

2016

Corporate Social  
Responsibility  
Report

# Introduction from David Stevens, CSR Board Representative



Since launching in 1993, Admiral Group has grown to become a business with operations spanning 7 countries. Across all of our brands and in all of the countries we operate, the Admiral Group serves a real social purpose – protecting people, as much as we can, from the adverse consequences of car accidents or damage to their home. In addition to providing protection for our customers, we also pursue opportunities to contribute positively to the wider communities in which we operate.

Our business is centred on four significant stakeholders; our customers, our people, our community, and our environment. It is these four stakeholders who drive the core focus of our Corporate Social Responsibility strategy.

After another year of growth we now have over 5 million customers globally. Our commitment to providing an ever improving level of customer service means that we continue to explore new solutions and technology to improve the level of service to these customers. In the UK during 2016, we completed the implementation of our new policyholder system, Guidewire. All new policies are created on our Guidewire system, improving the transaction process for our customers. Guidewire is also being rolled out across other operations in the Group. We also continue to implement and investigate other technologies, including telematics, and our aim is to anticipate and adapt to changing customer needs and shopping habits.


I am incredibly proud to once again announce that we have continued our track record of featuring in the UK Great Places To Work For listings, this year placing in sixteenth place in the UK. We also featured in the Sunday Times Best Companies To Work For list placing 6<sup>th</sup>, we are the only company to have been included every year in the list from the start – that's a record 17 years! We were also proud to see this replicated in our other operations, with ConTe in Italy being named

second in Great Places To Work Best Workplaces Italy. This is testament to the great staff we have working around the world and also strongly demonstrates the success we've had in exporting the Admiral culture internationally.

We remain committed to supporting our local community both through charitable giving and community partnerships. I am proud that our people are so passionate about helping good causes and we always encourage suggestions from staff on the local organisations and charities they would like to support.

As our business continues to grow and as we plant the seeds for new businesses, we renew our commitment to manage and minimise our environmental impact.

This report summarises the Admiral Group's ongoing Corporate Social Responsibility strategy and how we have engaged with our four major stakeholders throughout 2016: our customers, our people, our community and our environment.



**David Stevens**  
Chief Operating Officer  
2 March 2016

## Our Customers

Customers are the most important part of our business and, as we pass a milestone of 5 million customers across the group, they are as important as ever.

We encourage our customers to provide feedback on our products and services. The main feedback method is through SMS feedback, which is a key measure of the Conduct Risk Management Information (CRMI) we report. SMS feedback enables our customers to rate the service provided by our contact centre staff.

The feedback gained from our SMS feedback, email and Customer Comment Form analysis allows us to pinpoint areas in need of improvement and to identify employees who could benefit from further training. This enables us to continue to provide excellent customer service as our business continues to grow.

### Conduct Risk

In 2016 we have continued the evolution of our conduct risk approach, ensuring that our customers' experiences of our processes and services match their expectations when they purchase our products.

Each business area owns the initial management of conduct risk as they are closest to the processes and procedures we have established. CRMI is reported to the UK Risk Management Committee and the Group Risk Committee. The Chair of the Group Risk Committee provides a quarterly update to the Group Board.

If a risk threshold is breached, the relevant business area manager will investigate the issue and provide information on the reason, along with a plan to improve the result.

The information captured as part of the CRMI, combined with detailed knowledge of the risks faced by customers and their relevant controls, helps to formulate both the Compliance Monitoring Programme and activities undertaken by the Risk and Audit areas.

The table below contains some of the measures of customer service from the CRMI report:

Conduct Risk Measure	2015	2016	Target
% customers who would renew following a claim	94%	95%	>85%
Customer Services, New Business and Renewals call answer rates	94%	94%	>90%
Claims call answer rates	97%	96%	>90%
Complaints per 1,000 vehicles	1.0	1.0	<1.4
Customer Services SMS feedback <sup>*1</sup>	9.1	9.2	>8.0

<sup>\*1</sup> Customer Services SMS feedback - our customers rate separately, on a scale of 1 to 10, how good the service provided to them has been and the Agent they have dealt with. In the above table we present the average of both metrics for CS in 2016.

### Personal Finance Awards 2016

To show their support for the brand during the year our customers voted for us at the Personal Finance Awards and we won Best Motor Insurance 2016.

