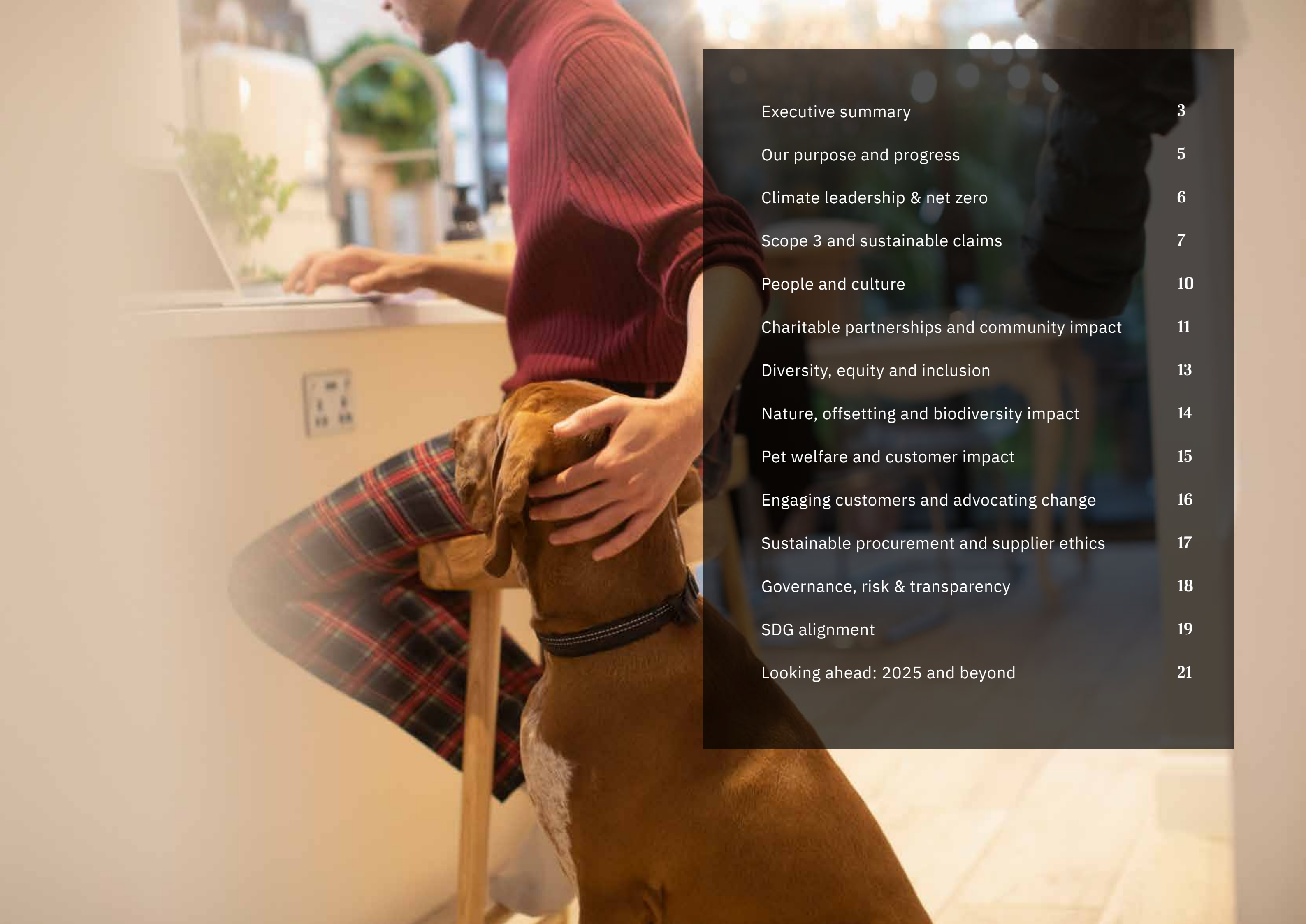




Impact & Sustainability

REPORT 2025



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Executive summary

Protecting pets, people, and the planet

At Agria Pet Insurance, we've always done things a little differently. Perhaps it comes from the wisdom of our Swedish roots, or the expertise we've built over more than 130 years of protecting animal health. This blend of heritage and forward thinking has shaped a business that puts animals, people, and the planet at the heart of everything we do.

Our responsibility goes far beyond policies and premiums. As one of the world's first Carbon Negative pet insurers, and with fully validated science-based Net Zero targets, we're proud to be leading the way in making pet care part of the solution to the climate and nature crises.

Our mission has always been to create a world where animals are well cared for and protected. But true care means addressing the biggest challenges facing our shared future, from climate change and biodiversity loss to health inequality and social exclusion.

That's why sustainability is embedded into everything we do, from how we support our people and partners to how we empower pet owners to make greener, more informed choices.



“Our aim isn’t just to do less harm. It’s to do more good. For animals, for people, and for the planet we all share.”

V. Wentworth

Vicki Wentworth, Managing Director, Agria Pet Insurance

A new era of care - for our pets and our planet

Since 2018, we've been building a strong foundation in sustainability, animal welfare, and preventive healthcare. In 2024, we formalised that commitment through our 10 Point Promise to the Planet, a set of guiding principles that frame every action we take.

From protecting pollinators and planting trees, to cutting emissions and driving industry change, we're giving back more than we take, every step of the way.

Our efforts were also celebrated by being awarded Ethical Accreditation by The Good Shopping Guide and by becoming a finalist.



Recognition that reflects our values

In 2025, Agria's leadership in sustainability, service, and customer care was recognised across the industry. We were again recognised as a Great Place to Work and formed a new partnership with Lloyds Bank to expand access to trusted, welfare-first insurance.

Our efforts were also celebrated by Janet Hughes, Agria Commercial Director & UK Sustainability Lead, becoming a finalist for Sustainability Leader of the Year at the UK Green Business Awards. Our commitment to transparency and ethics is reflected in our strong EcoVadis rating and consistently high Trustpilot scores.

These awards show our ambition and the growing impact of the work we do every day.



2024-2025 Impact highlights



Net Zero targets validated by the Science Based Targets Initiative (SBTi), setting a clear path to reduce absolute emissions across our business and supply chain by 90% by 2040. (For more details on our SBTi see page 6).



Maintained Carbon Negative status for the fifth consecutive year, offsetting more than we emit through verified, high-impact climate projects around the world.



Supported more than 500 animal welfare organisations, funding care for thousands of animals and engaging our people in hands-on support through volunteering and fundraising.



Grew our Carbon Pawprint & Hoofprint calculators, empowering pet owners to understand and reduce their pets' environmental impact.



Expanded our Scope 3 strategy, bringing more of our value chain in to our calculations.



Achieved a Bronze EcoVadis sustainability rating, placing us in the top 35% of companies globally for our environmental and social governance performance.



Maintained consistently high Trustpilot scores, reflecting our commitment to service, ethics, and customer care.



Providing 24/7 access to veterinary support when people need it most via the Agria App

Awarded Ethical Accreditation by The Good Shopping Guide, a trusted organisation that independently verifies the ethical standards of businesses across the UK and beyond on criteria like environmental impact, animal welfare, and social responsibility. We scored 100/100 for our ethical performance!



What you'll find in this report

A culture built on care

Internally, we've deepened our investment in culture and capability. Our team is embracing climate literacy training, flexible working, and ongoing wellbeing programmes.

We're embedding diversity, equity, and inclusion into our everyday practices, because a truly responsible business is one where everyone feels empowered to thrive.

This report outlines our journey across four pillars: **Carbon, Claims, Culture, and Community**.

You'll find data of course, but more importantly, you'll find stories of change:

- Pet owners calculating their animals' carbon pawprint
- Colleagues planting trees and volunteering for local causes
- Partners improving access to veterinary care for those who need it most

This is what sustainability means to us: not just reducing harm but doing more good. For every policy, every pet, and every future we touch.



Our purpose and progress

Protecting what matters

At Agria, we're working to maximise the good we do for pets, people, communities, and the planet. As a business built on trust and compassion, our responsibility stretches far beyond our carbon footprint. It extends into the lives we protect, the livelihoods we support, and the systems we help improve.

Since our founding in 1890, care has been at our core. Today, that care translates into action across every part of our business, from environmental protection and animal welfare, to employee wellbeing, diversity, inclusion, and ethical governance.

We are proud to be a carbon negative, science-aligned insurer, but even prouder to be a people-first, purpose-led organisation. In a time of complex global challenges, we're using our platform to drive positive change - not only through climate action, but also through how we treat our people, how we choose our partners and how we govern.

As a pet insurer fully focused on animal welfare, we cannot ignore the growing risks climate change poses to animals. From air quality impacts on pets, to the displacement of animals during extreme weather events, to the spread of zoonotic diseases - the link between climate and welfare is real, and immediate.

These risks affect not just the pets we insure, but the broader ecosystems that support healthy lives for animals and people alike. That's why we don't treat climate action as an optional add-on. It's embedded in our purpose, our partnerships, and our long-term plan to build a more resilient future for pets and their people.

What sets us apart

WELFARE FIRST, NOT PROFIT FIRST:

Every decision is guided by what's best for pets, not just margins.

DESIGNED FOR IMPACT:

We go beyond regulatory minimums, actively shaping best practices, voluntarily double offsetting 100% of our emissions since 2020.

FOCUSED ON REAL REDUCTION:

SBTi-validated Net Zero targets backed by rigorous Scope 3 accounting.

DIGITALLY LEAN, ENVIRONMENTALLY LIGHT:

Remote first operations and cloud efficiencies lower our footprint every day

WE'RE NOT JUST SUSTAINABLE, WE'RE ACCOUNTABLE:

Public reporting, third party verification, and clear data ensure accountability.

PROGRESS, NOT PERFECTION:

Our journey isn't straightforward. But we are committed to learning, improving, and remaining transparent as we go.

