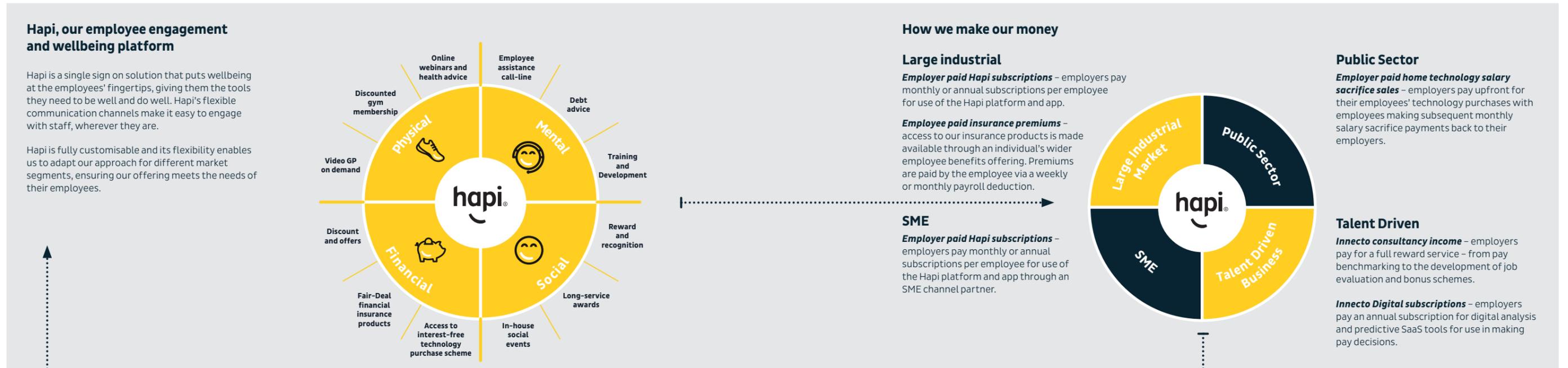


Our Business Model

Employee engagement and wellbeing delivered through an industry leading platform

Hapi contains many features which improve employee communication and engagement beyond the provision of more traditional employee benefits



Maximising that value

Clear strategy

To widen the footprint of the business, win new clients within existing heartlands, achieve better penetration within existing clients and drive greater use of the Group's SaaS products.

Effective delivery

A strong and experienced management team.

Robust risk management

A strong and effective risk management culture.

Sound governance

An experienced Board with over 45 years combined experience of Personal Group.

Creating value for our stakeholders

Our clients

Bespoke, integrated and intuitive delivery of a broad and affordable suite of employee services to help employers to attract, motivate and retain staff.

Our customers

Peace of mind for policyholders with our fair-deal insurance products and enhanced employee access to benefits and discounts via Hapi.

Our colleagues

An engaging, supportive and challenging environment for our 224 staff.

Our shareholders

Strong financials underpin dividend payments and provide firepower for growth.

Commission on third-party transactions – we earn a margin on some of the discounted vouchers available to employees through Hapi and commission on any third-party financing arranged or employer purchases of partner solutions.

Non-revenue generating added value features of Hapi – these features drive usage of the platform by both employees and the HR function, establishing Hapi as a core component of the employers back office technology suite, which further enhances the "stickiness" of our offering to the corporate client.