### 20 Years of Loyalty

We've started a new trial of surprising loyal customers with a gift, thanks to a staff suggestion. Paul from Swansea Renewals used the 'Ask David' feature on Atlas, our intranet, to make a suggestion about rewarding a customer who has stayed with us. This sparked our interest and when we looked into it further it turns out we have several hundred customers who have been with us for over 20 years! In recognition of our appreciation for their customer loyalty, the Renewals team have been sending flowers as a thank you to these customers.

In the first week alone we sent 250 bouquets of flowers to customers who had been with us for 20 years or longer. We have received some positive customer responses and even thank you letters!



## Our People

*“People who like what they do, do it better.”*

Our simple yet strong philosophy is the lifeblood of our culture at Admiral Group and according to the Great Place to Work Institute, this has helped us to become one of the best employers in the UK and Europe. In 2016, this resulted in the UK coming 16<sup>th</sup> in The Great Places to Work For and ConTe also coming 2<sup>nd</sup> in this competition in Italy.

A business is as good as its people and we at Admiral are hugely fortunate to have great people whose commitment, energy and initiative allow us to create great value for our shareholders.

In order to understand why we are rated as such a good employer, it is useful to understand the four pillars upholding the working culture at Admiral – **communication, equality, reward & recognition and fun.**

**Communication** at Admiral is simple: we communicate with people, people communicate back to us. We make sure that everyone knows what’s going on with the business because our people want to be involved. Our staff portal, Atlas, is updated daily with all the news from around the business, whether we’ve won an award or changed a procedure – our staff will know about it!

The transparency of our communication philosophy extends to senior managers and Directors, who sit amongst their teams rather than in their own offices which encourages a dialogue between staff of all levels of seniority across all areas of our business. Furthermore, our Chief Executive Officer (CEO) operates an ‘open door’ policy so if any member of our staff wants to ask him a question, they can email him directly through our ‘Ask David’ intranet initiative, and in fact, David doesn’t have an office, you’ll find his desk on one of our open-plan floors. Our senior managers and Directors also participate in regular online chats with staff. This year we have held several online group chats with David Stevens our CEO, Geraint Jones our CFO and many of the senior management team. Having these company-wide online chats every quarter, allows staff to question senior management on a variety of topics including the way we do things, Group results, future strategy or even which team will win in the next Six Nations rugby match.

In addition, we use a wide range of communication tools to help our employees and which assist in the understanding of business goals and objectives including; internal newsletters, videos, team briefings, suggestion schemes, staff forums and the annual Staff General Meeting (SGM). In the 2016 annual staff survey, 84% of staff were happy with the amount of information they receive about the company (2015: 85%).

## Outstanding Service

We thought it would be nice to share what our customers are saying about the service they receive from us. We've received these recent examples...

Craig from Swansea New Business set up an eight vehicle MultiCar policy for his customer. The customer was so impressed with the level of service from Craig, he sent in two bottles of champagne as a thank you. This reflected the excellent service Craig delivered and the relationship he built with his customer. What an outstanding thank you from his customer!

Nigel from Swansea Claims Service received a fantastic customer comment form following his handling of claim where our insured's house had been burgled and two cars stolen. Nigel's handling of this traumatic claim left a lasting impression of their experience with Admiral on this customer and their friends and family.

## Training and development

Admiral Academy is Admiral's central training team and offers support, learning opportunities and career advice for all employees. We have a team of over 100 learning and development professionals across the group, with the skills necessary to support the needs of our business and our employees.

The Academy offers a prospectus which contains over 100 pages of courses, workshops and training programmes. Such is the success of the courses on offer, over 5800 training slots were taken up by our people in 2016. This includes training provided for specific UK departments and any training that has been provided by our UK trainers in any of our overseas offices.

In order to measure how our people feel about training and development, we ask them to complete evaluation forms after training courses. In 2016 our overall feedback score was 9.3/10 (2015: 9.4/10).

Admiral Academy is an approved Institute of Leadership and Management (ILM) Centre, which provides nationally recognised management qualifications to employees. The programme Admiral Academy has developed with the ILM will mean that from the outset of their career with Admiral, staff can pursue a professional qualification that complements their professional development. It also provides a strong incentive to progress within Admiral. Since becoming ILM accredited, over 800 employees have gained ILM qualifications through Admiral Academy to date. This year alone 88 ILM qualifications were completed and a further 54 were started and are due to complete in 2017.

