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1. Statement from the CEO

The year 2022 has been marked by Russia's war in Ukraine, the energy crisis in Europe and sharply increasing inflation and interest rates. In addition to the humanitarian disaster caused by the war, the economic turmoil has been a severe setback for both society and individuals. When we summarize 2022, however, we can state that the demand for CAB Group's services has remained stable. The immediate future is expected to continue to be marked by a high degree of uncertainty and we are closely monitoring how developments affect our markets, customers and suppliers. Despite this, we are cautiously optimistic about the future and CAB Group has during the year stepped up sustainability work and increased investments in product development.

Data-driven sustainability with our customers

CAB Group has a long history of enabling transparency in service content and creating efficient workflows through secure and reliable system services. We contribute to making our customers datadriven in order to make well-informed decisions. In 2022, we have taken several important steps. We have started the development of climate data in our system services in both the real estate and automotive industries. The operation of our most transaction-intensive systems has also been moved from local servers to Microsoft Azure, which has significantly reduced energy consumption. Our data and system services also help customers detect and counter corrupt behavior in the value chain. For example, activities in subcontractor structures withing the construction industry. Here, the transparency that our system services create contributes to social sustainability.

Our employees create value

The work to create value for our customers begins in our own organization, with employees who thrive and develop. During the year, we established a hybrid work model, an appreciated solution that emerged during the pandemic and gives our employees increased flexibility. With the pandemic behind us, we also had the opportunity to gather all our employees for a conference with a focus on sustainable development and how we can accelerate our work in this area.

