

Sustainability

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

REPORT 2024



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

ROOTED IN TRADITION, PIONEERING IN VISION

Here at Agria Pet Insurance, we've always done things a little differently.

Perhaps it's from the wisdom of our Swedish roots and the expertise we've built from over a century of pet healthcare since 1890. This unique blend of heritage and experience positions us at the forefront of innovation in pet insurance.

Since 2018, we have been building a firm foundation in sustainability, animal welfare, and preventative healthcare. As we've progressed through 2024, we have embraced the equine insurance market, and have launched exciting initiatives with our welfare needs campaigns and our bespoke carbon calculator for cats, dogs and horses.

Caring for our pets is intrinsically tied to the health of our planet. When the Earth faces

challenges like limited resources and extreme weather, it puts not just our own, but our beloved pets' future wellbeing at risk too.

We are delighted to have been certified as a Carbon Positive business for the third year running and we take great pride that sustainability and welfare are at the core of our organisation, but we know we still have a long way to go.

We invite you to join us on our ongoing journey towards a truly sustainable business, as we continue to strive for a better future for our pets, our community and our planet.



Welcome to our story

"At Agria, we put our money, where our mouth is, and have formally aligned our sustainability vision to the UN's Sustainable Development Goals. Helped by our loyal and like-minded team, our customers, and our partners, we are incredibly proud to have become 'carbon positive' again in 2024 - putting more good back into our precious environment, than

Vicki Wentworth Managing Director, Agria Pet Insurance

we take. Amongst many initiatives, we have launched our paw and hoof print, carbon off-set calculators, made every event, at least, carbon-neutral and have moved to hybrid-only company cars. I am thrilled to share this report, outlining our wonderful progress and future plans, to help us leave a legacy of love for our pets and their places."



AGRIA'S MISSION IS TO PROVIDE THE BEST OF CARE
FOR PETS AND PEACE OF MIND FOR THEIR OWNERS

Our business decisions are driven by our passions

In our interconnected world, the health and happiness of our pets are linked with the environment they inhabit. Climate change isn't just a challenge for humankind - we are already seeing its effect on the ecosystems that our pets are a part of.

To us, it's not just driven by a moral compass or an environmental ethos. It's a recognition that our business has an environmental impact and that every foot, paw and hoof print leaves a mark.

Our aim is to tread lightly, and to help our team, community, and pet owners to do the same.

This is what drives our commitment to sustainability and our mission to **People, Planet, Pets**.



PEOPLE

We are passionate about our rescue community, who work so hard to give pets a second chance.

Welfare is at the heart of Agria, and the incredible organisations we partner with are central to this.

Through our exceptional rescue community, we have protected over 100,000 rescue animals, and so far we have donated over £2m to animal welfare organisations.



PLANET

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.



PETS

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.

Agria is not just insuring pets; we are investing in a sustainable future.

Aligning Agria with a Global Vision:

The United Nations Sustainable Development Goals



THE GLOBAL GOALS



Agria's dedication goes beyond just our corporate responsibility

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

The Sustainable Development 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.

In 2018 we pledged to the United Nations that we would focus on seven of the SDG's that we could have the most impact on and would align our company strategy to do so.

CHAMPIONING GOOD HEALTH AND WELLBEING:

Our focus on welfare and preventative healthcare enables our protected pets to get the best possible care, and we extend this to our team too.

We couldn't provide our excellent service without our amazing people, and we're very proud to be recognised as a 'Great Place to Work' and to be listed by The Sunday Times as one of the 'Best Places to Work' in 2024.

BEST OVERALL PET INSURANCE 2024

We are proud to have been awarded, for the second time, Best Pet Insurance Provider 2024 by Which?, a prestigious accolade that recognises our excellence in service and our comprehensive cover options.

PROMOTING RESPONSIBLE CONSUMPTION AND PRODUCTION:

Our shift towards a sustainable supply chain and reduced consumption not only reduces our carbon footprint, but sets an industry standard.

