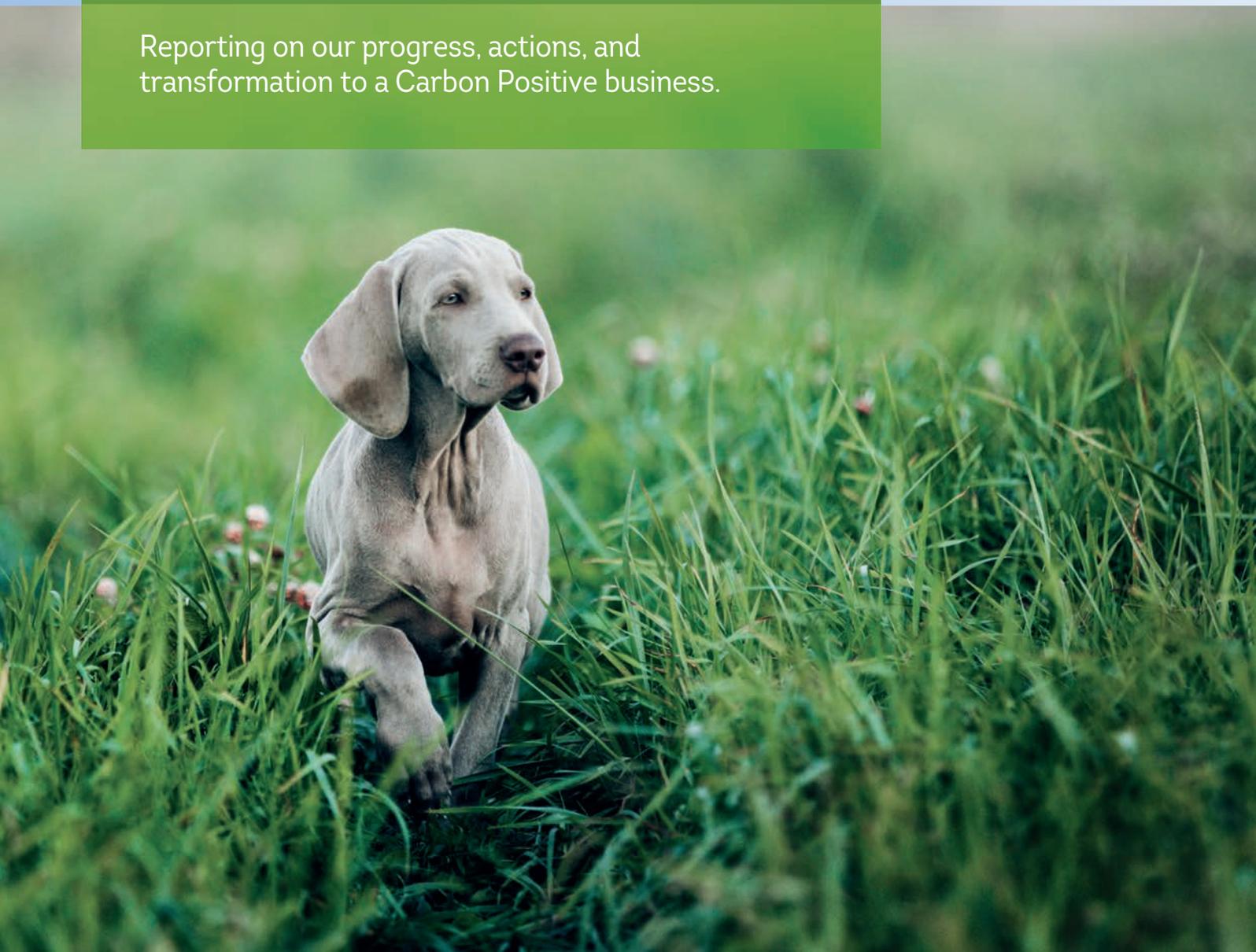


Sustainability Report

April 2022

Reporting on our progress, actions, and transformation to a Carbon Positive business.



Protecting our planet for our team, our customers and their pets

We have been working hard since 2018 to introduce an environmentally friendly culture throughout our business.

We are committed to measuring and reducing our environmental impact as much as we possibly can, to help preserve our beautiful planet for our teams, customers and our pets to enjoy.

We look forward to sharing our sustainability journey with you...

Welcome to our story



Caring for pets in a sustainable way, that truly respects the world we share is incredibly important to everyone in the Agria team. We know this is something our customers and partners feel strongly about, too.