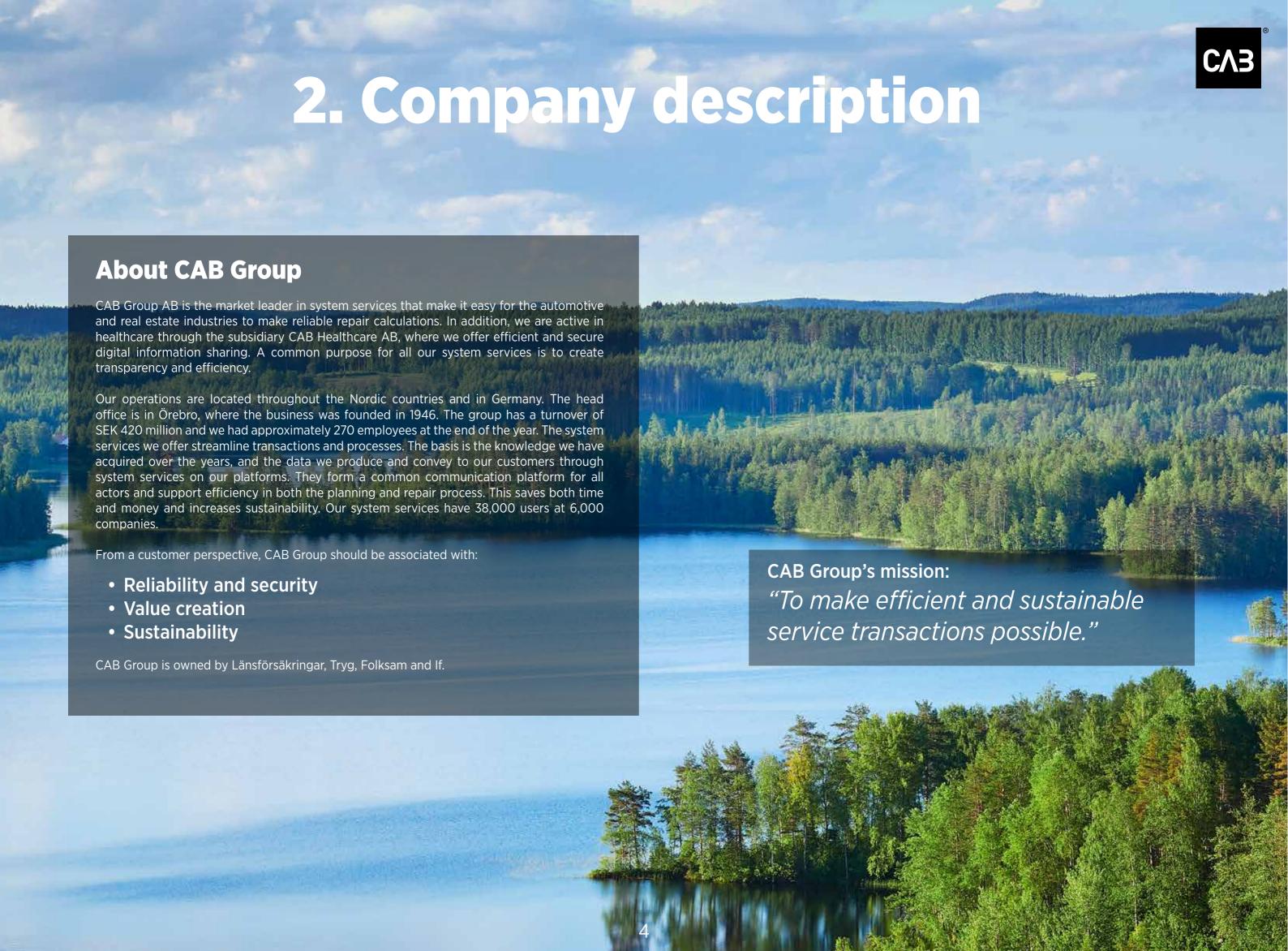
Halve climate emissions by 2026

We create the most significant effect in the area of sustainability by enabling our customers to streamline their processes and become more data-driven in their sustainability work. At this stage, we have the opportunity to influence significant volumes and values. In our own, but also in our suppliers' operations, we must take responsibility and act to minimize our climate footprint. Our goal is to reduce climate emissions within Scope 1 and 2 by 50% in absolute terms to 2026 compared to 2019 (see table on page 16).

This is CAB Group's first sustainability report and a result of us taking a collective approach to sustainability issues. From the operation of our own business, our products and services and by starting work on making our customers more data-driven in their sustainability activities. In this way, we shall concretely contribute to increasing sustainability within our areas of operation. Welcome to CAB Group's sustainability report for 2022!

Peter Afzelius CEO







3. CAB and the Global Goals





4. Strategic Focus Areas

Our work for sustainable development is based on CAB Group's nine focus areas. It is in these areas that we have the greatest influence and opportunity to make a difference. Ultimately, it is about CAB Group being a value-creating business partner, an attractive employer and a responsible company.

	Focus Areas	Ambitions
	Transperancy, quality and regulatory compliance	We provide detailed service transaction data. We facilitate regulatory compliance, improvements and reporting linked to sustainable development.
A value-creating business partner	Resource and process efficiency	We make efficient service transactions and increased cost control possible through transparent data and optimized workflows. We drive improvements for the climate and environment.
	Product innovation	We ensure innovation and continuous improvement in our products.
An attractive employer	Competence	We continuously develop our individual and collective competence and attract the talents of tomorrow.
	Equal opportunities	We ensure equal opportunities by focusing on inclusion and diversity.
	Leadership and culture	We promote a strong, values-driven culture through active leadership and employee engagement.
A responsible company	Good business ethics	We ensure the highest standards of business ethics.
	Climate-friendly operations	We are climate-conscious and resource efficiency is sought in our entire operation.
	Community engagement	We engage in the communities in which we operate and support quality-assured initiatives both locally and globally.



Materiality analysis

CAB Group's focus areas for sustainable development are based on a materiality analysis carried out in the spring of 2022. The analysis weighs CAB Group's actual impact on its environment, the stakeholders' values as well as environmental factors, opportunities and risks with an impact on CAB Group's business and future development.

The materiality analysis included an environmental analysis and a relevance analysis against the Global Goals. It also contained a comparison with industry colleagues and other actors in CAB Group's value chain. The materiality analysis was carried out in the form of an iterative work process in which the entire company management participated.

Input from and priorities of CAB Group's most important external stakeholder groups – primarily owners, customers, employees and future employees – were mediated through the management team. Other important stakeholder groups for CAB Group are suppliers, authorities, interest organizations as well as customers' customers and other users of CAB Group's services.

Management and organization

CAB Group's work for sustainable development is an integral part of business operations and is guided by our management system and our business plans. Objectives and governance exist to varying degrees for the different focus areas and development takes place continuously.

Our policies, Code of Conduct and Supplier Code of Conduct, describe the core values that underlie our social, ethical and environmental responsibility, and provide guidance on how we translate these values into our daily operations.

CAB Group AB is certified according to ISO 9001, ISO 27001 and TISAX, standards for systematic work with quality management and information security. TISAX is based on ISO 27001 and is a global information security standard for actors active in the automotive industry. These management systems are central to management within several of CAB Group's focus areas.

