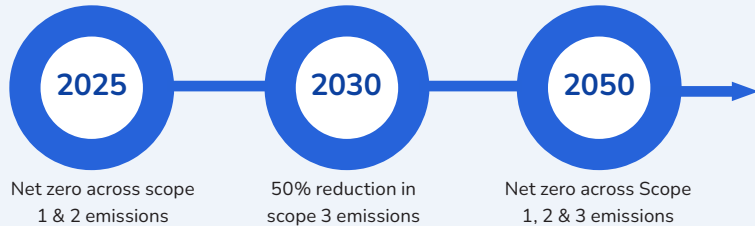


Our ambition is to be a sustainable insurer and decarbonise our business aligned to 1.5°C climate pathway.

Our targets, aligned to ABI's Climate Change Roadmap:



Reducing our emissions

Driving reductions in our emissions across all areas of our Business is a key focus



Operations

Reducing the carbon footprint of our office operations



Investments

Reducing the carbon footprint of our investment portfolio & supporting the transition to a low carbon economy



Supply chain

Partnering with our suppliers to reduce carbon emissions, with focus on our most carbon intensive Motor & Home claims activity

Inspiring change

We will inspire & actively help our customers & colleagues to make more sustainable choices that reduce their impact on our climate.



Motor customers

Supporting customers looking to transition to EVs; developing propositions that encourage customers to consider & offset their emissions



Home customers

Actively encouraging customers to consider how they can reduce their carbon footprint through smart, sustainable choices at home



Colleagues

Driving awareness & action to combat climate change; helping colleagues to switch to EVs

Our focus on reducing emissions and inspiring change is underpinned by:



Governance

Embed climate considerations into our decision making, with strong Board & Group Exec oversight



Engagement & Disclosure

We will engage with the ABI & ClimateWise, working with partners to support decarbonisation of the insurance industry, transparently sharing our performance and progress



Managing Climate Risk

We will ensure robust identification, assessment and monitoring of Climate Risks