



BUILDING A SUSTAINABLE BUSINESS

Howden Group Sustainability Report 2022

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David Howden

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CHANGING INSURANCE FOR GOOD

Foreword from our
Group CEO, David Howden



A more sustainable, equitable future relies on every person, company and industry playing to its strengths, and on radical collaboration.

The strengths we have to play to in the insurance industry are our ability to model and transfer risk, to smooth volatility, and in our vast pools of data.

Companies have relied on these strengths for centuries to give them the confidence to invest and take risks.

A key strategic focus for Howden is in how we can now use these strengths to tackle climate change and build equitable environmental and societal resilience.

For the \$125trn that needs to be invested in mitigating global warming over the next three decades – insurance can unlock investment and de-risk innovation.

This year, Howden launched the world's first carbon credit invalidation insurance product for the voluntary carbon market, to help build confidence in a market that is predicted to grow to \$50bn by 2030 as the global demand for voluntary carbon credits increases in order to keep net zero targets on track.

For the cities and countries building resilience strategies to adapt to a more volatile world – insurance can remove barriers and accelerate progress.

This year, we announced a partnership with Resilient Cities Network to second insurance professionals into city leadership offices to work together on innovative ways of tackling resilience challenges.

For the humanitarian organisations facing ever-increasing funding crises, insurance can be used to smooth volatility by pre-financing disasters.

From the world's first volcano catastrophe bond in 2021, we've started scaling this model by supporting another seven projects in Asia, Africa, the Americas and the Pacific, protecting coastal and farming communities against events like tropical cyclones, floods and volcanic eruptions, whilst, in many cases, also protecting the environment and improving biodiversity.

At COP27, I called upon the industry and wider private sector to help us scale this model much further and faster.

The thread that pulls this all together is collaboration, or rather, radical collaboration.

Radical collaboration is thinking beyond our comfortable networks of clients and suppliers to whole populations of people whose problems we haven't been tackling, we don't understand and we don't have existing models to fix, and seeking out new partners who better understand these challenges so we can solve them together.

This year, in support of our goal of helping humanitarian organisations to access insurance, we have established partnerships with InsuResilience and REAP (Risk-informed

Early Action Partnership), and we have continued to collaborate with our colleagues in the insurance industry, and the wider private sector, through the Sustainable Markets Initiative (SMI) and Insurance Development Forum (IDF).

Aligned to Howden Group's ambitions to build resilience against climate change, in 2022, the Howden Group Foundation launched a new, focused purpose for its work: to protect people against the social and economic effects of climate change. Since its inception, the Foundation has donated over £5m to over 900 charities around the world. Now, as a shareholder of Howden Group, as we grow so too will its grant-giving ability.

A place where #AllofUs can thrive

As we look to 2023 and beyond, as well as our continued focus on unlocking the power of insurance to be a force for good, we will strive to make Howden, and the wider insurance market, a place where people from all walks of life both want to work and are given the opportunity to thrive.

Our culture, underpinned by our unique employee-ownership model, has helped us to attract some of the best talent in the market, but there are so many talented people out there that we're not reaching.

At the end of 2022, we launched #AllofUs, a campaign that inspires colleagues to make a pledge to make a difference, to use our collective power to attract people from all backgrounds and to create a sense of belonging and opportunities to nurture and develop #AllofUs.

Time to decide

From getting grain out of Ukraine, to securing investment in the transition, to responding to disasters, insurance has a huge role to play.

With the world more volatile and risks more interconnected than ever, it is time for our industry to decide not only to cover the same kind of things for the same kind of people as we always have but also, by playing to our strengths and through radical collaboration, help to create a more sustainable, equitable future.

A handwritten signature in dark ink, appearing to read 'David'.