We have continued to make considerable investment in improving the accessibility and quality of online learning for staff. Admiral's eLearning platform, iLearn, boasts a catalogue of over 100 courses to suit the needs of staff, which includes both work-specific courses such as Health and Safety training but also includes personal development courses such as Plain English and Time Management. In 2016 over 54,000 courses were completed online.

Admiral Academy also encourages self-learning through David's Buy a Book scheme, whereby Admiral Academy will fund the purchase of any book, eBook or DVD if it will help an individual with their career development. These books are then theirs for the staff member to keep but often many departments keep libraries of books for everyone in the company to share. In 2016 over 2,700 books were ordered via the scheme.

We also encourage staff to consider using our sponsorship scheme to gain professional qualifications and attend courses externally. We support employees as they complete qualifications with the Chartered Institute of Insurance and other professional bodies.

## Equality

Admiral's approach to equality is simple. Our people are our greatest asset and we respect and value the individuality and diversity of all our staff. Our Equality, Diversity and Dignity at Work policy makes certain every employee is treated equally and fairly and that all employees are aware of their rights and obligations and it includes guidance on how to promote diversity, alongside advice for our people on how to identify and report any instances of unfair discrimination.

The Group is fully committed to the health and safety and the human rights of its employees, regardless of their background. In addition, we maintain an employee code of conduct regarding appropriate ethical standards in the workplace.

The Group's principles of respect for human rights, diversity, health and safety and workplace ethical standards apply not only to staff directly employed by Admiral, but also to staff employed by the Group's outsourced partner in Bangalore, India. To meet this commitment, Admiral Group maintains regular contact with its outsourcer's management team and the Group's senior managers pay visits to the outsourcer, whilst the Group also provides training and development to ensure that the team uphold these principles. In addition, Admiral Group has appointed a manager based permanently at the outsourced operation, who is responsible for ensuring that the Group's principles are adhered to by the outsourced partner and that the wellbeing of outsourced staff is monitored.



## Gender diversity

The table below provides a breakdown of the gender of Company Directors and employees at the end of the financial year:

	Male	Female
Company Directors <sup>*1</sup>	6	4
Other senior managers <sup>*2</sup>	38	15
All employees	4,372	4,625

*[\*1] 'Company Directors' consist of the Board of Directors, as detailed on pages 46-47 of the Admiral Group Annual Report 2016.*

*[\*2] 'Other senior managers' is as defined in the Companies Act 2006 (Strategic Report and Directors' Report) and includes: persons responsible for planning, directing or controlling the activities of the Company, or a strategically significant part of the Company, other than Company Directors. Any other Directors of undertakings included in the consolidated accounts that are not considered strategically significant have not been included.*

## Disabled employees

Admiral Group gives full and fair consideration to applications for employment made by those with disabilities, having regard to their particular aptitudes and abilities. The Group was recently accredited the Two Ticks symbol by Jobcentre Plus for meeting five key standards of conduct regarding the recruitment, training, retention and career development of disabled employees.

The Group will support any employee who is disabled or has a life threatening illness and help them to contribute to the Group as long as their health allows.

Managers in the Group are sensitive to health concerns and special needs and will not knowingly allow any employee with a disabling or life threatening illness to suffer from discrimination at work. The Group provides staff with access to the EAP Care First confidential helpline which offers advice and support on a range of health issues.

## Corporate Health Standard Gold Award

We have been recognised by the Welsh government for the high standard of health and wellbeing of our staff, through the Gold Corporate Health Standard award.

Run by the Welsh Government through Healthy Working Wales, the Corporate Health Standard (CHS) is the quality mark for workplace health promotion in Wales. The Standard recognises good practice and targets key preventable ill-health issues and the Health Challenge Wales priorities.

We first achieved the Gold standard in 2014, because the independent assessors were so impressed by the processes we had in place for driving success through our health and wellbeing. Three years later and we have continued to maintain these high standards.