LEADING CLIMATE ACTION:

As a Carbon Positive company, we are proactive, not reactive, about our environmental responsibilities, doubling our emission offsets and setting ambitious net zero targets.

SUPPORTING DECENT WORK AND ECONOMIC GROWTH:

By valuing our employees, promoting green initiatives, and supporting innovative partnerships, we foster a workplace that benefits both our employees and the planet.



REDUCING INEQUALITIES:

We aim for accessible services, ensuring all pet owners have access to sustainable insurance solutions.

We are a dedicated equal opportunities employer and are committed to building an inclusive and supportive environment for all of our team members.

These aren't just goals for us, they are our roadmap outlining our mission, ensuring our operations are holistically beneficial - for pets, our people, and the planet.

Our partnerships with international climate projects have supported our goals, touching lives and landscapes far beyond our immediate reach.



We're serious about sustainability and so are our customers

Our journey towards sustainability hasn't been a solo endeavour. Working in a sustainable way that benefits the environment is not only important to the Agria team, but something our customers feel strongly about too. We partner with organisations, veterinarians, and breeders, who share our passion for animal welfare and environmental stewardship.

GO Green.

Our valuable customers have played a key role in reducing our environmental impact.

In 2019 we launched our 'Go Green' project, which encouraged our pet owners to use paper-free communications if they were able to and reduce our paper use together.



80%

TODAY, OVER 80% OF OUR CUSTOMERS CHOOSE TO GO DIGITAL FROM THE START OF THEIR POLICY. THANKS TO THEIR CHOICES, WE HAVE REDUCED OUR PAPER USE DRAMATICALLY, WHICH HAS SAVED OVER 51 TONNES OF CO₂e.

Our CO₂e saving is the equivalent of:



51

TONNES OF CO₂e SAVED!

247,554 hours of your favourite show on Netflix



718,335

CUPS OF TEA



25 return flights

from London to New York



edie sustainability leaders awards

Trees, glorious trees

We have always believed in taking proactive steps towards creating a sustainable future, not just for our pets, but for the world at large. As part of this commitment, we are proud to have now planted over 3,560 trees both in the UK and across the world.

Trees play a vital role in our environment, they act as the Earth's lungs, absorbing carbon dioxide, and releasing life-sustaining oxygen.

They provide shelter and food for wildlife, support biodiversity, stabilise soil, and contribute to the local climate by providing shade and conserving water.

But the impact of trees stretches beyond just environmental benefits, they can be pillars of sustainable development.

Tree planting projects can provide economic opportunities to developing communities around the world and enables future stewardship of forestry and land by the local people.

We love to get our own hands dirty and our team have planted trees, built bat and bird boxes and helped with maintenance of streams and woodland close to our head office.

The 'Agria Acre'

In partnership with the Woodland Trust, we are very proud to sponsor the 'Agria Acre' located in the National Forest.

This ancient woodland site features stunning bluebell displays in the spring and serves as a sanctuary for diverse wildlife, including bats, badgers, fungi, wildflowers,

and various bird species like nuthatch, blackcap, and white throat.

The Agria Acre is dedicated to all the special pets who enrich our lives, and is a space to appreciate the deep connection between our environment and the well-being of pets and wildlife.



We have now planted over 3,560 trees

in the UK and across the world.



We've been Buzz-y

Since 2017 we have been in partnership with the British Bee Veterinary Association. A key part of our support to this incredible organisation, has involved sending more than 11,000 bee-friendly seed packets out to many of our fantastic veterinary practices and customers.

11,000

bee-friendly seed packets sent to vet practices and customers

Bees, insects and other pollinators are crucial to our environment, they support many vital ecological systems and are critical for agriculture and food production.

Simply put, bees and pollinators are small but mighty forces that uphold the health and balance of our environment, and we are very proud to support the British Bee Veterinary Association in their work.