Our strategic plan until the year 2026 contains objectives for customer satisfaction, employee satisfaction and the efficiency of our own organization. The plan also contains a goal to establish sustainability data in our customer offerings and to improve sustainability performance in our own operations. We strive for profitable growth that ensures our financial ability to realize CAB Group's strategy.

Objectives and management within our focus areas are continuously developed. Among other things, we plan to introduce routines for training in our internal code of conduct, and follow-up of its compliance. The HR system we implemented during the year will give us a better overview of personnel-related issues and help us work more systematically with objectives and follow-ups. We also intend to concretize our strategic goal of establishing sustainability in CAB Group's customer offerings, with the aim of helping our customers make sustainable decisions.

The responsibility for the work as a whole rests ultimately with the management. Responsibility for our focus areas is distributed based on function and specified as we establish more and clearer objectives and key figures. Each manager and employee is responsible for contributing based on their respective roles to comply with applicable policies.



5. A Value-creating Business Partner

We enable our customers to become more sustainable

Our system services for the automotive and real estate industry streamline and create transparency in the repair process through detailed and reliable repair calculations. In the field of health and medical care, we offer a booking and communication platform where care providers and care clients can easily and transparently handle matters.

CAB Group's work to be a value-creating business partner is conducted based on three focus areas:

- Transparency, quality and regulatory compliance
- Resource and process efficiency
- Product innovation

Objectives and governance

CAB Group has a strategic goal of continuously improving customer satisfaction and reaching an NPS (Net Promoter Score) value above 20 for all products and geographical areas. Today, some of our NPS values are below 20, and we are actively working on various measures to increase customer satisfaction. Part of this is about improving the efficiency of our own organization, which we monitor with a number of key figures within all units.

Efficiency that creates value

Transparent data and efficient system services create conditions for good business ethics and financial sustainability. CAB Group's services save time, money and increase the sustainability value for our customers and the actors connected on our platforms. That is the basis of our business. By focusing on data quality, transparency and efficiency, we can also contribute within a broader spectrum of sustainability issues. We see great value in calculating and providing environmental data through our system services. An example of this is climate calculation in MEPS, our system support for the repair and renovation of real estates. Within the car damage segment, CAB Group provides several solutions that contribute to better resource utilization. Built into our system support CABAS is the possibility to request a quote for used parts instead of new ones from the dismantlers the workshop has an agreement with. In the healthcare field, CAB Group, through the Kuralink platform, contributes to more efficient and sustainable processes through digitized and frictionless workflows.

Governance and reporting through the value chain

As we can provide our customers with more and better sustainability data, CAB Group's system support becomes a valuable source in their sustainability management and reporting as well. Part of this is about contributing to increased transparency in the customers' own supply chains. We do this by developing so-called regulations, a type of guidelines for those who use our system support. When an actor, e.g. a construction contractor, follows the regulations and identifies himself with a company name and organization number, this increases traceability. We thereby prevent the risk of undeclared work and corruption.

On a higher level, there is our Code of Conduct for suppliers, which thus contributes to increased governance in sustainability issues through the value chain.

Continuous product development

We work continuously to update and improve our services. Part of this is about gradual development of our existing services, such as continuously increasing the quality of our data. During 2022, among other things, we have carried out studies of stand times at various craft services in order to be able to update our systems with more representative data. We have also created the conditions for image analysis of vehicles. This means that more damage assessments can be done remotely, which reduces the number of trips to and from the workshop.

Innovation, AI and climate data

Product development at CAB is also about striving for innovation and introducing completely new solutions. As part of this, during the year we have expanded our competence and resources in machine learning, Al and business intelligence. We have also strengthened the leadership by appointing two new managerial roles with the task of keeping together and further developing our work with product development within Automotive and Property.

Our work to integrate climate data into CAB Group's products and services is ongoing at several levels in the organization, and here we see potential to introduce completely new functionality. In addition to the climate calculation in MEPS, during the year we have, among other things, initiated development to be able to measure carbon dioxide load linked to different types of spare parts for vehicles – information that will later be integrated into CABAS

Climate Calculation in MEPS

In MEPS, contractors, insurance companies and real estate companies cooperate in matters related to repair in real estate. In one and the same system, all information needed to do an efficient job is shared.

In 2022, work was initiated to integrate the Climate Calculation service, in which CO2 emissions from the repair assignment in the real estate will be automatically calculated. The result is based on the calculation made for the assignment and the CO2 emissions are divided into materials, passenger transport, transport of materials and energy consumption.