Independent assessor, Emma George, visited Ty Admiral as part of the assessment. She said, "Clearly, Admiral Group is an organisation with its people at its core, and the commitment to and investment in the wellbeing of staff is sector leading. This was a fantastic revalidation assessment - Admiral is a truly inspirational workplace."



Fundamental to equality, and also important for **Reward and Recognition**, is our performance-related pay structure and share ownership scheme. We like to reward and recognise our people for both their own personal achievement and the overall performance of the Group. All employees are rewarded for the overall success of the Group through our approved Free Share Incentive Plan (SIP), a key feature of employee remuneration.

As of 31 December 2016 an employee who joined us on 1 January 2005 would have received a total of 3,335 shares, of which 2,723 would now have matured and 2,241 which could be sold free of income tax and national insurance. If none of the matured shares had been sold, these shares would be worth £49,749 (based on the share price of £18.27 on 31 December 2016). In addition to our SIP, we also operate an unapproved Discretionary Free Share Scheme (DFSS) to reward managers and ‘star performers’ – employees who have excelled in their role, regardless of business location or level of seniority. Further details of our salary structure and our share schemes are available in the Directors’ Remuneration Report on pages 65-77 of our Annual Report 2016.

Our Board firmly believes that share ownership motivates employees, decreases attrition and makes it easier to recruit successfully. According to our annual Staff Survey, 83% of our people are more likely to stay with us because of our staff share schemes (2015: 82%).

### Recruitment

In further support of our reputation as a good employer within the local community we received over 9,900 applications for contact centre positions during 2016 (2015: 14,700). The decrease in applications is due to the varying recruitment needs across the group.

### Celebrating excellent performance

We host a series of annual award ceremonies to reward and recognise our people, both for their own individual achievements and for the collective performance of their team, department or site.

#### Admiral Managers Awards

In 1992, before the first Admiral policy had even been sold, our CEO Henry Engelhardt gave each senior manager an award to present in their name to a member of staff they believe had contributed to Admiral’s success in a unique or outstanding way. Twenty awards are now available, such as the James Armstrong – Bouncebackability Award and Cristina Nestares – Creative Solutions Award. The names of the award winners are permanently inscribed in Admiral’s history on plaques displayed in the reception area of our headquarters in Cardiff, South Wales.

**Fun** plays a vital role in helping us to ensure that our people enjoy their work, encouraging and motivating each and every individual to produce excellent results

**So how do we know that this approach works?** Our staff tell us. One of the most important tools that we use to measure employee satisfaction is our anonymous annual Staff Survey, which collects views on what it is like to work for us. The

survey results are analysed by department and each department manager shares the findings with their team, exploring any issues and concerns before making improvements.

The most significant results are provided in the table below. There are no specific targets with respect to the survey results, as our executive team use the data to identify trends in employee perception, rather than absolute values.

### Staff Survey results

Survey question	2012	2013	2014 <sup>*1</sup>	2015	2016
Morale is good within Admiral	93%	89%	75%	84%	84%
Morale is good within my department	87%	75%	67%	77%	75%
I am happy at Admiral	91%	88%	78%	84%	83%
Every effort is made to understand the thoughts and opinions of employees	91%	85%	78%	84%	83%
I am more likely to stay at Admiral because of the share schemes	79%	81%	80%	82%	83%
Admiral is truly customer-focused	90%	90%	85%	88%	87%

<sup>\*1</sup> In 2014 we changed the way we collected our staff survey results. We now use the Great Place to Work (GPTW) Best Workplaces survey as our Annual Staff Survey and every single person in Admiral Group (including our overseas operations) will be filling it out. As a result not every question is a direct match to previous years. From 2014 we have presented this new question set.

As a Group we participate in a number of independently managed surveys, including The Sunday Times 100 Best Companies to Work For and the Great Place to Work Institute's Best Workplaces in the UK and Best Workplaces in Europe.