Throughout our long heritage we have always valued an environmentally friendly way of working. The drive to truly care and to do more for our natural world, is deeply rooted within our business DNA. As a result, over recent years, our focus has been on a strategy of People, Product, and Planet.

Just one year from becoming carbon neutral in 2021, we have rocketed to carbon positive - the goal that has been in our sights from the outset but, a goal that we knew would take commitment, courage and effort.

Achieving this required more than just strong words and good intentions, so right from the very beginning, we divided our programme into four stages: measure, reduce, assess, and reduce some more.

Getting here has only been possible through the passion and dedication from our entire team, our valuable partners, and of course, our incredible customers.

As we look to what's next, we pledge to provide a legacy of love for our pets and their places. Under this pledge, our eco-friendly approach will strive to consider how, what we do, can **Preserve** the environment, **Protect** pets that need our help and **Prevent** pet suffering and ill-health.

We're excited to share what we have achieved so far with you and introduce the incredible projects we are supporting in 2022.



Vicki Wentworth
CEO
Agria Pet Insurance

Our business decisions are driven by our passions

Supporting the Sustainable Development Goals



PROTECT

We are passionate about our rescue community, who work so hard to give pets a second chance. We've protected over 100,000 rescue animals and donated over £1,000,000 to rescue charities.



PRESERVE

We do all we can to reduce waste and digitise our service and communications. We engage in community initiatives and clean our surrounding environment for all to enjoy.



PREVENT

Research into pet health supports longevity of breeds and improvements in treatments. New and sustainable treatment options can have a positive impact on our pets and our planet.



Why sustainability?

Climate change presents us with one of the world's most urgent challenges to date. Our environment is being damaged at a rate never before seen in history and carbon emissions are the primary cause. Humanity's footprint has increased by more than eleven times since 1961.

We must act **now**.

Reducing our carbon emissions is the most vital step we can take, both as individuals and businesses, to end the overshoot and live within our planet's means.



THE GLOBAL GOALS

The Sustainable Development Goals (SDGs), also known as Global Goals, are a set of 17 integrated and interrelated goals designed by the United Nations.

Their aim is to end poverty, protect the planet, and ensure that humanity enjoys peace and prosperity by 2030.



Here at Agria we fully support the Sustainable Development Goals and their aims. In 2018 we pledged to the United Nations that we would focus on 7 of the SDG's that we could have the most impact on and would align our company strategy to do so.

OUR PRIORITY GOALS

Guiding principles



Working to promote a healthy and sustainable business



Social commitment



We're serious about sustainability and so are our customers



Our brand vision is 'to provide the best care for pets and peace of mind for their owners', alongside this we also have a duty to our environment.

It's because of our values that we have committed to **Preserve** our planet, **Protect** pets and help to **Prevent** pets' ill health through our research fund. We also want to take responsibility for our environmental impact today. But we haven't done it alone...

Working in a sustainable way that benefits the environment is important to the Agria team, and something our customers feel strongly about, too.

Going Green

With help from and thanks to our wonderful "pet parents", we have managed to support over 80% of our customers to go paperless. In 2021, we were able to offer all new clients the option to join paper free and 81% chose to go digital from the start of their policy.



Since 'Going Green', together we have saved over 2 million sheets of paper and a staggering 31 tonnes of CO2.

That's the equivalent of 17 return flights from Paris to New York!

We work closely with Trees for Cities and, in 2020, we planted 1,000 trees. During COP26 we committed to plant a tree for each new policy alongside other initiatives too. We have now planted over 2,200 trees in total.

The positive impact that trees create, both environmentally and on the well-being of communities through enhanced natural spaces is incredible, and something we're extremely proud to support.



2200 TREES PLANTED

AND WE HAVE SAVED OVER

2,000,000 SHEETS OF PAPER

SAVING

31 TONNES OF CO2e

THE SAME AS

74,307



MILES DRIVEN IN AN AVERAGE CAR

34

FLIGHTS FROM PARIS TO NEW YORK

OR

110,700

LOO ROLLS

372,000

CUPS OF TEA!

Many small actions lead to big impacts



We're taking control of our carbon emissions

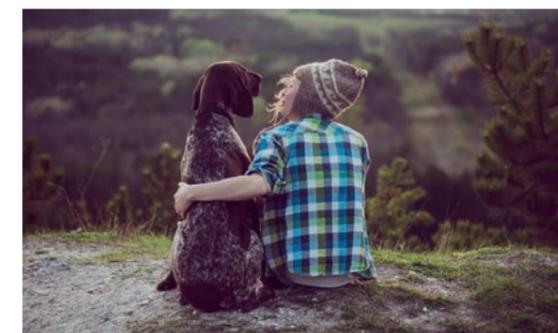
We've been on our journey for a while now and have made many small but impactful changes across our business.