David Howden
CEO, Howden Group

Summary highlights from 2022

1 Changing the insurance narrative

Using insurance as a solution to the major challenges the world is facing. (p.14)

Disaster Relief financing: Through insurance advice, support with premium financing and through donations, we have supported projects across Asia, Africa, the Americas and the Pacific, enabling the use of insurance to protect coastal and farming communities against extreme weather events. (p.15)

Climate analytics: We launched a new Climate Analytics team and have developed analytical tools to evaluate our clients' current and future climate risks. (p.15)

The Carbon Market: We launched the world's first carbon credit invalidation product for the voluntary carbon market. (p.19)

New partnerships and memberships: Resilient Cities Network, InsurResilience and REAP. (p.21)

COP27: At COP27, we highlighted the urgent role of insurance and private capital in helping to address the disaster relief funding gap, which continues to widen at an alarming rate. (p.24)

2 Being a responsible business

Having a positive impact on the environment, creating an inclusive workplace where everyone feels proud to work, and having the governance in place to make the right decisions about how we operate. (p.26)

Environment (p.27)

Starting our net zero journey: Working with specialist support to understand where our emissions priorities should be and what decarbonisation levers could be used, in and across our business. (p.28)

Renewable Energy: We are actively working through our offices to move to renewable energy. This currently stands at 52% of our UK footprint. (p.29)

Offsets: We continued to support offset activities in FY22 through the Northern Kenya Rangelands Project and the Ntakata Mountains Project in Tanzania, offsetting 40,000 tonnes of emissions. (p.32)

Plastic Neutrality: We continued our plastic neutrality journey by offsetting just over 73,000kg of plastic through ocean-bound plastic credits, the equivalent to our estimated plastic footprint for 2022. We are proud to have achieved a certified plastic-neutral claim for our Group's headquarters in London. (p.34)

Our People (p.40)

D&I: In 2022 we recruited a dedicated Group D&I manager to further drive our D&I agenda through the Global D&I principles of engagement, attraction, development, conversation, education and collaboration. (p.41)

#Allof us: At the end of 2022, we launched a group wide campaign to use our collective power to attract people from all backgrounds, and to create a sense of belonging and opportunities to nurture and develop #AllofUs. (p.43)

DIVE IN: We are proud that two of our businesses, Howden and DUAL, co-sponsored the 2022 Dive-In Festival. As part of the movement we launched our "Portraits of People" exhibition in order to look beyond image, potential stereotypes and preconceived assumptions. (p.44)

Get Into Insurance programme: We launched the first Get Into Insurance Programme in partnership with the Prince's Trust and LIIBA which saw 16 participants complete a two-week programme within the Group. (p.49)

Governance (p.54)

Cyber Security: We have continued to invest in sustainable technologies which help mature our security posture, increase governance and improve operational resilience. We have also worked with organisations to help raise awareness of Cyber Security within the small business community. (p.57)

Memberships: We are members of ClimateWise and the UN Global Compact and submitted our second reports to each body this year. We also completed our second EcoVadis assessment, maintaining our 'Silver' rating. (p.57)

Supply Chain (p.58)

Supply Chain: In June, we became a signatory of the Sustainable Markets Initiative Supply Chain Pledge. This included commitments to encourage suppliers to set meaningful targets, advance insurance supply chain carbon initiatives, and work collaboratively to tackle industry supply chain hotspots. (p.58)

3 Giving back

Helping others by giving our time, through volunteering and raising awareness, and giving money through employee fundraising and our independent charitable foundation, the Howden Group Foundation. (p.60)

Employee Volunteering & Fundraising: Our colleagues around the world recorded over 7000 hours of volunteering throughout the year and raised £375,000 for charities and community support programmes. (p.61)

Alzheimer's Society partnership: In the UK, we raised over £500K for our charity partner, Alzheimer's Society, since 2019 through everything from bake sales to trekking across the Sahara Desert, and raised awareness of Alzheimer's and the Alzheimer's Society's work across the Group. (p.66)

Group Giving Week: In this focused week of global giving activity, we volunteered over 800 hours and raised over £70,000 for over 50 charities worldwide. (p.68)

