <https://bit.ly/Homeworking2020>.

- Serviced offices: energy data established from REEB benchmarks.

6. 2020 data has been restated to account for an amendment in CALA Homes 2020 footprint (as previously disclosed, 2020 Scope 1: 15,163 tCO<sub>2</sub>e, 2020 Scope 2: 20,319 tCO<sub>2</sub>e)



Energy usage <sup>1</sup>	Measurement	2019	2020	2021
Electricity	MWH	92,951	78,781	80,204
Gas	MWH	53,404	53,923	44,970
On site fuel	MWH	19,943	18,121	32,929

Footnotes:

1.Total energy use covers all operations (UK & International)

2.Fuel is used on UK construction sites

Waste	Measurement	2019	2020	2021
Total waste generated (tonnes) - absolute	tonnes	31,033	25,191	37,920
Total waste per employee	tonnes	3.42	2.47	3.53
Occupied offices (including serviced offices)	tonnes	898	395	433
Our housing businesses	tonnes	30,135	24,796	37,487
Total waste to landfill (%)				
Occupied offices (including serviced offices)	%	4.52	0.77	1.4
Our housing business	%	9.2	1.9	1.0

Footnote: Construction waste includes our Cala and Modular Homes businesses only

Occupied offices water consumption normalised (per employee)	Measurement	2019	2020	2021
Total occupied office water consumption <sup>1</sup>	M <sup>3</sup>	45,838	24,888	19,928
Occupied office water consumption per employee	M <sup>3</sup> /employee	5.05	2.44	1.85

Footnote:

1. New baseline for water was established in 2019. We extended data collection in 2019 to include previously excluded serviced offices and offices associated with our construction businesses where metered water volumes are not available, benchmarks from Better Building Partnership have been applied.

# Community investment

Total contributed to community benefit organisations	2017	2018	2019	2020	2021
Amount donated	£3.6m	£4.4m	£3.6m	£11.5m <sup>1</sup>	£1.5m

Footnote: 2020 amount donated includes Edinburgh University (SCRC £2.4m, Newcastle care home (£5m), and Trinity Challenge (£.5m)

Our overseas contributions for US non-profit organisations	2017	2018	2019	2020	2021
US	\$792k	\$1.0m	\$813k	\$1.1m	\$858,695