We are passionate about the environment and we have consistently built on our plans to become the most environmentally friendly business we can be.

Treading lightly

From humble beginnings of simple, but effective, solutions - such as increasing recycling bins, to replacing kettles with hot water taps, we have moved onto greater impact projects, which have involved the whole Agria team and our incredible customers, too.

We source our paper from sustainable supplies and have installed intelligent lighting systems throughout our offices. It's very important to us to work with partners who support our commitment to the environment, so we adhere to sustainable procurement policies.



We feel a responsibility to reduce the amount of carbon emissions that our business activities produce. Minimising our environmental impact wherever we can is important to us and we've already made big changes, but we can and should do more.

In order to control our carbon, in 2020 we committed to measure and track our carbon footprint to enable us to manage and reduce it as much as possible.

Reduce



Reuse



Recycle



Three step process



Measure

We've measured our emissions and reviewed our Scopes 1,2 and 3. Due to the COVID19 pandemic, 2020 was not be a true reflection of our output, so we included our 2019 emissions too as our base year. In 2021, we calculated our impact and this has enabled us to track our hot spots.



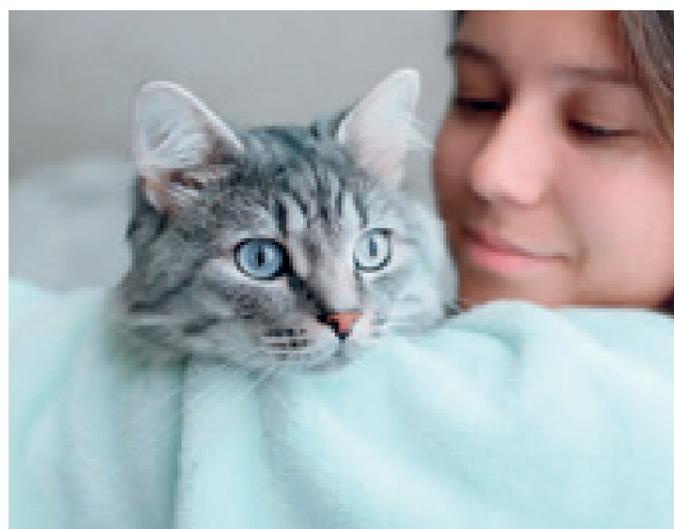
Reduce

Reduction of our footprint is key. We strive to work in a sustainable manner that supports the world around us. Analysis of our high emission points has enabled us to form an action plan. Over the next 8 years we aim to remove all but unavoidable emissions from our business activities.



Offset

Long term carbon reductions are absolutely vital and our main objective. Alongside this, we want to take accountability for our actions today. Offsetting our impact in accredited, high quality projects has helped us to balance our emissions and support nature based conservation.



We love to meet our wonderful customers and their pets, this means we attend many events throughout the year. In order to keep the environmental impact low we don't use printed materials, instead we've moved to digital channels to reduce paper use.

You won't spot any single use plastics and we ensure we have a recycling station on hand for our team and visitors to use. Our event stands are used at multiple events and when they are no longer able to be used again, we recycle them into other materials.

Our carbon footprint



Reducing our environmental impact

As pet insurance specialists, we work closely with animal welfare organisations, vets and breeders to ensure pets and their owners are provided with the best healthcare.

Our impact

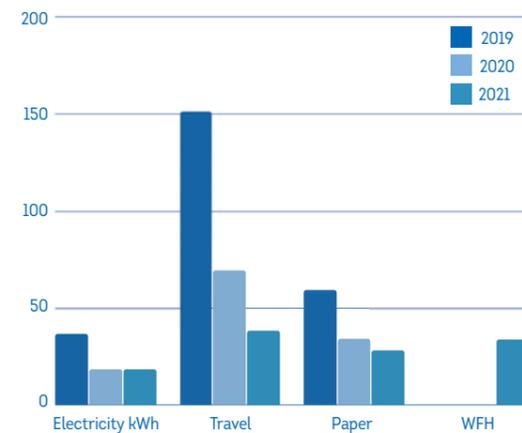
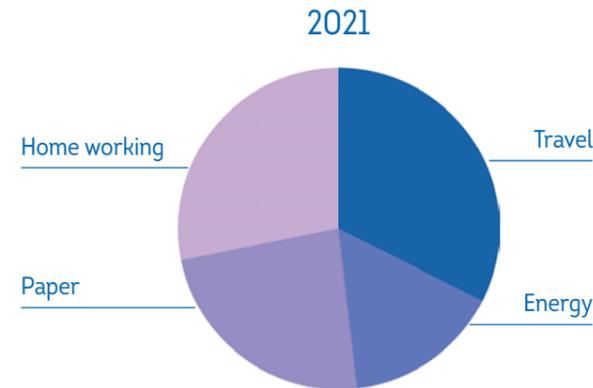
The nature of our business activities means that our environmental impact is generated mainly from our use of paper, travelling to support our customers and electricity to power our office buildings.