Our purpose

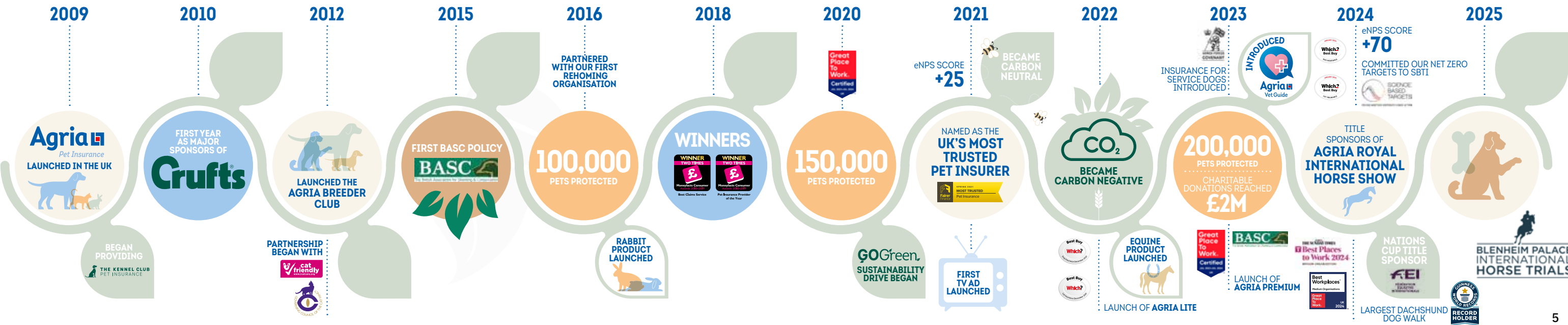
To create a thriving future for pets, people, and the planet - through ethical leadership, climate responsibility, and meaningful social impact.



OUR ESG IMPACT SO FAR



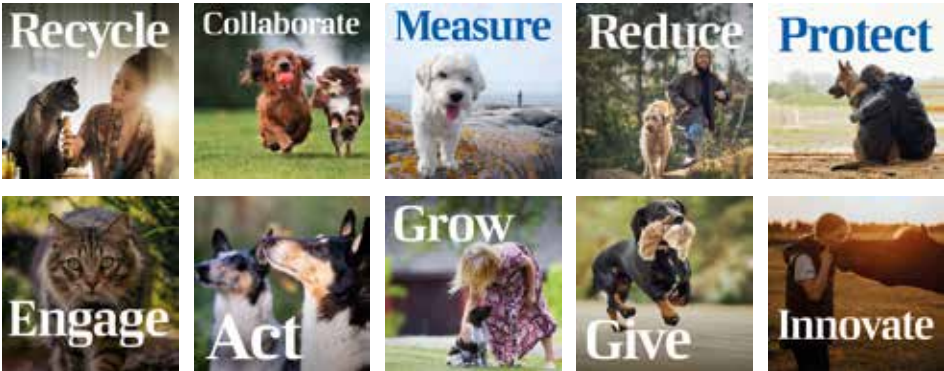
Our sustainability strategy is aligned with international frameworks including the UN Sustainable Development Goals (SDGs), the GHG Protocol, and the SBTi. But more than that, it is shaped by our values and our belief that responsible business is good business.



From promise to progress

In 2024, we formalised our environmental approach through our 10-Point Promise to the Planet, but in 2025 and beyond, we’re expanding that promise to include people and purpose. This means being even more transparent, more inclusive, and more ambitious in how we measure, report, and accelerate impact.

We don’t just insure pets - we invest in the world they live in. And we know that by acting boldly today, we can shape a more sustainable, equitable tomorrow.



From Carbon Negative to Net Zero: A science-based commitment

In businesses “Net Zero” claims are everywhere, so credibility matters. That’s why, in 2025, Agria’s climate targets were formally validated by the Science Based Targets initiative (SBTi) - the globally recognised gold standard for corporate climate action.

This validation confirms that our plan to reduce greenhouse gas emissions is not only ambitious, but aligned with what the latest science says is needed to limit global warming to 1.5°C - the critical threshold to avoid the most dangerous impacts of climate change.



What is a Science Based Target?

A science-based target is a clearly defined, independently verified pathway for reducing greenhouse gas emissions in line with the Paris Agreement. It ensures that a company’s emissions reductions are:

- **Ambitious** (not based on business as usual),
- **Time-bound** (with clear deadlines),
- **Absolute** (not just relative to revenue or growth), and
- **Aligned with climate science**

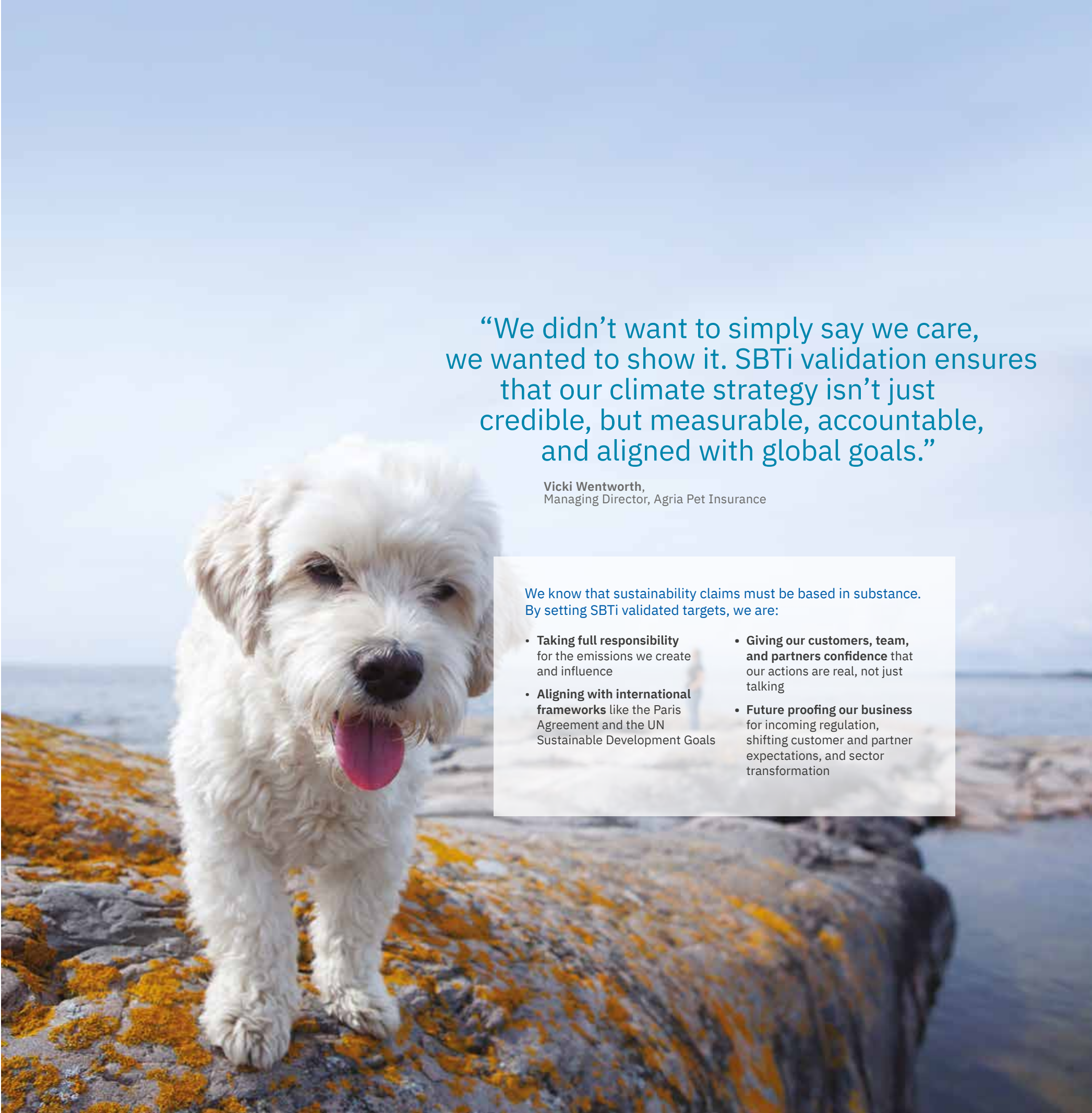
These targets are validated by the Science Based Targets initiative (SBTi) - a partnership between CDP, the UN Global Compact, the World Resources Institute (WRI), and WWF. Over 6,000 companies worldwide have joined the SBTi, but only a fraction have received full validation for near- and long-term Net Zero plans. Agria is proud to be among them.

“We didn’t want to simply say we care, we wanted to show it. SBTi validation ensures that our climate strategy isn’t just credible, but measurable, accountable, and aligned with global goals.”

