

IMPACT REPORT 2026

Certified



Corporation[®]

ARMA KARMA

WE BELIEVE IN BETTER INSURANCE FOR YOU & THE WORLD

A MESSAGE FROM OUR FOUNDER

As we move into 2026, our commitment to creating meaningful impact remains at the heart of everything we do. Across our organisation and the communities we serve, we continue to be guided by our responsibility to people, planet, and purpose.

In a world that continues to face uncertainty and change, we believe businesses have an important role to play in building a better, fairer, and more sustainable future. For us, that means continuing to challenge the traditional insurance model and finding new ways to make insurance better for our customers, our partners, our people, and the wider world.

We are proud of the progress we have made so far, but we know there is always more to do. As we look ahead, we remain committed to pushing boundaries, learning as we grow, and driving positive change through insurance that is built with purpose.

Ben Smyth, MD



WHO ARE WE?

Since 2019, we've been on a mission to make insurance better – for our customers, our industry and the world around us.

We believe insurance should feel accessible, affordable and genuinely useful, without the jargon, confusion or outdated stereotypes. From Arma Karma to Save the Date, our brands are built to do things differently: making protection feel more modern, more thoughtful and, obviously, a whole lot cooler.

We're extremely proud to be a Certified B Corp, which means we're part of a global community of businesses committed to balancing profit with purpose. We're also an accredited Living Wage employer, a Disability Confident employer, and we score 100/100 in The Good Shopping Guide's ranking of the most ethical insurance companies.



Gadget insurance

[Check out our website](#)



Wedding insurance

[Check out our website](#)



OUR BRAND VALUES



IMPACT

Before Arma Karma, insurance needed to step up its game. That's why we're committed to being conscious of the impact we have on insurance, society and the world around us. As a certified B Corp with our charity donations and reforestation, we exist for all our stakeholders, not just our shareholders.



INCLUSION

We firmly believe that insurance should be accessible to all, regardless of income or location. That's why we strive to offer insurance policies that are accessible and affordable to everyone, ensuring that everyone feels valued and supported when protecting the things that matter most to them.



INTEGRITY

At Arma Karma, we believe in doing things the right way for our customers. We know that our customers are real people with real concerns, not just numbers on a page, and we're committed to treating them fairly and honestly in every interaction.



PURPOSE IN PROGRESS

Achieving and maintaining B Corp certification means looking closely at every part of our business, from how we operate to the impact we create. It is a process that continues to challenge us, helping us grow, improve, and stay accountable to the standards we believe in.

As we move through 2026, our mission remains clear: to do better for people, communities, and the planet. Every assessment gives us the opportunity to reflect on our progress, strengthen our approach, and find new ways to create meaningful, lasting impact.

We know there is always more to learn and more to do, but our commitment remains the same. We will continue to build a business that balances profit with purpose, and uses insurance as a force for positive change.

- 84.1 Overall B Impact Score
- 80 Qualifies for B Corp Certification
- 50.9 Median Score for Ordinary Businesses

WHAT BEING B CORP MEANS TO THE TEAM



Being a B Corp is something we remain incredibly proud of. It keeps us focused, accountable and committed to making decisions that go beyond business as usual. For us, it is about being part of a wider movement of companies that believe success should be measured not only by growth, but by the positive impact we create for people, communities and the planet.

CHRIS



Being a B Corp makes me proud to be part of a company that genuinely thinks about the bigger picture. It shows that we care about the impact we have on our customers, our team and the wider world, while continuing to learn, improve and do things with purpose.

GRACE



Being part of a B Corp means being part of something bigger than our own business. It is encouraging to know that Arma Karma sits within a global community of organisations working towards higher standards of ethics, sustainability and responsibility. It shows that even smaller actions, when done with purpose, can contribute to wider and more meaningful change.

CONNOR



I'm proud to work for a B Corp because it reflects the kind of brands we're building through Arma Karma and Save the Date: creative, purposeful and genuinely trying to make insurance feel better. For me, it shows that brand is more than visuals or tone of voice, it's about what we stand for and the impact we create.

AMY



Arma Karma being a B Corp just feels right. We actually care about doing the right thing, not just for a label, but because it's who we are. It's good to know the work we do has a bigger purpose, and that we're part of something that actually gives a damn.

AARON



Being a B Corp is important to me as it aligns with my personal values and ethics. I'm proud to work at a company that values important issues around climate, financial inclusion, and accessibility, with full transparency, and a for-good model at the heart of the business.

GRAY

OUR IMPACT GOALS

CONTINUING OUR EFFORTS TO LOWER THE POVERTY PREMIUM

In 2026, we remain committed to making insurance fairer and more accessible. We believe cover should be affordable and transparent, without people being unfairly penalised because of where they live or their financial circumstances.

Our focus is on continuing to challenge the poverty premium, keeping costs as fair as possible, and helping more people access the protection they deserve.

CREATING OPPORTUNITIES FOR THE NEXT GENERATION

Supporting young talent remains an important part of who we are. Through internships, graduate opportunities and early-career pathways, we want to help Gen Z gain real-world experience, build confidence and develop skills within the insurance industry.

By giving the next generation space to learn, contribute and grow, we're not only supporting future careers, we're bringing fresh ideas, new perspectives and more inclusive thinking into our business.

SUPPORTING LOWER-CARBON CHOICES

We're continuing to look at how we can reduce our own environmental impact as a business. Flexible working remains an important part of this, helping to reduce commuting, lower office-related energy use, and support a better work-life balance for our team.

We're also encouraging more sustainable habits wherever we can, from greener commuting options to smarter ways of working. For us, sustainability is about making thoughtful changes that work for both people and the planet.

Thank you!

Our B Corp journey is about progress, not perfection. Every year gives us the opportunity to reflect, improve and find new ways to create meaningful impact. As we move through 2026, we remain committed to making insurance more accessible, more thoughtful and more purposeful.

Thank you to everyone who continues to support our mission. We are excited for what comes next.

the Arma Karma team