As an insurance company, our use of paper is traditionally high. From our information packs welcoming new customers, to claims paperwork and invoicing to support our veterinary clients, documentation is a must.

Our drive to 'Go Green' and move to digital communications has already provided a massive reduction of over 31 tonnes of CO2e being produced.

We are confident that with the support of our wonderful customers, this will reduce even further over 2022.

We recognise that accurate measurement allows for maximum reductions, so we partnered with a specialist sustainability firm, Eco Offset Ltd, to support our calculations and validate our data.



Our results have shown a good reduction in our emissions from 2019 to 2021. We have chosen to include 2019 as a base year as this gives us a true reflection of our normal business impact and a target to reduce even further from.

Marginal gains allow us to achieve maximum reduction of our climate impact. Through a detailed analysis of our measurement report, we have been able to pinpoint many more small changes we can make.

We'll be implementing these changes alongside big initiatives, to reduce our impact and minimise our emissions even further over time.

From large scale company policy changes, down to each individual team member making slight adaptations, it all adds up...

Our next steps



We recognise that our fleet of company cars are our biggest source of emissions and as a result, are our first priority.

We are committed to move to a sustainable fleet of vehicles and already have a travel policy in place that we will build upon. Electric and hybrid vehicles are now available to our team and we are exploring the installation of charging points at our offices.



Electricity consumption in our office is being monitored and we are reviewing options to move to a 100% renewable energy supply over the next two years.

With more of our team working from home we want to ensure we don't miss those emissions, so we have accounted for these in 2021 and will be tracking the effect of home office energy.



We reduce, reuse and recycle all that we can and we plan to do more. Recycling bins are available in our office and biodegradable cleaning products used to keep everyone safe.

Our sustainable events policy continues to evolve and we will aim to support our remaining 20% of clients to 'Go Green' and save even more paper. We will reduce our consumption of goods and the effect of our supply chain emissions by enhancing our sustainable procurement guidelines.



Sustainability is of huge importance to us and we want to support our team, customers and their pets to do the same. We will be running a Sustainable Pet Ownership series to inspire and educate others, alongside 'Offset your Pet' offerings to reduce Carbon Pawprints!

We will be implementing climate awareness training with our teams and have a dedicated sustainability hub on our intranet to engage and empower group action.



We do things a little differently

Here at Agria Pet Insurance, we do protection for pets differently. Maybe its our Swedish heritage, or the fact we have been providing pets with healthcare since 1890.

We believe that pets deserve the best healthcare and the best environment to live in too, that's why we've been working hard to embed sustainability throughout our organisation.

Our emissions reduction plans are in place and we look forward to minimising these emissions over time, but what about today? We wanted to take responsibility for our carbon footprint immediately.

Supporting communities and carbon reductions



One of the projects that we're really proud to support is the Envira Amazon project in Brazil. At almost 200,000 hectares, this project protects one of the largest remaining areas of the Amazon rainforest.

It is a key biodiversity area due to its significant populations of Jaguar, River Dolphins, Giant Anteaters and endemic birds and plant life.

Located in one of the most pristine areas of the Amazon Rainforest in the State of Acre, this project provides many social, economic, environmental and educational activities.

Through this work, it reduces the pressure on landowners to change the land use for cattle grazing, which would lead to the loss of many trees and key wildlife species.