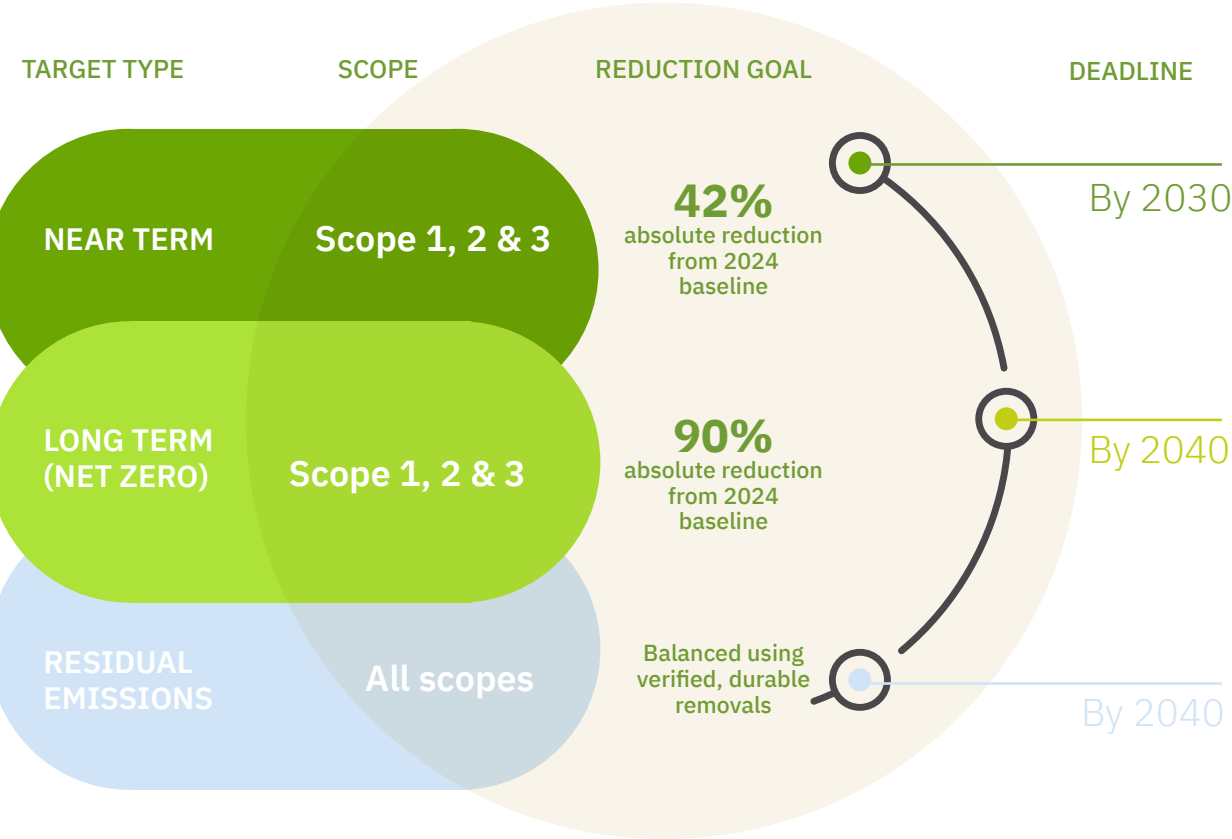
Vicki Wentworth,
Managing Director, Agria Pet Insurance

We know that sustainability claims must be based in substance. By setting SBTi validated targets, we are:

- **Taking full responsibility** for the emissions we create and influence
- **Aligning with international frameworks** like the Paris Agreement and the UN Sustainable Development Goals
- **Giving our customers, team, and partners confidence** that our actions are real, not just talking
- **Future proofing our business** for incoming regulation, shifting customer and partner expectations, and sector transformation



Our validated targets



These targets were developed using GHG Protocol aligned measurements. They account for our operations, digital infrastructure, and Scope 3 emissions linked to our value chain.

What’s included in our emissions?

Agria’s 2024 emissions baseline includes:

SCOPE	tCO ₂ e (2024)	
1	59.3	Fugitive emissions, fleet mileage
2	14.12	Office energy supply
3	319.49	Goods and services, water consumption, business travel, waste, home working, commuting.
Total - 393.34t		

Scope 3 is by far our largest footprint, and the hardest to influence. But it’s where our leadership matters most.

That’s why we’re focusing our efforts here, and it’s why full SBTi validation (including Scope 3 ambition) is such a big milestone for us.



Our roadmap to Net Zero

Our SBTi targets are part of a living, evolving carbon reduction plan. In 2025–26, we will:

Launch a **climate transition plan** aligned with the SBTi guidance

Implement **carbon budgeting** across departments, starting with business travel and digital services

Expand our **Scope 3 engagement**, focusing on supplier education, and data quality

Continue to **double offset 100% of our emissions annually** until we reach true Net Zero, using verified, high integrity projects that also benefit people and biodiversity

Scope 3 & sustainable claims

Understanding the full footprint of pet insurance.

At Agria, we know that sustainability means looking beyond what’s visible. In carbon accounting terms, that means moving beyond Scope 1 and 2 emissions (those we directly control) and focusing on Scope 3: the indirect emissions generated across our entire value chain.

These include everything from how we operate as a business, to the services we enable through claims. For most organisations, Scope 3 is complex. For insurers, it’s also essential.

Our Scope 3 emissions account for the vast majority of our total footprint, and we treat them with the same rigour as our operational emissions. They are fully embedded in our science-based targets, reported in our public disclosures, and integrated into our sustainability strategy. This commitment sets us apart and positions us as a leader in tackling the full climate impact of pet insurance.

Going further with Scope 3

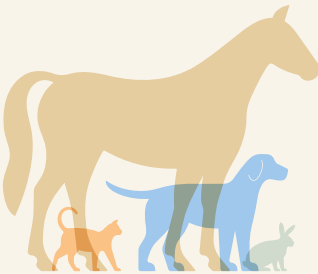
We take a holistic view of Scope 3, going beyond traditional estimates to include a broad spectrum of indirect emissions. This includes what we purchase, how we work, and the full lifecycle of our business activities, right down to tea and biscuits!

As a flexible working company, we also account for home working and commuting emissions, as we know that our distributed model still carries an environmental impact.

Even seemingly small factors are tracked and included. Our carbon footprint encompasses:

- The electricity and heating used by staff working from home
- The digital infrastructure we rely on, including cloud storage and software
- Office supplies, branded materials and our IT procurement
- Emissions associated with water use, waste disposal, and catering
- The environmental cost of events, merchandise, and third-party logistics

By embedding Scope 3 thinking into everyday operations, we are making climate action part of every decision, not just another policy.



Sustainable procurement in action

We know that our sustainability efforts are only as strong as the supply chain they rely on. That’s why we’re investing in a smarter, greener approach to procurement. This includes clearer environmental standards in supplier contracts, enhanced due diligence for new vendors, and ongoing engagement with partners to reduce upstream impact.

In 2024, we underwent an EcoVadis sustainability assessment, which benchmarked our performance across key areas including procurement and ethics. Based on their feedback, we’ve sharpened our focus on supplier accountability, social responsibility, and alignment with the UN Sustainable Development Goals.

Claims-based emissions

While Scope 3 includes much of how we operate, it also includes the impact of what we enable - particularly through our insurance claims. Veterinary treatment, diagnostic procedures, medications and travel to and from clinics all have an associated environmental cost. These moments of care are essential to animal welfare, but they also contribute to climate change, a challenge we don’t take lightly.

In 2024, Agria’s parent group conducted advanced modelling to better understand the emissions tied to pet insurance claims. While that data represents a group-wide picture, it has sharpened our understanding of how our support for pet care services contributes to downstream emissions. We are now working toward greater detail in our UK-specific Scope 3 claims data, with the aim of using these insights to inform:

- How we design future products
- How we support greener veterinary options
- How we educate customers on sustainable choices without compromising care

Leading with clarity and commitment

Scope 3 is often dismissed as too difficult to measure, too uncertain to act on, or too far removed from business control. We disagree.

At Agria, we believe that climate leadership means taking responsibility for our entire footprint, even when it’s hard. That’s why:

- Our Scope 3 emissions are fully integrated into our SBTi-validated Net Zero targets
- We update our models annually, incorporating the latest data and operational changes
- We prioritise reductions over offsets, always seeking ways to avoid emissions before compensating for them
- We treat transparency as a duty, not a choice

As we look ahead to our net zero goals, it’s not just about what we emit, it’s about what we enable, and we’re committed to getting it right.

“You can’t manage what you don’t measure - but you also can’t wait for perfect data before you act. We’re committed to doing both in parallel: building understanding, and driving impact.”

Janet Hughes, Commercial Director & UK Sustainability Lead



We’re working towards a system that enables low environmental impact and high quality welfare outcomes, for pets, owners, and the planet.



Taking responsibility today, while working towards a net zero tomorrow

Our absolute priority is reducing our emissions at their source. Through our validated science-based targets, detailed carbon reduction plan, and long-term net zero strategy, we're committed to driving carbon reduction across our operations and value chain. But we also recognise that climate change is already affecting animals, ecosystems, and communities today.

That's why, alongside our reduction efforts, we invest in verified carbon projects that address real-world issues right now. This allows us to take responsibility for our current footprint and support climate resilience in vulnerable regions. They also deliver wider benefits for people, pets, and the planet, while we continue our hard work of cutting emissions at the source.

Verified carbon projects

We work hard to reduce our carbon emissions in all our business operations. In addition, since 2020, Agria has voluntarily offset 200% of our measured emissions, funding a global portfolio of verified carbon projects that meet the highest standards of integrity and transparency. These projects are carefully selected for their co-benefits, aligning not just with carbon goals but also with the UN Sustainable Development Goals (SDGs).

The projects we have supported include:

- Forest protection initiatives that prevent deforestation and preserve critical habitats – particularly for threatened species
- Clean cookstove programmes that reduce indoor air pollution and improve health in low-income households
- Community-based solar and wind energy projects that accelerate the just transition to clean power
- Clean water filters for families in Cambodia, helping to provide access to drinking water at homes and schools in vulnerable communities.

All projects are validated to Gold Standard or VERRA level, with robust third-party oversight.

Nature and welfare

The link between nature and animal welfare is increasingly urgent. A decline in biodiversity means a rise in disease transmission, stress on ecosystems, and a narrowing of the safety nets animals rely on.

This is not separate from our insurance work, but a powerful complement to it. A welfare-led approach means advocating for the ecosystems our policyholders and their pets rely on, now and in the future.

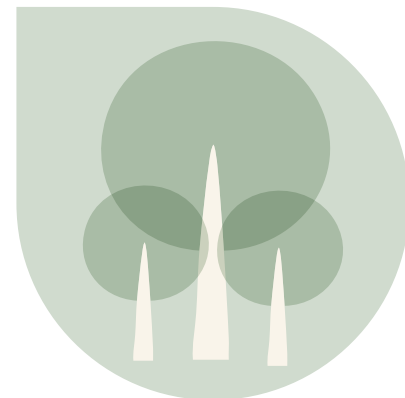
From offsetting to restoration

We are now moving from compensation to restoration and regeneration.