The result can be presented directly to the policyholder in a report. It can also be used to reduce CO2 emissions by the contractor, insurance company or real estate company actively choosing other materials or repair methods. The launch of the Climate Calculation service is planned to take place in 2023.







6. An Attractive Employer

Competence development, diversity and a healthy corporate culture are central to us and something we actively work on.

Through good leadership, we lay the foundation for being an attractive employer, and we constantly work to be at the forefront both in attracting new employees and in retaining and developing our existing ones.

CAB Group's work to be an attractive employer is conducted based on three focus areas:

- Competence
- Equal opportunities
- Leadership and culture

Objectives and governance

CAB Group has high employee satisfaction and a goal of maintaining an eNPS value (employee Net Promoter Score) above 40. Another central goal is that at least 30% of our employees should be women by 2026.

Our code of conduct helps us maintain our good corporate culture and is complemented by our leadership promise that describes how we translate CAB Group's values into leadership and day-to-day operations.

Our valuable employees

We want to be there for our employees throughout their lives. That's why we have a generous personnel policy with a 38-hour week, good parental leave benefits, extra vacation days and a generous wellness allowance. An employee who feels good performs better.

At CAB Group, we work to create a workplace where our employees can take root, grow and develop for a long time to come. We are keen that all employees feel included and engaged, which we follow up through, among other things, regular surveys. If someone perceives themselves to be discriminated against, we act immediately. We also have a whistleblower function where anyone, even people outside our organization, can report irregularities completely anonymously. During 2022, no cases regarding discrimination or violations were received. Our zero tolerance towards discrimination and abusive treatment is described in our Code of Conduct and is clearly communicated to all employees.

Continuous competence development

Active work with competence development leads to increased efficiency and well-being among our employees and, by extension, to CAB Group being able to offer its customers really good products and services.

Lead without being a manager was the name of one of the training courses we carried out in 2022. The training, in which 27 employees participated, was about leadership and project management and targeted to Scrum Masters, Product Specialists, Lead Developers and IT architects in the group. During the year, two digital training courses were also carried out for our managers and personnel representatives; a work environment training and a lecture on the hybrid workplace.

In 2022, we also started a new forum, Tech Talks, where employees can help each other and share skills between their teams. The investment, which has been much appreciated, will continue in 2023.

Better overview of employee data

In 2022, we invested in an HRM system that will give us a better overview of our employee data. The system includes salary, time and travel reporting as well as documentation of goals and development interviews as well as skills mapping. By analyzing this data, we get a clearer picture of CAB Group's collective competence and can plan future training efforts. The HRM system will be implemented in 2023.



7. A Responsible Company

We take responsibility for our footprint and lead by example

The values we create for our customers are reflected in our own organization. CAB Group's system support ensures transparent and quality-assured data management. Likewise, transparency and business ethics are top priorities in our own business. And in line with wanting to help the users of our systems understand their climate footprint, we work to reduce the emissions we ourselves create. We at CAB Group also have a social commitment. As part of being a responsible company, we support initiatives outside our own organization.

CAB Group's work to be a responsible company is conducted based on three focus areas:

- Good business ethics
- Climate-friendly operations
- Community engagement

Objectives and governance

Our codes of conduct describe our endeavor to promote social, ethical and environmental sustainability both within our own organization and with our suppliers.

Transparency at all levels

Transparency and clarity are central to everything we do, and our guidelines for correct behavior are described in CAB Group's codes of conduct and policy documents. As an extension of this, we also draw up special regulations and guidelines for those who use our system services.

Our data and system support are used by parties who may sometimes have conflicting interests. It is therefore of the utmost importance that we behave objectively and independent of parties when we develop and deliver our products and services When we conduct time studies, it is made transparent. The data we collect, and the decisions we make, have traceability and are reported clearly and clearly. for both individual customers on our platforms, and their interest organisations.

An impartial actor

CAB Group applies high ethical standards, which is a prerequisite in our role as an impartial actor. The importance of this is a standing point of discussion in our various forums, at unit meetings, goal talks and job interviews. Acting impartially is central to our contacts with both individual customers on our platforms, as well as their interest organisations.

We are stepping up our climate work

In 2022, we carried out a mapping and calculation of the most significant climate emissions from our operations. In addition to calculating the 2022 emissions, we also calculated the emissions for 2019, as this year was chosen as the base year for comparison. Based on the 2022 climate accounts, we can now proceed with the work and set targets for emission reductions.

During 2022, CAB Group continued the movement of its system support, from local server halls to the cloud. It has improved safety and lowered our energy use. As we optimize operations in the cloud, we will be able to further reduce our energy use going forward.