In 2016 we have continued to win awards for employee satisfaction, adding to those achieved in previous years. This year Admiral Group again placed in the Top 10 for the Sunday Times 100 Best Companies to Work For list. The table below shows how we have performed in these surveys

## External survey results

Name of award	2008	2009	2010	2011	2012	2013	2014	2015	2016
<b>Sunday Times 100 Best Companies to Work For</b>	57th	37th	16th	9th	6th	11th	2nd	5th	6th
<b>Best Workplaces in the UK</b>	10th	6th	10th	9th	1st	2nd	3rd	4th	16th
<b>Best Workplaces in Europe</b>		16th	26th	21st	4th	2nd	3rd	4th	9th

## Our Community

We play a positive role in the community through charitable giving and sponsorship of local community partnerships. As an employer, we promote payroll giving and provide matched funding for eligible staff initiatives. In 2016 Admiral Group donated £110,000 to local and national charities. The amount we donate fluctuates annually due to changes in sponsorship initiatives and employee demand for matched funding.

Our strategy on charitable giving and community sponsorship aims to:

- Contribute to the local communities surrounding our offices;
- Support events that are likely to appeal to our people;
- Reflect our culture of vibrancy and fun; and
- Raise our profile as a good employer within the local community.

Our strategy provides further opportunities for employee engagement by providing opportunities for our people to participate in charity fundraising or community projects and by enabling us to secure additional employee benefits, such as free event tickets and local discounts. It also helps us to attract new staff and to minimise recruitment costs, reinforcing our strategy of focusing on profit and controlling costs in order to maintain our market-leading expense ratio.

### Admiral Community Chest

Admiral Community Chest is a fund set up to provide funding for charities and local organisations which our people and their families are involved with. The Chest has been running for over ten years and in that time we have been able to contribute to over 700 charities and organisations.

During 2016, there were 248 successful applications for funding. This included 120 football and rugby teams, 19 schools and nurseries and a variety of other clubs, societies and charities. Funds from the scheme have been used to purchase sports kit, IT equipment and even a fridge and microwave for a cricket club.

In one donation, we gave £800 to Cardiff Friends of Dogs so they could buy weatherproof coats for their dogs to wear, protecting them from the rain and cold, but also helping them find a home through advertising.



During 2016 Swansea staff had a special visit from Paul Karabardak, a Paralympic table tennis player, who had received £500 to pay for much needed sports equipment for his Rio 2016 campaign.

## Our Environment

Our Environmental Policy is aligned with our vision for sustainable growth and our focus on profitability, as outlined by our Group business model and strategy on pages 12 - 15 of our Annual Report 2016. By monitoring and reporting on our annual carbon emissions, we can identify areas of the business where energy usage could be reduced, leading to the potential for cost-savings. Furthermore, by improving our buildings to drive energy efficiency, we are able to create a better working environment for our people.

We are committed to:

- **Raising and maintaining** employee awareness of, and ensuring that all of our people are actively engaged in, activities to reduce our environmental impact;
- **Measuring and monitoring** key aspects of our environmental performance and regularly reviewing progress to reduce the amount of resources consumed per employee; and
- **Complying** with the requirement to report annual levels of greenhouse gas (GHG) emissions in line with guidance provided by the Department for Environment, Food and Rural Affairs (DEFRA) in partnership with the Department for Energy and Climate Change (DECC).

We have never been subject to prosecution or fines as a result of non-compliance with environmental reporting regulations. We have a cross-functional team in place to monitor and report on our annual greenhouse gas emissions, including employees from our Finance and Facilities departments. One of the major responsibilities of our Facilities team is to continuously reduce our environmental impact. The reporting process is centralised at our UK head office and our international businesses send their data to the team each month. This way, our people can be engaged in recording and monitoring their environmental impact and we hope that this will encourage each of our sites to make continual improvements. The data is reviewed annually and reported to David Stevens, our corporate social responsibility Board representative.

We uphold a structured consultation process to gauge stakeholder views on our environmental performance. In 2016, the staff survey revealed that 89% (2015: 87%) of our people think we are working to reduce our environmental impact. Each department manager feeds back the results to their employees, encouraging a forum for positive discussion to gain employee ideas on what more we can be doing to limit our environmental impact.