Our goals for 2025 and beyond include:

- Expanding our Agria Acre footprint, with new UK tree planting projects in partnership with conservation charities
- Mapping and reporting on biodiversity co-benefits, including habitat restoration, wildlife sightings, and pollinator data
- Increasing employee participation in hands-on conservation through eco-volunteering days
- Exploring support for UK-based rewilding and species protection schemes, especially those linked to equine or companion animal welfare

Sustainability is how we give back. Through nature-first action, we aim to be a business that restores, not just repairs, and a voice for the animals and habitats that cannot speak for themselves.



This year we are proud to support clean water provision for communities in Uganda, a reforestation project in Brazil and the supply of clean, hydro powered electricity in Turkey.

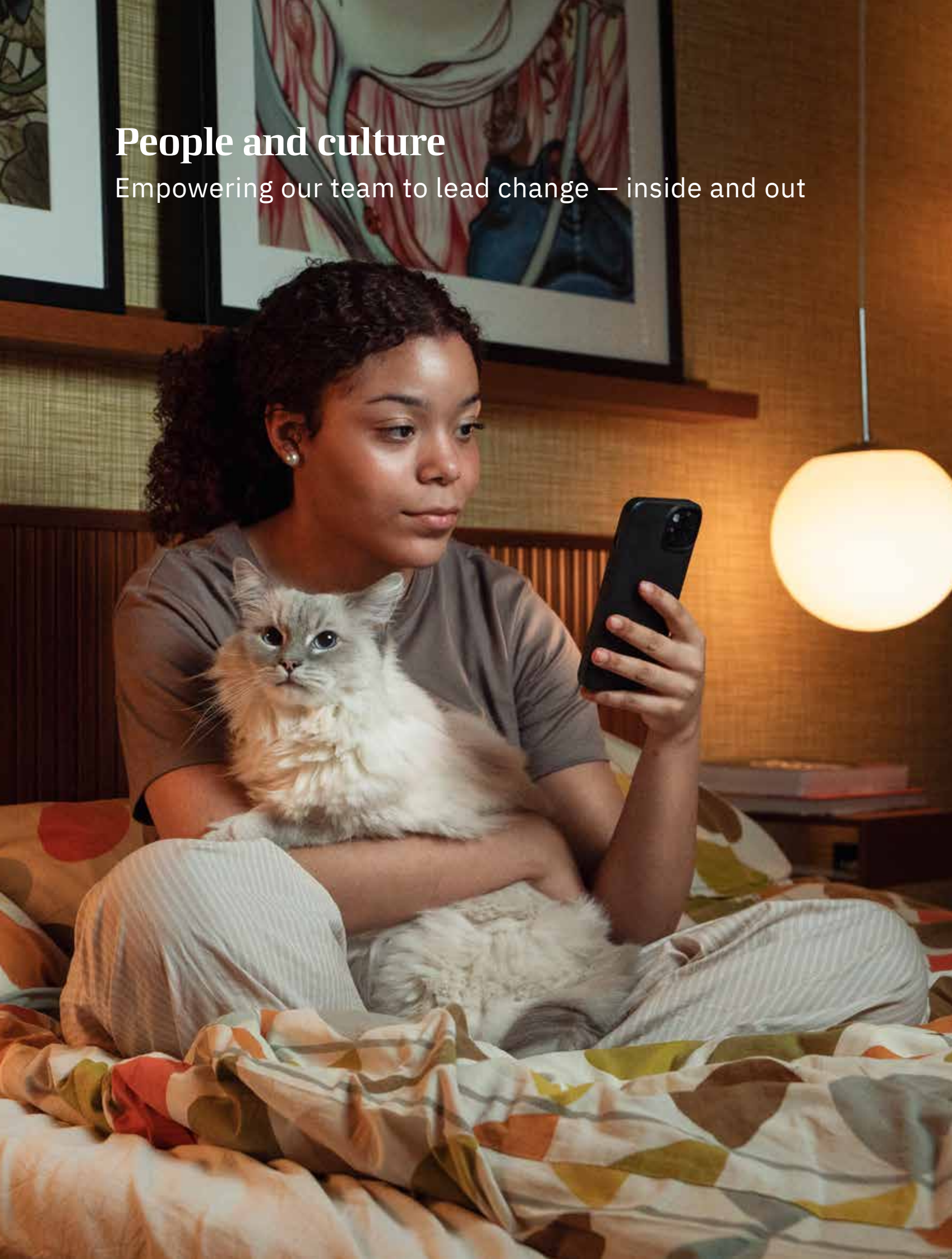


These projects directly support the Sustainable Development Goals of clean water and sanitation, decent work and economic growth, renewable and clean energy, climate action and life on land.

Links:

<https://registry.verra.org/myModule/rpt/myrpt.asp?r=206&h=248652>
<https://registry.verra.org/myModule/rpt/myrpt.asp?r=206&h=276740>
<https://registry.goldstandard.org/batch-retirements/details/206504>





People and culture

Empowering our team to lead change — inside and out

At Agria, our commitment to sustainability is built on how we treat our people. As a flexible working, mission-driven organisation, we believe that a thriving culture of care is fundamental not only to our success, but to the kind of impact we want to have on the world.

This belief shapes everything from our workplace policies and development programmes to the way we embed sustainability into our daily decisions. We're building a workplace where everyone can be part of driving positive change.

In 2018, we launched our Green Team, a group of seven employees who volunteer their time to champion sustainability across the business. These colleagues play a key role in gathering environmental

data, supporting internal awareness campaigns, and organising volunteering days with environmental charities.

But more than their individual actions, the Green Team represents something bigger - our belief that climate responsibility shouldn't with just one department. It's a shared value and a shared effort. Through their hard works and leadership, we're building an internal culture where sustainability is something lived and owned by everyone.

Building green skills for the future

To support this cultural shift, we're investing in knowledge. **In 2025, all Green Team members will complete Carbon Literacy training, with a goal to reach 10% of our wider workforce by the end of 2026.** These sessions give our teams a deeper understanding of climate science, the specific environmental impacts of pet insurance, and the actions they can take in their roles and daily lives.

We see this not just as professional development, but as future proofing and it's giving our people the tools they need to lead in a changing world.

Our flexible working model allows for autonomy and inclusivity, but we know working from home comes with its own

pressures. That's why we continue to invest in the wellbeing of our people, offering access to a wellbeing programme, including free access to wellbeing apps, an Employee Assistance Programme, trained Mental Health First Aiders, Simply Health and additional occupational health support. This is in addition to paid volunteering days and open forums for employee feedback.

We also believe in backing our people to grow. Each team member is encouraged to pursue continuing professional development (CPD), and we provide a range of tools and opportunities to support their goals.

Compliance

This culture of learning and listening is essential to our purpose-led mission. By equipping our people with the time, tools, and trust they need to thrive, we're creating an environment where sustainability is inspired.

Our approach to people and culture was independently assessed through our 2024 EcoVadis sustainability rating, where we performed strongly in the

social and ethics categories. This reflects our commitment to fair employment practices, transparency, inclusive leadership, and safe working conditions.

But we're not standing still. The insights from EcoVadis are now helping us further strengthen our internal frameworks, from ethical procurement and training policies, to how we track, evaluate, and elevate the employee experience.

3,621
hours of CPD
in 2024

1 paid day
of volunteering
per employee,
per year leading
to over
1,300
hours
given back each year

Community and charity impact

Purpose in practice: turning values into action

At Agria, insurance is just one part of what we offer. The real heart of our business is in the communities and the causes we support. Our charity and community partnerships are where our values become action, helping create a world that is not only more sustainable, but also more compassionate, inclusive, and connected.

We know that impact doesn't stop at emissions. That's why our commitment to sustainability includes standing beside the people and organisations working tirelessly to protect animals, restore ecosystems, and support those in need.

Whether it's providing veterinary care, protecting pollinators, or supporting national service dog programmes, we believe in backing the causes that truly matter, with time, funding, and active support.

Growing together: our impact in 2024–2025

Over the past year, Agria has supported a growing network of charities and community groups across the UK and beyond. These partnerships reflect our feeling that animal welfare, human wellbeing, and environmental resilience are fundamentally interconnected.

Through grants, volunteering, product-linked campaigns, and public advocacy, our support has been targeted, collaborative, and mission-driven.

We don't just donate, we invest in long-term, values aligned change.

2024
.....
we supported
OVER 500
ANIMAL WELFARE
ORGANISATIONS
.....

ENABLED OVER
1,300
VOLUNTEERING
HOURS
FROM OUR TEAM



Partnership in focus

We've supported more than 500 animal welfare organisations.



World Horse Welfare

Agria is proud to be the Lead Centenary Corporate Partner for World Horse Welfare. Agria is supporting World Horse Welfare between now and 2027 as the charity approaches its centenary, in which it will celebrate 100 years of improving equine welfare in the UK and internationally.

“As we enter the three-year run up to our centenary celebrations in 2027, we are delighted to welcome Agria as our Lead Centenary Corporate Partner. Agria’s support will make such a difference to our work, from rescuing and rehabilitating horses in the UK, to our work promoting the responsible involvement of horses across all levels of sport. We are united in our desire to see a future where all horses are treated with respect, compassion and understanding.”

Roly Owers
Chief Executive, World Horse Welfare

British Bee Veterinary Association

Our partnership with the BBVA highlights the unique way we combine animal welfare with ecosystem protection. In 2024, we helped distribute over 11,000 packets of wildflower seeds to pet owners and veterinary clinics across the UK. This simple but powerful campaign supported pollinators critical to the health of pets, people, and the planet. It also raised awareness of the role biodiversity plays in the future of veterinary care and animal wellbeing.