Since January 1, 2023, CAB Group has a new company car policy. According to the policy, all new cars must be pure electric cars, which is expected to lead to significant emission reductions from our own operations.





From 2019 to 2022, the use of servers through our provider has increased by approximately 450%. At the same time, the reported climate emissions from the supplier have only increased by approximately 170%.

The reason for this is that the supplier worked with energy efficiency measures, which reduced the climate intensity of the services we buy, which means reduced climate impact from our customers' use of CAB Group's system services.





CAB Group's climate footprint

Emission categories

In the calculation of climate emissions, CAB has used the principles of the GHG protocol, the most established framework for the calculation and reporting of cross-operational climate impacts. The GHG protocol uses the categories Scope 1, Scope 2 and Scope 3 to divide the emissions into different areas.

Scope 1 includes the direct emissions that arise as a result of refilling refrigerant and burning fuel in the business's own facilities or vehicles.

Emissions in Scope 2 include the climate impact that occurs outside the company's own operations, as a result of the purchase of energy. An example is the climate impact from the production of the electricity and district heating that is purchased for the business's offices.

Scope 3 includes all the other emissions that arise as a result of the business; emissions from the business' value chain, business trips and waste management. The GHG protocol divides Scope 3 into 15 sub-categories, and it is usually within these that the majority of a business's emissions are found. CAB Group's calculations of Scope 3 currently include only one sub-category; Business trips, which is why CAB Group's emissions within Scope 3 are small in relation to the total emissions.



CAB Group's climate statement

GHG Emissions calculations – Detailed results					
GHG Protocol Scope	Main category	Subcategory	Total GHG emissions 2019 (tonnes CO2e)	Total GHG emissions 2023 (tonnes CO2e)	
1	Company vehicles	Company vehicles Private car in duty	112 28	78 18	
1	Own production of heat & cooling	Combustion of oil Combustion of gas Use of refrigerants	7 5 0	2 3 0	
2	Purchased Energy (Market based electricity) Purchased Energy (Location based electricity)	Electricity (market based) Electricity (location based) District heating	21 27 16	3 20 16	
3.6	Business travels	Flight Train Rental car/taxi Bus Hotel	177 0 20 1 26	39 0 18 0 22	
TOTAL	Market based (ton) Location based (ton)		414 419	199 216	

The biggest differences between the 2019 and 2022 data can be seen in the categories Company cars, Purchase of electricity, Combustion of oil and Business trips.

In the company car category, a greater number of hybrid cars among the cars CAB Group owns has led to reduced fuel consumption. The need for heating by burning oil, which occurs only for our office in Germany, was lower in 2022 than in 2019. The fact that the office in Germany signed green agreements for its electricity use has reduced emissions for the purchase of electricity significantly. In the business travel category, larger emissions are seen in 2019, as a result of air travel that was made in connection with a foreign conference that year. CAB Group has since decided to place employee conferences in locations that do not require air travel.

The table shows a summary of CAB Group's climate statements for 2019 and 2022. The calculation basis for CAB Group's climate statements is reported on page 19.



Our social responsibility





8. Objectives and Governance

CAB Group's work for sustainable development is based on and guided by the support of our policies, business plans and management system. Goals and governance exist to varying degrees for our focus areas and are continuously developed.

Focus areas	Objectives	Policies and management systems	
Transperancy, quality and regulatory compliance	 Establish annual sustainability report. Continuously improve customer satisfaction and achieve a net promotor score above 20 for all products and on all markets. 	 Code of Conduct Supplier Code of Conduct 	
Resource and process efficiency	 Integrate climate data in MEPS and CABAS. Enable CAB Group system users to make more informed and sustainable decisions. 	 ISO 9001 ISO 27001 TISAX (Trusted information Security Assessment eXchaelinformation security policy Quality policy CAB Group Process management model Information Security Guidelines 	
Product innovation	 Increase the number of users of CAB Group's system services. Continually improve legal compliance through CAB Group's regulatory framework. Continuously improve efficiency within the CAB Group organization. 		
Competence Equal opportunities	 Perform an internal competence mapping. Increace the percentage of women among CAB Group's employees to 30 % by the year 2026. 	 Code of Conduct Leadership promise ISO 9001 Quality policy CAB Group Process management model 	
Leadership and culture	Maintain a high level of employer satisfaction with a employer net promotor score above 40.	 Routine for performance reviews Pulse surveys Staff maual 	
Good business ethics	 Reduce climate emissions within Scope 1 and 2 by 50 % in absolute terms by 2026, compared to 2019 values. 	Code of ConductSupplier Code of Conduct	
Climate-friendly operations	 100 % of suppliers meets the demands in our Supplier Code of Conduct. Reduce emissions from business travel by 80 % in absolute terms by the year 2030, compared to 2019 values. 	 ISO 9001 ISO 27001 TISAX (Trusted information Security Assessment eXcharter Information security policy 	
Community	100 % electric company vehicles.Dedicate one working day per year and employee to volunteer work	Quality policyCAB Group Process management modelStaff manual	