In the spotlight

In a testament to our commitment and dedication to sustainability, one of our outstanding team members, Janet Hughes, was honoured to reach the finals of both the prestigious Edie Awards and 'Business Green Sustainability Leader of the Year 2022'.



These nominations are a source of immense pride for all of us at Agria, recognising individual excellence and showcasing our collective efforts in pioneering sustainable practices within the pet insurance sector.

It's not just a proud moment that reflects our ethos, our dedication, and the tangible impact we're making; it's a celebration of the values we hold dear and a symbol of the passion and integrity that defines our whole team.



Galloping into the equine world

The first animal in the world to be protected with insurance was a horse, insured by Agria in Sweden back in 1890. Our lifetime equine cover came to the UK in 2022, and remains the only policy of its kind to protect horses for life, with cover for long-term conditions, year after year.

And just like cats and dogs, horses too have their distinct carbon footprint, or as we like to say 'Carbon Hoofprint'.

With this in mind, we built on the success of our established 'Carbon Pawprint' calculator and have included horses too. By enabling our pet owners to calculate the environmental impact of their cherished animals, we're providing them the tools and knowledge to actively manage, reduce and offset their emissions.



Beyond neutral: our journey to carbon positive

Tracking every trot and step

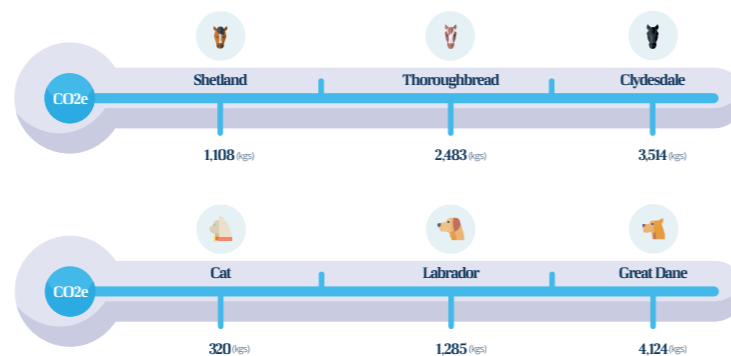
Being the UK's first carbon positive pet insurer is not a badge we wear lightly. It symbolises our commitment to going beyond neutrality, to actively restoring and enriching our environment.

It's a commitment that goes hand in hand with our focus on welfare, addressing the total wellbeing of pets and the people who love them.



Central to our promise to the environment is our innovative carbon calculator, for both paws and hooves, alongside our 'Offset Your Pet' initiative. This tool lets pet owners calculate the carbon impact of their pet, and gives tips to actively reduce and manage this. But we aim to go beyond just awareness by enabling pet owners to balance their pets' environmental impact.

We're delighted that, so far, over 2,000 cat, dog and horse owners have used the calculator – a fantastic number of pet owners who now have the knowledge to manage their pets' impact.



Together with our pet owners we have already balanced over 168 tonnes of carbon through our calculator, that's equivalent to the carbon footprint of over **250,000 takeaway coffees!**

We're investing the funds from this initiative into international projects that resonate with the United Nations Sustainable Development Goals. These projects not only support carbon reduction for the future, they work to positively impact wildlife, biodiversity, and the communities that hold them.



Riding for the Disabled Association

We are very proud to be the official insurance partner and a key supporter of the Riding for the Disabled Association (RDA).

The RDA makes a profound impact by providing therapy, fitness, and skills development opportunities to people with disabilities through horse riding and connection. Our team have used some of their volunteering days with the RDA, and we were delighted to see first-hand the magic that happens between their horses and the riders they support.

“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



Taking responsibility for our impact today



In this era of rapid climate change, carbon neutrality is no longer enough. As industries, businesses, and individuals grapple with the consequences of global warming, we aimed to go further - into the realm of carbon positivity. At its core, carbon offsetting allows investments in environmental projects to balance out carbon emissions. It is a way for us to take responsibility for our environmental footprint today, by supporting climate projects that reduce, avoid, or remove greenhouse gas emissions from the atmosphere.