Additional Partners

From RDA to NFRSA (National Foundation for Retired Service Animals), our network of partners includes organisations supporting vulnerable people, training assistance animals, and increasing access to care. Each brings a different lens to our impact and together, they form a strong, values-aligned ecosystem of change.



North Clwyd Animal Rescue

Agria is proud to support NCAR and the amazing work they do. This extraordinary animal charity helps over 1500 animals every year, with the mission that every animal deserves a second chance. Every cat and dog re-homed by NCAR leaves with 5 weeks free insurance from Agria.

“North Clwyd Animal Rescue are proud to be animal partners with Agria Pet Insurance, who always have pets and the environment we share with them at heart. All our rescues go home with 5 weeks free pet insurance from Agria, a wonderful start to a new family member’s lifelong journey.”

Nicky Owen,
Fundraising Manager, North Clwyd Animal Rescue

Service Dogs UK

Service Dogs UK transforms lives by pairing rescue dogs with veterans and emergency service personnel living with PTSD. Launched in 2024, Agria Service Dogs Lifetime Insurance offers protection for dogs with jobs, for life.

“We are thrilled that our friends at Agria have attained such an incredible Sustainability Report. We have found them to be so understanding of our assistance dog partnerships needs and requirements and their ethical and environmental standards are aligned to our ethos as a responsible charity. Congratulations on your well-deserved success!”

Garry Botterill
Founder of Service Dogs UK

OVER £2MILLION
DONATED
ACROSS ALL CHARITABLE GIVING

The impact of our support: Transformation Tuesdays.

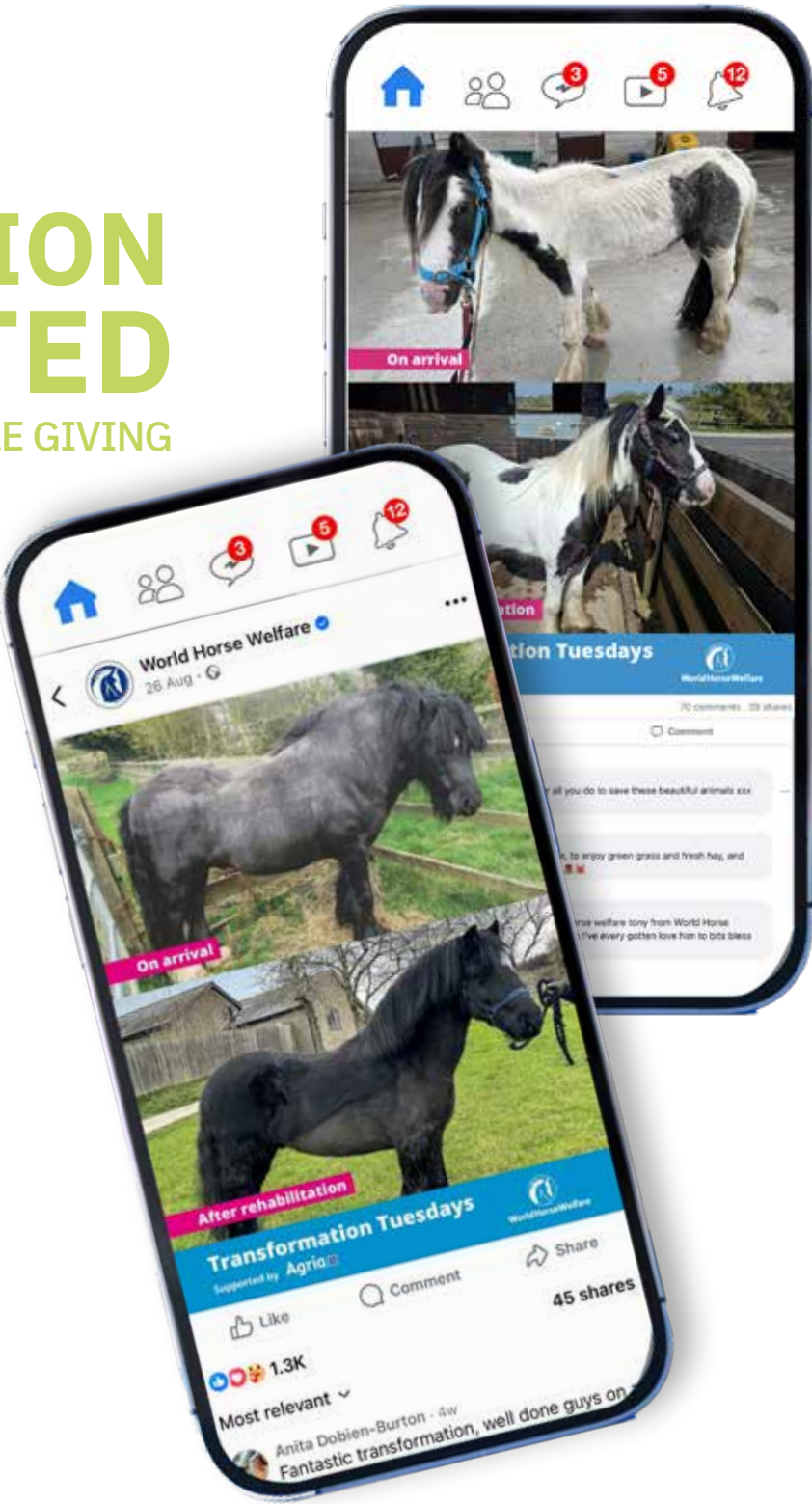
As part of Agria’s partnership with World Horse Welfare we are supporting their Transformation Tuesday social media campaign. This highlights the lasting impact which the charity has by highlighting rehabilitated horses, showing them before and after rescue.

Volunteering and advocacy

At Agria, giving back isn’t something we do on the side. Every team member is encouraged to use paid volunteering days to support a cause close to their heart. In 2024, our colleagues took part in a wide range of initiatives, from animal shelter support and habitat restoration projects, to fundraising events and support for partner charities.

This hands-on involvement helps our collective sense of purpose and connects our day jobs with the impact we aspire to make. It also reinforces our sustainability commitments, not just environmentally, but socially and emotionally.

Alongside volunteering, we use our communications channels to amplify our partners’ campaigns, raise awareness about critical welfare issues, and celebrate the unsung heroes behind the scenes.



Building a better future, together

We know the work of supporting communities and charities is never “done.” That’s why in 2025 and beyond, we’re committed to deepening our approach:

- Launching a more transparent and strategic giving framework, linked to the SDGs
- Measuring animal welfare outcomes across funded projects
- Sharing impact stories more regularly with customers and partners

Because when we invest not just in pets, but in the people, places, and ecosystems that support them, we can create something greater than insurance alone.

Diversity, equity and inclusion

A culture where everyone belongs and everyone can grow

At Agria, we are passionate about the pets we insure, but that same care is given to the people who make our mission possible. Diversity, equity, and inclusion (DEI) principles are core to how we lead, how we hire, and how support each other.



As a flexible business with a presence across the UK and Europe, we know that building a culture of belonging means actively designing for equity. That includes flexible working models that support diverse needs, ethical recruitment practices, and a genuine commitment to ensuring every team member feels seen, supported, and valued.

Inclusion by design, not default

Agria's DEI policy outlines clear principles to ensure fairness, representation, and opportunity at all levels of the business. We are committed to:

- Providing equitable access to recruitment, progression, and professional development
- Creating a psychologically safe environment for all employees
- Actively countering discrimination and bias in our processes and culture

Our policies are backed by action. In 2024, we strengthened inclusive hiring procedures, formalised our approach to flexible working, and began mapping representation across teams to understand where we can do more.

55% or (5 out of 9) members of our Senior Leadership Team are women, including our CEO Vicki Wentworth.

We know that identity, wellbeing, and professional development are linked. We are already shaping new conversations about inclusion in a

digital-first work environment and in 2024, we launched DEI training for all staff jointly with colleagues in Sweden and a new DEI policy came out in 2025. Our HR team are continuously looking at further training and support opportunities.

Flexible work, real inclusion

Agria's flexible structure opens up opportunities for people who may have previously been excluded from traditional employment models, whether due to location, disability, caring responsibilities, or neurodivergence.



"When I first joined Agria, I found myself struggling to balance a job I enjoyed with my responsibilities as a parent - juggling the school run and various after school activities.

From the beginning, Agria supported me throughout this, and the flexibility they've provided has allowed me to rebalance both aspects of my life.

Without their support, I would likely have had to change jobs, or even careers. I'm grateful to be able to continue my career in HR while having the flexibility I need to support my family."

Harriet Gibson, HR & Facilities Assistant, Agria Pet Insurance



Inclusion also means progression. Our team members are supported with CPD, coaching opportunities, and regular feedback to grow into roles that reflect their potential.

In 2025, we aim to pilot tailored career pathway support for team members returning from extended leave or transitioning roles.

Looking ahead: equity as a leadership priority

We are proud of our values-led culture but we know representation doesn't happen by accident. That's why we're working to:

- Increase diversity in leadership,
- Build strong feedback on inclusion through staff surveys and DEI listening sessions

DEI is a long-term investment in culture, creativity, and collective wellbeing. When people feel safe and supported, they can do their best work. And when our teams reflect the diverse pet owners and communities we serve, we become stronger together.



Nature and biodiversity impact

Protecting more than pets: Our investment in nature positive futures

At Agria, animal welfare is at the heart of everything we do. But that commitment doesn't end with veterinary care or insurance policies, it includes the environments that animals depend on to thrive. Whether it's a family dog enjoying cleaner air on a city walk, or a pony grazing on rich biodiverse pasture, all animals rely on the health of the natural world. For us, climate responsibility includes restoring and protecting the ecosystems that support life.