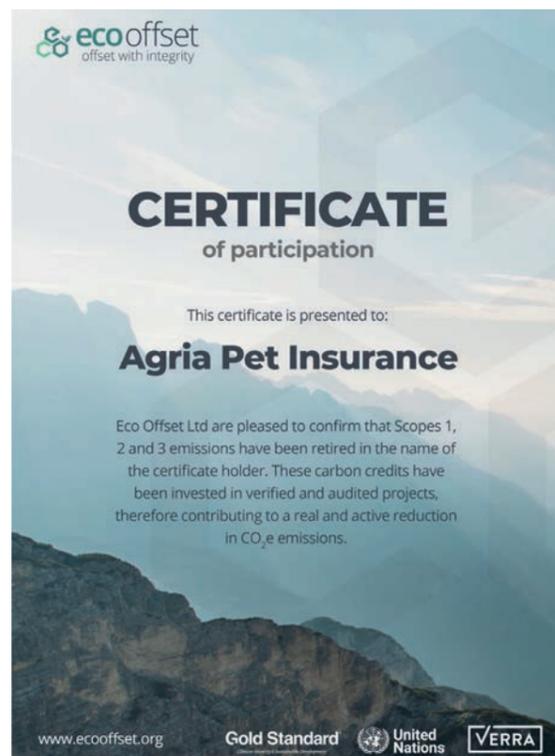
By helping local families with employment and agricultural training, the community directly contributes to protect the rainforest and receive a forest-friendly and sustainable livelihood.



The Envira project will mitigate the release of over 12.5 million tonnes of CO2e!

The second project we are supporting provides clean water for families in Laos. Here, over 80% of households must boil their water to make it safe to drink. Despite this boiling precaution, preventable illness from drinking contaminated water is still a leading cause of death for children under five. But with a water filter at home, families can produce their own safe water every day. And by reducing the need for boiling, families need to collect less wood and fossil fuels, reducing smoke in their kitchens and protecting Laos' beautiful forests from further deforestation.

15,000 tonnes of CO2e are saved annually by this project, with 32,000 households benefiting from use of a clean water filter!



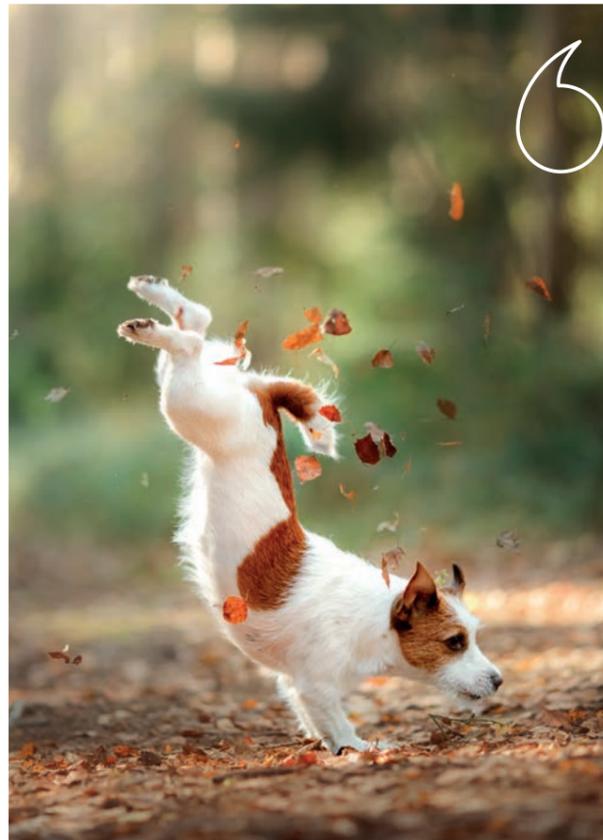
We are proud to be the UK's first Carbon Positive pet insurer.



We have chosen to offset our environmental impact today, by investing in key international projects that align with and support the United Nations Sustainable Development Goals. Becoming Carbon Neutral in 2021 was a huge milestone for us, but we're always searching for a way to do more. So this year as part of our pledge, we have double offset our emissions and we are delighted to now be a **Carbon Positive** company. We have chosen projects that not only mitigate and reduce CO2e emissions, but which also have a real impact on wildlife, biodiversity and the local communities that support them.



This is just the beginning



Officially becoming carbon positive is a truly significant moment for us - as a business, as animal lovers and as pet owners - but, of course, our pledge to the environment doesn't end here.

We will continue innovating to ensure our carbon footprint reduces still further. We are taking tangible action and investing in initiatives that will both help and support our teams, our customers, our partners, and of course, our beloved four-legged friends - we want to meaningfully contribute to minimising their environmental impact too.

Every one of us in and around Agria, has been part of this journey in one way or another. We are immensely proud to have achieved this momentous step, in such an incredibly short period of time.