However, offsetting, while an essential first step, is only the beginning of genuine climate action. It is only a path on the map of sustainability.

While offsetting addresses the symptoms, the long-term solution lies in striking at the heart of the issue - reducing emissions at their source. We don't want to just compensate for the past, but to work at shaping the future with our choices and innovative solutions.

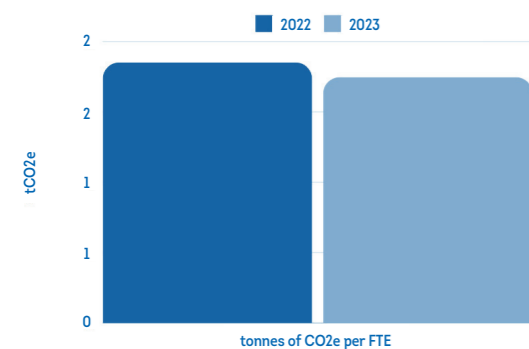
Overall our emissions increased slightly in 2023, from 222.74 in 2022, up to 274.24 tCO2e. This increase is anticipated as we

have expanded on our data collection, particularly around our Scope 3 emissions.

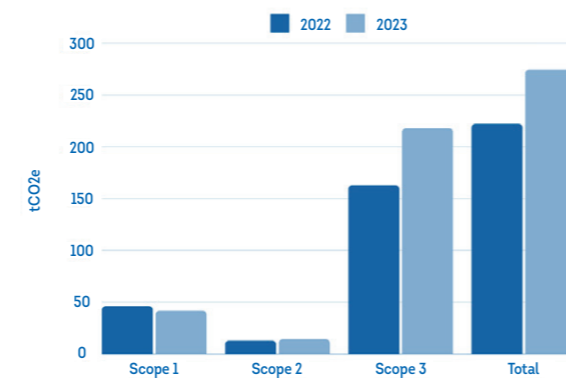
Discovering and understanding more about our impact is crucial and we're committed to including more of our value chain and Scope 3 emissions, so that we can take full accountability for our impact.

These emissions, which include everything from our travel and paper for client communications, down to tea and coffee in our offices, can be the most challenging to measure and manage. However, they represent a critical area for potential improvement in our overall carbon footprint.