As part of our Carbon Negative commitment, we invest in high integrity, nature-based solutions that go beyond offsetting to actively repair and regenerate living systems. Our approach is guided by the principle that carbon removal and biodiversity protection must be linked, and that environmental action should deliver measurable benefits to communities, habitats, and animal welfare.

Creating space for climate and wildlife

In partnership with The Woodland Trust, Eden Reforestation Projects, and The Future Forest Company, we support tree planting, rewilding, and forest restoration both in the UK and globally.

To date, we've planted more than 3,560 trees across diverse landscapes, from Scottish native woodlands to coastal mangroves. These trees are not only vital carbon sinks, but also:

- Reconnect fragmented wildlife habitats
- Protect against flooding and erosion
- Support soil regeneration and pollinator populations
- Create jobs and climate resilience in local communities

Our partners ensure projects are ecologically sound and community-led, with long-term maintenance and biodiversity monitoring embedded in their frameworks.

This work is a long-term investment in the systems that keep animals and people healthy. It's also part of our broader effort to bring nature-based solutions into the conversation about animal insurance and pet ownership.

We have now
planted over
3,560
trees
in the UK and
across the world.



"A big thank you to the team for your enthusiasm and effort. With your help new trees will grow, birds have new nesting spots and 5 bags of rubbish were cleared from the river - amazing!"

Chantelle Brandwood, Eco Action



The Agria Acre: Honouring lives, restoring nature

In 2024, we introduced the Agria Acre, a dedicated space of remembrance, reflection, and rewilding, located in the heart of Martinshaw Wood, a historic woodland in the National Forest lovingly restored by the Woodland Trust.



The Agria Acre is a living tribute to the pets who have enriched our lives. Visitors are welcome to walk, reflect, and reconnect with nature, surrounded by ancient trees, seasonal wildflowers, and the quiet rhythms of a woodland in recovery. Martinshaw Wood's abundant wildlife, from birds, badgers to bats, make it an ideal setting for protecting life in all its shapes and sizes.

This space is part of our broader reforestation strategy and supports our role as the UK's first carbon-negative pet insurer. Since 2020, we've supported the planting of over 3,560 trees globally, in partnership with the Woodland Trust and Eden Reforestation Projects. Trees remain at the heart of our climate action: absorbing carbon, restoring ecosystems, and creating legacies that grow.

Among the trees now standing in Martinshaw Wood is a special tribute to Police Dog Zyla, a police dog who lost her life in 2024 in the line of duty. This memorial tree represents Zyla's service and the enduring bond between humans and animals, a reminder that love, courage, and loyalty leave a lasting mark on the world.

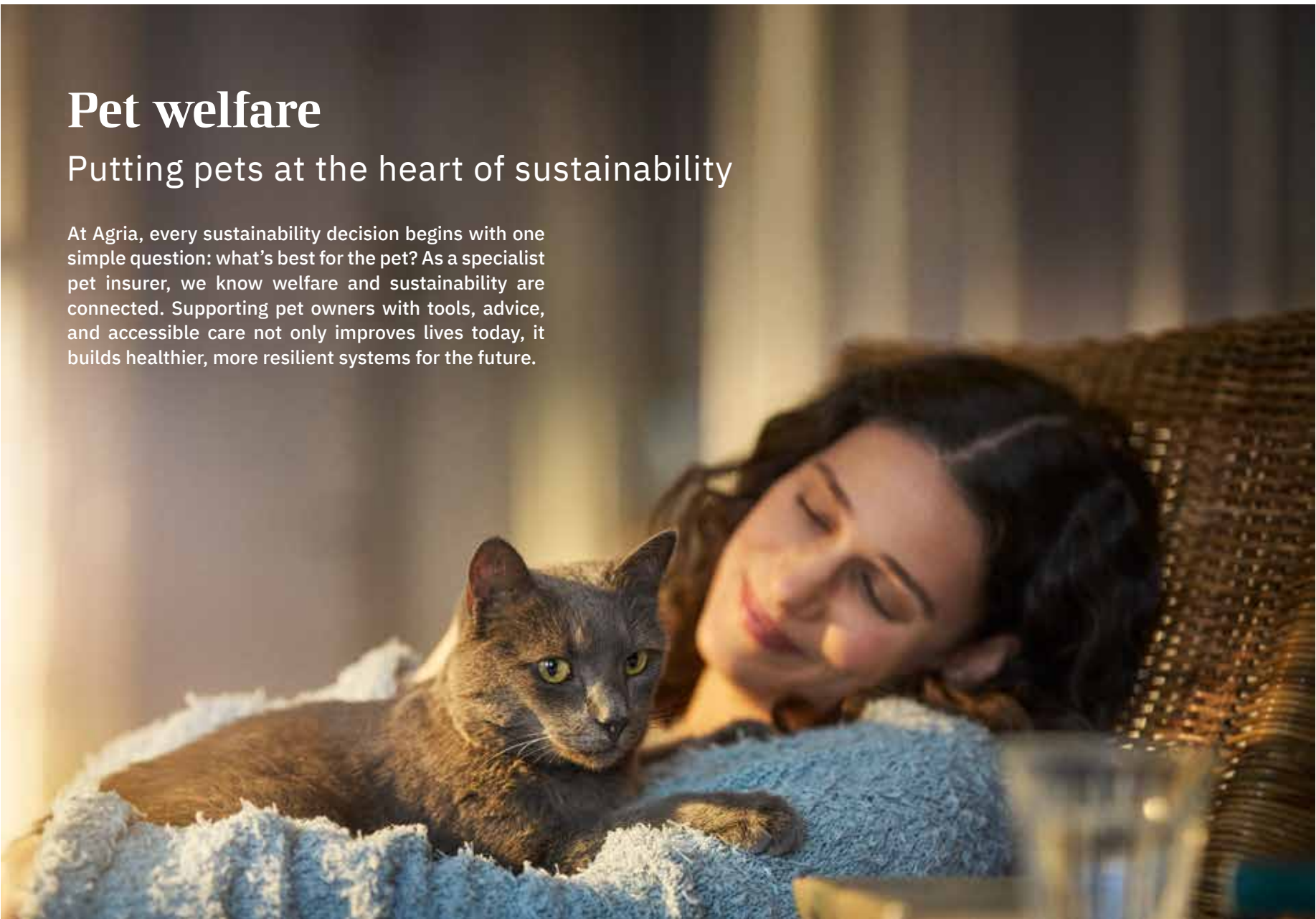
As the Agria Acre flourishes, so does our commitment to sustainability. It's a space where our values are made visible and where nature, memory, and impact grow together.



Pet welfare

Putting pets at the heart of sustainability

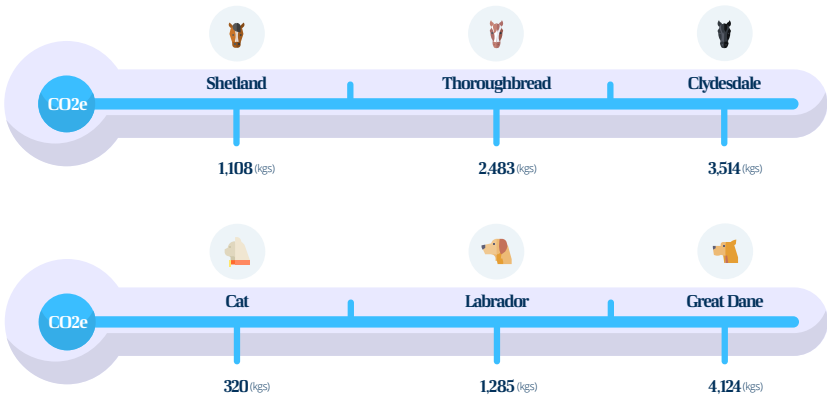
At Agria, every sustainability decision begins with one simple question: what’s best for the pet? As a specialist pet insurer, we know welfare and sustainability are connected. Supporting pet owners with tools, advice, and accessible care not only improves lives today, it builds healthier, more resilient systems for the future.



Empowering sustainable pet ownership

In 2023, we launched the UK’s first Carbon Pawprint and Carbon Hoofprint calculators, free online tools to help pet owners understand and reduce their animals’ environmental impact. Developed in collaboration with climate experts and informed by life cycle data, the calculators have been used by 3,505 pet owners since launch, sparking conversations about diet, travel, and conscious ownership.

In 2025, we plan to expand the tools with tailored advice and improved functionality to support more personalised, behaviour-based recommendations.



We continue to invest in educational content that promotes sustainable choices, from eco-friendly litter guides and reducing food waste, to webinars and blogs on responsible travel, rescue, and adoption.

CALCULATOR STATS 3,505 USES IN TOTAL



BIGGEST HORSE:
18.1HH



BIGGEST DOG:
CENTRAL ASIAN SHEPHERD
DOG 70KG



MOST POPULAR CAT NAME:
LUNA

Supporting vulnerable pets through care, not just coverage

Pet insurance has the power to prevent suffering, but only if it’s accessible and used in the right way. That’s why we go beyond claims processing to support pets in vulnerable situations.

Through partnerships with animal welfare organisations, we support claims for pets owned by people experiencing homelessness, living in temporary housing, or facing hardship.

Our ongoing relationship with StreetVet, for example, ensures pets receive not only treatment, but dignity and consistent care.

We directly support hundreds of animal rescues with funding and events to enable them to carry out their critical work,

Agria supports the Kennel Club Charitable Trust through regular donations, sponsorships, and funding welfare and health-focused programmes. Our contributions have helped the KCCT to fund research, rescue, rehoming, and health schemes. **In 2025 this donation amount was £84,178.**

Preventative care for long-term welfare

Our underwriting model is designed to support early intervention, not just emergency response. We actively cover early years vaccinations (check puppy/kitten packs / vouchers), behavioural therapy, and diagnostic testing - we believe pet care should be proactive, not reactive.

By promoting preventative treatment, we not only improve quality of life for animals, but reduce the long-term environmental impact of avoidable medical interventions.