## Performance Measures

	<b>GHG Emissions (CO<sub>2</sub>e Tonnes*1)  2016</b>	<b>% Of Group Total  2016</b>	<b>GHG Emissions (CO<sub>2</sub>e Tonnes*1)  2015</b>	<b>% Of Group Total  2015</b>
<b>Scope 1</b>				
Owned transport	9	0.20%	10	0.27%
Gas	502	11.35%	541	14.66%
<b>Total Scope 1</b>	<b>511</b>	<b>11.55%</b>	<b>551</b>	<b>14.93%</b>
<b>Scope 2</b>				
Purchased electricity (including green energy)	2,639	59.65%	2,017	54.65%
<b>Total Scope 2</b>	<b>2,639</b>	<b>59.65%</b>	<b>2,017</b>	<b>54.65%</b>
<b>Significant Scope 3</b>				
T & D*2 Electricity	263	5.94%	185	5.01%
Business travel	833	18.83%	851	23.06%
Water	35	0.79%	35	0.95%
Waste Disposal	144	3.25%	52	1.14%
<b>Total Significant Scope 3</b>	<b>1,274</b>	<b>28.80%</b>	<b>1,124</b>	<b>30.45%</b>
<b>Total CO<sub>2</sub>e Emissions</b>	<b>4,424</b>		<b>3,691</b>	

\*1 'Tonnes' refers to metric tonnes

\*2 'T&D' refers to the transport and distribution of electricity.

Total emissions have increased as an absolute figure due to inclusion of data for all sites during 2016. 2015 excluded the US, France and one site in Delhi, however on a per employee basis have reduced to 0.53 tonnes CO<sub>2</sub>e per employee (vs. 0.55 in 2015).

### Intensity Ratio

We have used average employees as the measure for our intensity ratio as this is the most relevant indication of our growth and provides for the best comparative measure over time.

<b>CO<sub>2</sub>e per employee</b> <sup>*1</sup>	<b>0.53 tonnes (2015: 0.55)</b> <sup>*2</sup>
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<sup>\*1</sup> Average employee number excludes employees from offices for which data could not be collected.

<sup>\*2</sup> 2015 data has been restated to reflect the fact that Admiral's three largest UK offices meet the GHG Protocol Corporate Standard and, therefore, Admiral is exempt from reporting greenhouse gas emissions from electricity supply for these locations.

## Methodology

### Reporting period

1 January 2016 – 31 December 2016

### Measuring and reporting approach

We have followed UK government guidance on how to measure and report greenhouse gas emissions. In particular, the data has been prepared with reference to the WRI/WBCSD Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition) and in accordance with the guidance for corporate reporting issued by DEFRA.

Admiral's three largest UK offices meet the GHG Protocol Corporate Standard and, therefore, Admiral is exempt from reporting greenhouse gas emissions from electricity supply, which is in accordance with GHG Protocol Scope 2 guidance released 20th Jan 2015. As a result, the comparative figures have been restated to reflect the exemption.

### Greenhouse gases

All GHG emissions figures are in tonnes of carbon dioxide equivalents (CO<sub>2</sub>e) and include all six GHGs covered by the Kyoto Protocol.

### **Organisational boundary**

We have chosen to use the operational control approach because we maintain the ability to direct the operating policies of each of our organisations, with a view to achieving economic benefits.

Specifically excluded from the organisational boundary is our outsourced contact centre in Bangalore, India, which we do not have control over.

### **Operational scopes**

All Scope 1 (direct GHG emissions), Scope 2 (indirect GHG emissions) and significant Scope 3 emissions have been reported for operations within the organisational boundary, with the exception of exclusions listed below.

Where appropriate, emissions from multi-occupancy offices are determined on the basis of the recharge statement provided to the Group by the relevant managing agents.

### **Exclusions to operational scopes**

Excluded from our Scope 1 emissions are air conditioning emissions produced by all of our operations. We are continuing to work with the managing agents to obtain this data however it is likely we will continue to exclude this from reporting for the foreseeable future.

### **Operational scopes – calculation approach, conversion tools and emission factors**

The carbon emissions linked to the activities listed above have been determined on the basis of measured or estimated energy and fuel use, multiplied by relevant carbon conversion factors.

The large majority of our fuel and energy consumption is based on actual mileage data, purchase invoices and information supplied by the managing agents of our leased buildings. However it has been necessary to make estimations in some circumstances, where this form of evidence has not been available. In particular we have made estimations when monthly invoices have not been available for the full reporting period. Where this was the case, an average of available invoices was applied to the months for which invoices were unavailable. This process of estimation represents less than 10% of data.