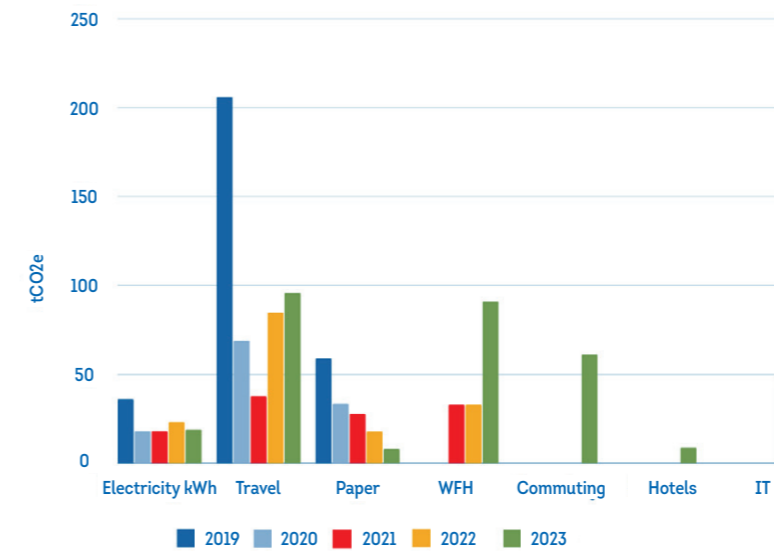
Our carbon intensity ratio



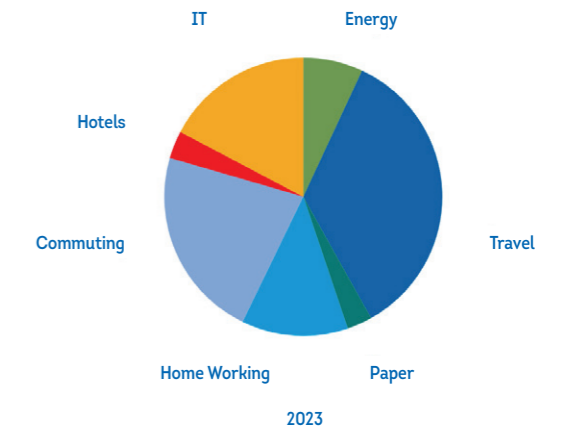
Our emissions by scope



Emissions comparison from our base year



Emissions 2023*



*Emissions calculated in line with the GHG Protocol.

Our journey, since our base year of 2019, is testament to our unwavering commitment to reducing our carbon impact.

We have witnessed a significant decline in some areas of our carbon footprint. While our total emissions have seen a slight increase this year, we're really pleased to note that our emission intensity ratio, measured as tCO2e per full-time equivalent (FTE) employee, has actually decreased. This demonstrates that although our business has grown and our operational scope has expanded, we have become more efficient in our carbon output relative to our size.

Across all modes of transport we have cut our travel emissions by an impressive 55t CO2e since 2019. Our sustainable travel policy has played an instrumental role in rethinking how we visit and support our customers and partners, consequently reducing our emissions, despite the easing of pandemic travel restrictions.

As an insurance company, we have historically used huge amounts of paper across our business and for customer communications. With their help in switching to digital methods, we have managed to mitigate our paper consumption dramatically with a carbon reduction of over 51 tonnes since 2019.

We have now balanced over 1,896 tonnes of CO2e in total over the past four years with our carbon offsetting commitments.

Additionally, our commitment to sustainable travel solutions has enabled us to decrease our car travel by a whopping 257,800 km.

However, our goal isn't to rest on these laurels. Instead, we aim to double offset, or as we term it, remain 'carbon positive'.

By offsetting more than we emit, we aim to create an environmental net gain, actively contributing more to the planet than we take.

Offsetting serves as a stepping stone, but our eyes are set on the larger goal: a sustainable future where our business operates in harmony with the environment, safeguarding both our pets and the world they inhabit.

Transparency is vital to us and our customers, and we have expanded our carbon accounting to include more of our Scope 3 and supply chain emissions. We also include our employee commuting and emissions from home working too. This may increase our overall footprint as we advance, but we know that we can't manage what we haven't measured.

True to our promise to the Planet, we are now taking a significant step forward and have set near-term and long-term science-based

carbon reduction targets. Our targets are designed to align with the 1.5°C scenario, the most ambitious goal of the Paris Agreement, ensuring that our efforts contribute directly to limiting global temperature rise and averting the most severe impacts of climate change. We are aiming to reduce our Scopes 1 and 2 emissions by 42% by 2030 and working towards a 90% reduction across Scopes 1, 2, and 3 by 2040, using 2023 as our baseline year.

We have committed to have our targets independently validated by the Science Based Targets initiative (SBTi) and are in the process of submitting them for review. Over the coming months, we will also be sharing our detailed carbon reduction plan. Our dedication to transparency throughout this process will ensure that we remain accountable, not only to ourselves, but to our customers and the planet too.

We are having our business assessed by EcoVadis, with updates to be shared throughout the year. EcoVadis provides a robust, independent assessment of our sustainability practices and supports the transparency and credibility of our sustainability efforts.

Together, we are working towards a future where pet insurance isn't only about protection - it can help nurture a bond with our pets and our planet and creating a legacy that future generations can embrace.

We believe that the path we're on is filled with promise and potential. It's a path defined by care, guided by our vision, and powered by the commitment to making a meaningful difference.