Our customer communications also emphasise welfare-first choices, including vet-recommended care plans, healthy lifestyle habits, and awareness of issues like over breeding and obesity. Through targeted messaging, we’re aim to promote behaviours that benefit both pets and the planet.

Better knowledge of and access to preventative healthcare and insurance, leads to better outcomes, for pets, their people, and the planet.



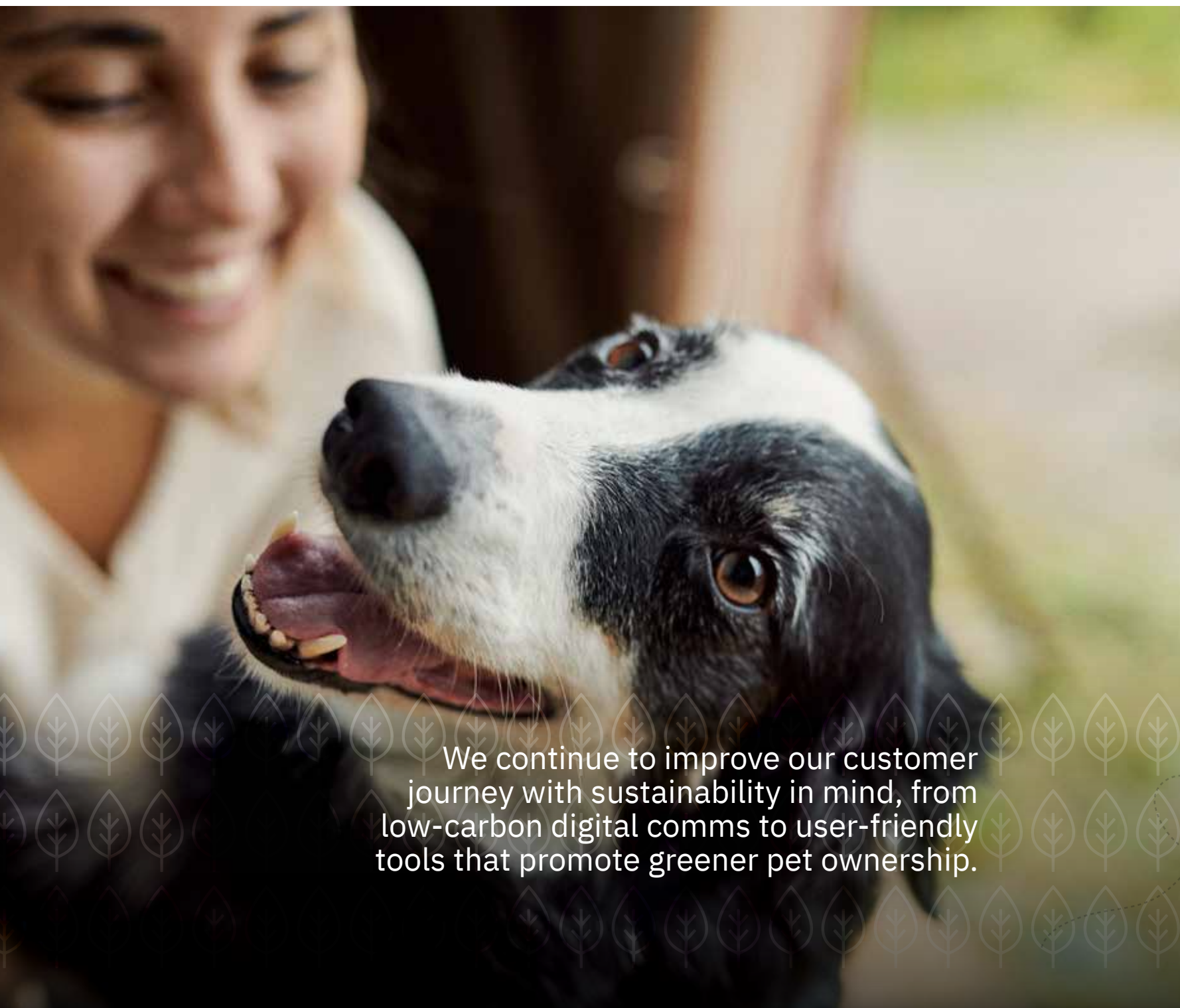
“I was really excited when Agria launched their Hoofprint calculator. I used it on one of my eventers to work out how much carbon she was creating. It made me focus on ways that we could work better to make things more environmentally friendly.”

Ros Canter
Olympic and World Eventing Champion

Engaging customers and advocating change

At Agria, we know that creating a better future for pets and the planet isn't something we can do alone - it takes a community. That's why we work to engage, inform, and inspire our customers to be part of the solution. Whether it's switching to paperless policies, learning about sustainable pet care, or joining in awareness campaigns, every interaction is an opportunity to drive positive change.

ENGAGE
INFORM
INSPIRE



We continue to improve our customer journey with sustainability in mind, from low-carbon digital comms to user-friendly tools that promote greener pet ownership.

We also proudly sponsored the first ever Agria Sustainable Exhibitor Awards at Crufts, recognising the individuals and brands driving positive change across the pet sector. The new initiative recognises and promotes eco-friendly businesses within the pet industry, aiming to highlight exhibitors dedicated to sustainability.

The awards were judged by environmental sustainability company, White Griffin on behalf of Agria



IN 2024-25



Digital-first, paper-free

Our shift to digital policies has significantly reduced our environmental footprint. By removing paper wherever possible, we're cutting emissions, waste, and unnecessary resource use - without compromising customer experience.

Campaigns with purpose

Throughout the year, we've used our platforms to champion causes that matter. Working to raise awareness, share knowledge, and spark conversations.

In 2024-2025, we supported or led campaigns on:

- Responsible pet ownership and reducing pets' carbon pawprints
- Pollinator protection, via our wildflower seed partnership
- Sustainable pet travel and seasonal care advice
- Celebrating inclusive pet care through partnerships with welfare organisations

We also proudly sponsored the first ever Crufts Sustainability Awards, recognising the individuals and brands driving positive change across the pet sector.

"We're committed to making sustainability something that's not just visible, but valuable for every policyholder, every pet, and every choice they make."

Sam Agha, Marketing Director

Using our voice for impact

With over 200,000 customers (based on policies in Oct 2025), a growing social community, and strong press partnerships, we are in a privileged position to influence the future of pet care. We don't take that lightly. Our social media, newsletters, and customer comms all now carry a sustainability thread, whether it's educating pet owners on low-carbon habits, or showcasing the incredible work of our charity partners.

Our customer feedback data shows that policyholders feel more informed about sustainable pet care since joining Agria. This feedback is vital as we refine our sustainability messaging across the customer journey.

We know that when people are empowered with the right knowledge, they make choices that benefit not just their pets, but the planet too. So we'll keep embedding purpose into every platform, conversation, and policy.

**OVER 50
ARTICLES**
PUBLISHED TO SUPPORT
PET OWNERS ON THEIR
SUSTAINABILITY JOURNEY.



THIS IS EQUIVALENT TO OVER
50,000 MILES IN A CAR
OR **6,824 LATTES!**



Sustainable procurement and supplier ethics

Better choices, bigger impact

At Agria, we know that the impact of our business reaches well beyond our own operations. From the materials used in our printed letters, to the partners we work with across supply chains, procurement decisions shape our environmental and social footprint in many ways.

We are working towards strengthening the sustainability of our procurement practices by improving data accuracy, clarifying expectations for suppliers, and prioritising ethical sourcing at every stage.

Building a better baseline

In 2024 we took steps to improve the transparency and traceability of our indirect emissions, especially those embedded in third-party products and services. This included:

- Collaborating with key suppliers to obtain more accurate carbon data
- Integrating sustainability queries into supplier onboarding and tender processes
- Mapping out emissions hotspots in printed goods, merchandise, and digital services

This work forms part of our broader Scope 3 strategy, allowing us to understand and act on the upstream emissions linked to our business.

Setting clear expectations

Our purchasing decisions are lead by our Sustainable Procurement Policy, which sets out the environmental, social, and ethical standards we expect all partners to meet. These principles are aligned to our 10 Point Promise to the Planet, and include expectations around:

- Emissions reduction and environmental stewardship
- Ethical labour practices and anti-discrimination policies
- Responsible use of resources and circularity in materials

We're also working toward a supplier engagement programme, where we will share our knowledge, resources, and support to help our partners meet these expectations, especially smaller organisations who may lack internal capacity.

Responsible by design

Where we do produce physical materials, from customer communications to branded merchandise, we prioritise sustainability in design, materials, and waste.

- **Packaging and printed materials** are FSC-certified and shifting towards recycled options
- **Branded goods** are sourced from partners with proven environmental credentials
- We favour local and **low-carbon suppliers** where possible to reduce transport emissions

Looking ahead

As we grow, so does our influence, and our responsibility. That's why when it comes to new partner relationships, we ensure that the organisations we work with share the same priorities and principles when it comes to protecting our environment.

“Every purchase is a statement of values. By embedding sustainability into our procurement, we're not just reducing risk, we're increasing positive impact.”

Stuart Clarke, Finance and Underwriting Director



Governance, risk & transparency

Accountability is built into our business

Sustainability is in every level of our strategy, operations, and culture. That requires robust governance, clear ownership, and a commitment to continuous improvement. We believe that transparency builds trust, and that the way we lead internally must reflect the values we promote externally.

Strategic oversight

Sustainability is overseen at the highest level of the business, with dedicated leadership roles responsible for delivering on our 10 Point Promise to the Planet and ensuring progress against our Net Zero and science based climate targets.