On behalf of Agria Pet Insurance, I thank everyone for the support and commitment that has made this possible. Together, we will endeavour to provide a legacy of love for our pets and their places.



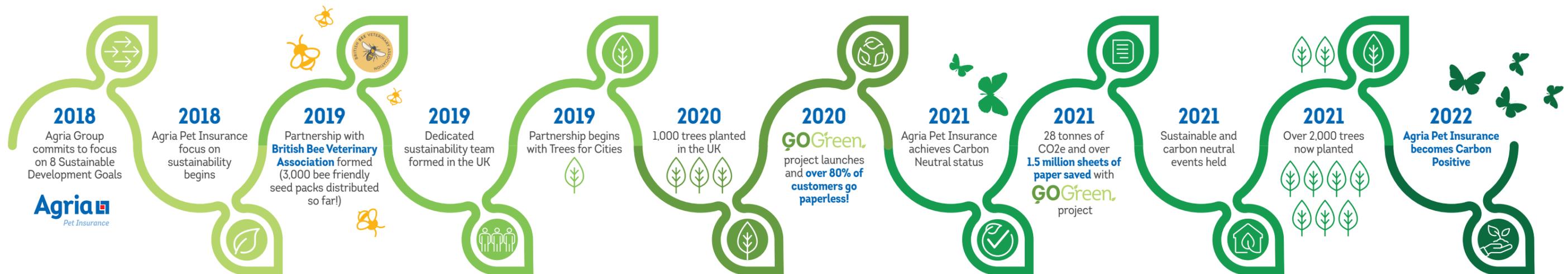
Vicki Wentworth
CEO

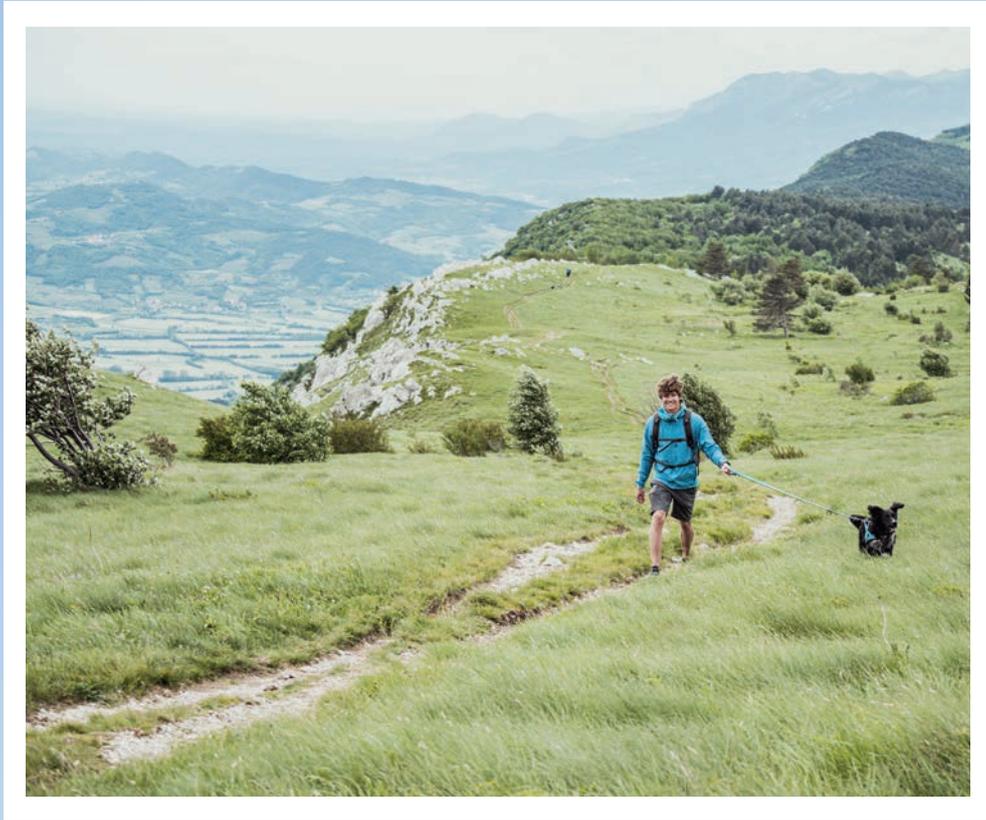


The natural world is changing. It's the most precious thing we have and we need to defend it.



Sir David Attenborough





Keep up to date with us at:
www.agriapet.co.uk/environment-sustainability/