We have calculated emissions using the 2016 carbon conversion factors downloaded from the DEFRA website, which are valid until 30 June 2017. Overseas electricity conversion factors have been taken from IEA online data service and are valid for 2016 reporting year.

## Geographical breakdown

2016	Tonnes of CO2e			
	Scope 1	Scope 2	Scope 3	Total
<b>Total global</b>	<b>511</b>	<b>2,638</b>	<b>1,275</b>	<b>4,424</b>
<b>UK</b>	511	268	982	<b>2,319</b>
<b>Italy</b>	0	14	25	<b>293</b>
<b>Spain</b>	0	131	15	<b>146</b>
<b>France</b>	0	14	81	<b>95</b>
<b>India</b>	0	307	72	<b>379</b>
<b>US</b>	0	684	60	<b>744</b>
<b>Canada</b>	0	408	40	<b>448</b>

### Green tariffs

All of the electricity tariffs we control in the UK use energy from green sources. Our current green electricity tariffs expire Oct 2018 at which point we will look to procure green tariffs again for all UK sites we control.

Our international offices either select their own tariffs or use those selected by the managing agents of the buildings they reside within. However, international procurement is not yet centralised at our UK head office hence there is no record of the number of international sites using green tariffs.

### Annual Achievements

We are focused on reducing Admiral's impact on the environment and raising awareness throughout the company.

- **Global**
  - We provide a guide to recycling in work, what we're doing to reduce Admiral's impact on the environment and how staff can get involved
  - Wherever possible, we use SMS to contact our customers in order to provide a convenient service and to further reduce paper usage
  - We promote recycling to limit the amount of waste we send to landfill

- **UK**

- All UK controlled energy contracts continue to come from green energy sources. These contracts run up until October 2018, at this point we will look to procure further green energy contracts
  - We have tested food waste bins in the staff kitchens to further reduce waste we send to landfill
  - We have tested new recyclable food containers in all of our canteens
  - We are investing in further Smart metering technology at our Swansea site and updating the building control software to help us manage our energy use better
- **Canada**
    - We have bins to separate waste (garbage, paper, organics and plastic)
    - Printers default to 2-sided printing to reduce paper consumption and we encourage the re-use of paper as scrap paper
    - We have subsidised transit passes to encourage employees to use city transit instead of cars
- **India**
    - We are recycling cardboard and shredded paper and use reusable cups/glasses
    - Meeting rooms are fitted with the sensors to keep lights off if no movement is observed.
    - Only biodegradable cleaning products are used for cleaning

## Targets for 2017

- **Energy**
  - Continue to source 100% Green Electricity for all our UK sites where we control the utilities purchasing.
  - Utilise our smart metering system and monthly energy assessments (completed by our external partner) to highlight potential energy savings as well as monitoring each site's energy efficiency.
- **Waste and Recycling**
  - We aim to reduce the % of waste sent to landfill to less than 20% (currently 23% for 2016).
  - Replace disposable plastic drinking cups with a reusable drinking bottle option or recyclable paper option.
  - Work with our onsite canteens to continue to reduce consumable use. We have implemented environmentally friendly food cartons at all sites in the UK. One project underway is the introduction of reusable coffee cups and recyclable coffee cup options.
  - Work with our Vending contractor to source a 100% recyclable coffee cup option.

- **Reporting**

- Continue to utilise and improve our Environmental Dashboard and Utilities Usage Report to monitor our energy usage and waste and recycling figures.
- Remain up to date with all compulsory reports and begin planning process for next ESOS assessment in 2018.
- Work with external partners BRE on the EU funded Quantum Project (which aims to close the gap between predicted and actual energy performance in European buildings).

### **Assurance Statement**

We have not received external assurance of our carbon emissions data for the 2016 reporting year. However, as a Group we have completed an internal peer review to assess the reasonableness, accuracy and completeness of the data presented. This included: recalculation of formulae, checking conversion factors applied, agreement of data to detailed breakdowns and sample checks to source data. The process did not highlight any uncorrected deficiencies in the reported data.

### **Conclusion**

This report summarises our ongoing corporate social responsibility strategy and how this relates to the Group business model and strategic objectives, in addition to outlining the progress we have made during 2016 in relation to our four key stakeholders: our customers, our people, our community and our environment