- Responsibility for ESG performance sits with our Managing Director, ensuring it is core to business strategy
- Our dedicated Sustainability Lead manages implementation and stakeholder engagement
- Progress is reviewed regularly by the Board and Senior Leadership Team, with updates integrated into quarterly performance reviews

Cross functional delivery

To embed sustainability across all departments, we've developed an internal Green Team, made up of representatives from across the business. This cross-functional group helps:

- Identify opportunities for improvement
- Champion initiatives within their teams
- Bridge the gap between strategy and action

This cross business approach ensures that sustainability is everyone's responsibility, not just the job of one team.

Climate risk management

As a premium insurance provider, we know that climate change is not only an environmental issue, it can also present a material business risk. From rising vet costs due to heat-related illness, to increased insurance claims linked to extreme weather, climate disruption directly affects our sector.

In 2025, we are:

- Assessing climate risk as part of our risk management process
- Reviewing potential financial and operational impacts of climate change on claims and customer behaviour
- Working closely with the wider Agria group to pool data and insights from across Europe

Transparency and improvement

We are committed to reporting openly and honestly, not just through reports such as this, but also via external benchmarks. In 2024, Agria was awarded a Bronze rating by EcoVadis, placing us in the top 35% of companies assessed globally.

Following this assessment, we launched an internal continuous improvement plan to strengthen our performance in the areas of:

- Sustainable procurement
- Governance and ethics
- Labour and human rights
- Environmental reporting and policy alignment



BRONZE ECOVADIS RATING
TOP 35%
OF COMPANIES
ASSESSED BY ECOVADIS

66th PERCENTILE



SDG alignment

Aligning Agria with a global vision

The United Nations Sustainable Development Goals (SDGs)

Our vision aligns with the United Nations Sustainable Development Goals (UN SDGs).

The SDGs 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 humanity enjoys peace and prosperity by 2030.

In 2018, we pledged to focus on the seven SDGs where we could have the greatest impact and aligned our company strategy accordingly. These aren't just goals for us, they are our roadmap. A framework that ensures our operations are holistically beneficial, for pets, our people, and the planet.

From accessible insurance and equal opportunities for our team, to regenerative reforestation and verified climate action, we are proud to be contributing toward a fairer, greener world. Our partnerships with international climate projects and global welfare charities have helped us to reach beyond our own supply chain, touching lives and landscapes far beyond our immediate scope.



Our SDG impact

Good health and wellbeing

We champion health and wellbeing, for pets, people, and the communities we serve.

- Preventive care is at the core of our insurance model, with cover designed to promote early diagnosis and welfare-first treatment.
- Through verified carbon offsetting projects, we're supporting access to clean water and smoke-free cooking in developing countries around the world, reducing respiratory illness, improving public health, and strengthening wellbeing in vulnerable communities.
- Our internal team benefits from wellbeing programmes, mental health support, and flexible working, reflecting our belief that supportive cultures drive better outcomes for all.

Decent work and economic growth

We support decent work and promote sustainable, inclusive growth across our business.

- As a certified Great Place to Work, we work hard to build a culture where people are empowered to learn, grow, and lead.
- We've invested in climate literacy training, team collaboration, and sustainability learning journeys.
- We actively promote green jobs and career progression, recognising that a future-fit business must support both people and planet.



eNPS
+58

Reduced inequalities

We believe everyone deserves access to the care, connection, and joy that animals bring, regardless of background, ability, or income.

- Our charity partnerships, such as that with the RDA help give back to the organisation. In fact, £50 from every Agria policy purchased via the RDA is directly donated to RDA.
- We are proud to be the official insurance partner and key supporter of the Riding for the Disabled Association (RDA), a charity that provides

life-changing therapeutic riding experiences for people with disabilities.

- Agria colleagues have used volunteering days to support RDA centres, witnessing first-hand the transformational bond between horse and rider.
- Our customer journey is designed with clarity and accessibility in mind, and our workplace culture actively promotes inclusion, equality, and diverse representation.



“We are so aware of how much horses do to enrich our lives and what building a relationship with a horse can do for confidence and happiness. Nothing illustrates this more than the amazing work done by RDA, which is such a valuable and loved charity. As a horse lover, for me this charity epitomises all the good that horses bring to our lives.”

Vicki Wentworth
Managing Director, Agria Pet Insurance



97%
OF CUSTOMERS
NOW PAPERLESS

**OVER
3,500**
PAW AND
HOOF PRINTS
CALCULATED

3,560
TREES PLANTED

Responsible consumption and production

We are constantly assessing our operations to reduce impact and set higher industry standards.

- We've made major strides toward paperless policies, reducing material use and avoided emissions.
- Our packaging and marketing materials are moving toward more responsible, recyclable, and digital-first formats.
- We are improving supplier engagement and data accuracy to better track Scope 3 emissions and packaging waste.

Climate action

We are proud to be a carbon negative business, taking responsibility for our impact today. But that's just one small step on our road to Net Zero.

- We've double offset more carbon than we emit for five consecutive years, supporting verified reforestation, community and clean energy projects in Uganda, Brazil, and Laos.
- Our 10 Point Promise to the Planet commits us to long-term decarbonisation and active environmental restoration.
- Our SBTi-validated Net Zero targets include a 90% reduction in our carbon emissions across all scopes by 2040.

Peace, justice and strong institutions

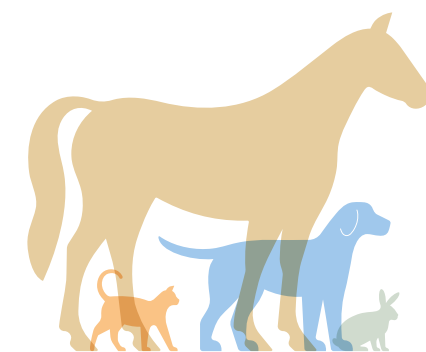
We lead with integrity, transparency, and accountability.

- Our Board level oversight ensures that sustainability is embedded in governance, not just policy.
- We maintain clear, open communication with customers, regulators, and peers, and we publicly disclose our performance across key impact areas.
- Our EcoVadis Bronze rating reflects our robust ESG practices, with continuous improvements planned across labour rights, ethics, and procurement.

Partnerships for the Goals

Partnerships are at the heart of our strategy, because change can't happen alone.

- We work with charities, suppliers, and sustainability experts to share knowledge and drive shared impact.
- Our pan-European Scope 3 working group is building an industry-first approach to quantifying and managing the carbon cost of pet insurance.
- Through initiatives like our carbon calculator for cats, dogs and horses, and the Crufts Sustainability Awards, we are helping to raise the profile of sustainability in the wider pet care sector.



**OVER
500**
ANIMAL
WELFARE
PARTNERS
SUPPORTED

Looking ahead:

Progress with purpose

Our progress so far has laid the groundwork for even greater impact. In 2025 and beyond, we are accelerating our efforts across every part of the business, with bold targets, more collaboration, and a continued focus on doing more good for pets, people, and the planet.

We remain committed to our four impact pillars: Carbon, Claims, Culture, and Community each guiding our strategy for a more sustainable and inclusive future.

Carbon:

Tackling our footprint, beyond the baseline

We've come a long way as one of the world's first carbon negative pet insurers, but this is just the beginning. Our next phase focuses on active emissions reductions and driving change in our industry.

- Deliver measurable progress towards our SBTi-validated Net Zero targets, including a 90% absolute reduction in emissions by 2040.
- Improve the depth and accuracy of Scope 3 data, especially linked to insurance claims, supplier activity, and digital infrastructure.
- Expand our Carbon Pawprint & Hoofprint calculator reach, supporting more pet owners to take informed climate action.
- Invest in verified, nature-positive offsetting projects with measurable biodiversity and community co-benefits.

Culture:

Empowering our people to lead change

The future we want to build starts with our own team and we're committed to creating an inclusive, caring, and purpose-driven workplace that takes action.

- Roll out enhanced climate and sustainability learning pathways, empowering every team member to contribute to impact goals.
- Grow our work on diversity, equity, and inclusion, with new staff-led initiatives and inclusive leadership training.
- Expand our volunteering and community support programmes, offering more opportunities for hands-on impact.
- Maintain our recognition as a Great Place to Work, building on our strong employee feedback and wellbeing foundation.

Community:

Growing partnerships and purpose

We know that real impact comes from working together. In the year ahead, we'll grow our collaborations with charities, communities, and customers to drive systems change.

- Support animal welfare organisations and grant partners, with a focus on long-term, impact-driven relationships.
- Increase customer engagement with sustainability content, building understanding of climate risks and responsible pet ownership.
- Champion industry change through advocacy, awards, and shared innovation, from supply chains to sustainable pet products.
- Strengthen our impact reporting, with more transparent data sharing and storytelling.

“As we look towards the remainder of the year, we're proud of the incredible strides we've taken with our loyal companions and committed partners.

At Agria, our mission has always been rooted in the deep bond between pets and their families. Today, that mission has evolved to encompass the health and harmony of our planet.

We know that our responsibility stretches beyond the immediate, towards a future where pets thrive in a world where nature is revered and protected.

We're not just insuring pets - we're investing in a vision of sustainable care for all life on Earth.

As we continue our journey, we extend our thanks to every member of the Agria community - from our dedicated team to our loyal customers, your support helps us to reach new heights in sustainability and welfare.

Together, we can embrace the promise of a brighter, greener tomorrow. ”

Vicki Wentworth, Managing Director, Agria Pet Insurance



What comes next?

We can't do this alone, and we don't want to. We're inviting every customer, every partner, and every team member to be part of this journey. Whether it's measuring your pet's carbon pawprint, choosing greener care options, volunteering for a charity, or simply asking "what more can we do?" - your actions and choices matter.

Together, we're not just insuring pets - we're building a future where care for animals, people and our planet, goes hand in hand.





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

Agria 
Pet Insurance

Agria Pet Insurance Ltd is authorised and regulated by the Financial Conduct Authority, Financial Services Register Number 496160. Agria insurance policies are underwritten by Agria Försäkring who is authorised and regulated by the Prudential Regulatory Authority and Financial Conduct Authority.