Offsetting Today

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. We double offset our emissions and we are delighted to have been a Carbon Positive company since 2021.

We choose projects that not only mitigate and reduce CO2e emissions, but which also impact on wildlife, biodiversity and the local communities that support them.

Investing in Tomorrow

In Uganda, 19.2 million people don't have clean water close to home (that's two in five people), and more than 3,300 children under the age of five die every year from diarrhoea caused by dirty water, poor toilets and no hygiene facilities.

One of our main projects this year is certified by the Gold Standard, and supports UN SDGs:

Good Health and Wellbeing

Gender Equality

Clean Water & Sanitation

Climate Action



This project will support the provision of safe water to hundreds of households throughout 5 districts in the Northern and Eastern regions of Uganda. The project involves overseeing the rehabilitation of broken-down boreholes and supporting communities to form Water Resource Committees (WRC). WRC members conduct basic borehole maintenance and lead the community in conserving the area around the borehole to ensure it does not become damaged or contaminated.

The boreholes ensure that tens of thousands of people have access to sufficient safe water, reducing the occurrence of water borne diseases and removing the need to boil the water as a treatment method, which exposes households to household air pollution. This saves thousands of tonnes of firewood per year and reduces CO2 emissions.

The boreholes remove the need to collect firewood for boiling and reduces the time spent collecting water, a burden which disproportionately falls on women and children.

Gender Responsive Certification

We are very proud to support this project as it has a particular focus on gender issues and the empowerment of women, and crucially, monitoring the outcomes of these activities. Impacts range from reducing time poverty of women and girls, which supports easier access to employment and education, to empowering individuals and communities, and reducing exposure to gender-based violence. This is all vital work towards proactively closing gender gaps and accelerating progress towards Sustainable Development Goal 5, Gender Equality.

Supporting communities and carbon reductions



Another project that we are supporting this year is in the State of Acre, in Brazil. This project ensures conservation of natural resources, land restoration and carbon sequestration through reducing deforestation.

The project encourages and educates on the FSC® forest management standard for responsible forest management, while enhancing biodiversity conservation by increasing the connectivity of forests and different ecosystems. This also helps to generate income and provides job opportunities for local communities.



Our third project has a focus on the production of clean and renewable energy.

Through a hydro power plant in Turkey, this project helps to generate electricity for thousands of households, reducing reliance on fossil fuels across the national grid. This will lead to significant reductions of greenhouse gas emissions, and will help to provide employment to local communities.

You can view our certificates and contributions on the global carbon registers via the below links:

<https://registry.verra.org/myModule/rpt/myrpt.asp?r=206&h=234806>

<https://registry.verra.org/myModule/rpt/myrpt.asp?r=206&h=229595>

<https://registry.goldstandard.org/batch-retirements/details/174875>



For the tails of tomorrow: Crafting a greener future



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



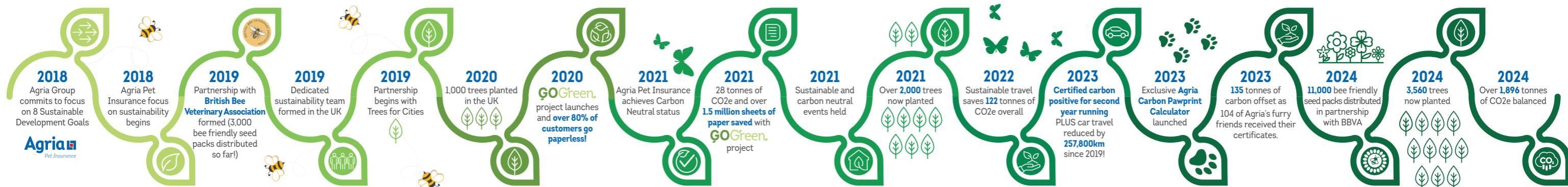
Sir David Attenborough



The final chapter is ours to write.

We know what we need to do.

What happens next is up to us.





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

Agria 
Pet Insurance