Calculation Basis for our Climate Statement

The climate statement is calculated based on a life cycle perspective, which means that the calculations take into account production emissions in addition to combustion emissions. The calculations for the year 2022 are in line with the calculation method used in the climate calculations for the fiscal year 2019.

GHG Scope 1,2,3

Scope 1: Emissions from company cars are calculated with WTW-based emission factors. WTW stands for "Well To Wheel" and includes emissions from raw material extraction of the fuel up to and including the burning of the fuel in the vehicle. Emissions from own production of heat are calculated with emission factors that include both direct emissions from combustion and indirect emissions from the production of fuels.

Scope 2: Emissions from purchased electricity are calculated using emission factors that cover both direct emissions and indirect emissions (upstream production emissions and emissions from transmission and distribution losses). Emissions from district heating are calculated using emission factors for direct combustion emissions and indirect production emissions.

Scope 3 (business trips): Emissions from business trips are calculated with WTW-based emission factors and include emissions from raw material extraction of the fuel up to and including the burning of the fuel in the vehicle. To take into account the higher impact that greenhouse gas emissions high in the atmosphere have, air travel over 785 km is multiplied by a high-altitude effect of 2.

Base year 2019

The base year for CAB Group's climate report is 2019, as this is estimated to be the most recent normal year. In 2020 and 2021, the pandemic had a major impact on the company's emissions, especially in the calculation categories "Company cars", "Own car in service" and "Business trips", which is why these years have been omitted from the calculation.

Carbon dioxide equivalents

Emissions are reported in the unit carbon dioxide equivalents (CO2e). Carbon dioxide equivalents translate the potency of a certain greenhouse gas in terms of carbon dioxide, and indicate how much carbon dioxide would cause the same impact as a certain emission of the greenhouse gas in question. This is to avoid separate reporting of all of the GHG protocol's reportable greenhouse gases.

Risks

As we can provide our customers with more and better sustainability data, CAB Group's system support becomes a valuable source in their sustainability management and reporting as well. Part of this is about contributing to increased transparency in the customers' own supply chains. We do this by developing so-called regulations, a type of guidelines for those who use our system support. When an actor, e.g. a construction contractor, follows the regulations and identifies himself with a company name and organization number, this increases traceability. We thereby prevent the risk of undeclared work and corruption.

On a higher level, there is our Code of Conduct for suppliers, which thus contributes to increased governance in sustainability issues through the value chain.

An environment-related risk is the consequences of natural disasters, especially extreme weather, which could cause disruptions in the operation of the company's services, the majority of which are operationally critical for our customers. Our strategy is therefore to move all operations to Microsoft Azure with geographic redundancy. This also happens to minimize the risks of cyber attacks. During the year, that movement has taken place in our most transaction-intensive services within Automotive.

Given CAB Group's character as a knowledge-based company, where the employees and their knowledge are a central resource category, risks related to their physical and mental well-being are an important risk category. We work systematically to increase the knowledge and maintain the awareness of both managers and employees in order to minimize the risks in this area. We start from our core value of being a really good workplace and our Code of Conduct and address it in our internal leadership training, in our goal and development conversations and follow it up through ongoing and anonymous surveys.

Risks in terms of social conditions, respect for human rights and anti-corruption exist in our markets and through our products we strive to counter these by providing data that creates transparency. But even within these risk areas, our Code of Conduct and our Supplier Code of Conduct serve as an important starting point. Our whistle blower function is also available to external parties, which means another channel to be able to draw attention to and act on risks in these areas.

9. About the sustainability report

This is CAB Group's sustainability report for 2022. The report is CAB Group's first, and describes the organization's work for sustainable development during the period 1 January–31 December 2022.

CAB Group is not covered by the Swedish legal requirement on sustainability reporting. The report is formally approved by the board and is published on CAB Group's website. The report is not externally certified.

CAB Group's head office is located at Stortorget 11, Örebro.

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