DUAL APAC: DUAL Australia and New Zealand have been busy volunteering and fundraising having raised \$122,000 for 66 charities. Volunteering efforts have been immense including helping to wrap over 15,000 presents and pack 4,000 baskets of food for the community at Christmas. (p.69)

Ukraine: Colleagues around the world came together to volunteer and fundraise for Ukraine. Together we raised over £50,000. In Poland, colleagues helped to arrange accommodation and distribute equipment, whilst Howden Germany transported €90,000 euros worth of essentials to the border. (p.70)

Summary highlights from 2022

Howden Group Foundation

The Howden Group Foundation is our independent registered charity supported by Howden Group Holdings and its employees (p.74)

Funds donated: In excess of £1.2m awarded in grants and donations to our global charity partners. (p.76)

Investing in the Community Awards: £40,000 donated across 8 charities making a big difference in the communities in which our people live and work. (p.76)

A new strategy and renewed mission: Launch of new 5 year strategy focused on protecting people against the social and economic effects of climate change. (p.77)

Matched funding: £157,000 of matched funds made available for Group employees' donations and fundraising efforts. (p.78)

Ukraine: Over £50,000 donated to organisations providing critical support on the ground in Ukraine (p.78)



OUR GROUP

Since it was founded in 1994, Howden Group has grown as a company with a difference. By putting employee ownership at our heart and keeping clients front of mind, we have become the largest independent insurance intermediary group outside the US, handling over \$30bn of premium for clients globally.

The Group comprises DUAL, the largest international MGA, and Howden, the international broker and one of the leading digital, data and analytics businesses in the insurance industry. We are a group of international experts with a local touch and a digital backbone.

This report covers the activities of the Group which is headquartered in London with 14,000 employees in 50 territories around the world. Through Howden One, the world's largest independent retail broker network, we expand our reach to clients in over 100 territories.



- | 100+ Territories
- | 14,000+ Employees
- | \$30bn Premium
- | 4,000+ Employee shareholders

BUILDING

a business for the long term

The five guiding principles upon which Howden Group was founded in 1994 were focused on building a business for the long term that we can all be proud of.

Howden Group guiding principles:

1. **Equity ownership** - the people in the business own the business
2. **Long-term investor partners** - with a long-term outlook to support our growth
3. **Expertise** - to serve our clients
4. **Friendship and trust** - to build culture
5. **A commitment to building a business for the long-term with independence** enshrined in its fabric

Sustainability is at the heart of our business.

We cannot deliver long-term value for our people and our clients without taking into account the wider picture of the global imperative to create a cleaner, fairer, safer, more resilient world.

Our clients span most industries and geographies and so too, therefore, does our ability to effect positive change for our clients, the communities in which we live and work, and society as a whole.

The insurance industry has the power to drive change. Just as it helped to drive industrialisation, it must now help to accelerate the move to a more equitable, lower-carbon future.

We are committed to putting sustainability at the heart of our strategy through the people we hire, the work we do, and our own impact as a company.

Our sustainability approach



Changing the insurance narrative

Using the power of insurance to help to solve the major challenges the world faces:

- Enabling the energy transition
- De-risking the carbon market
- Disaster relief financing



Being a responsible business

Focusing on our own operations:

- Governance & business integrity
- Environmental management
- Diversity & inclusion
- Wellbeing
- Legal, compliance & risk
- Data & cyber security
- Supply chain & ethics



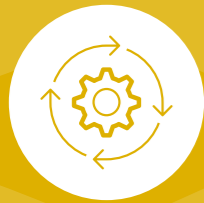
Giving back

Supporting the communities in which we live and work:

- Howden Group Foundation
- Volunteering
- Fundraising
- Raising awareness

CHANGING the insurance narrative

Changing the insurance narrative is about using insurance as a solution to the major challenges the world is facing. This is where we can have the biggest impact. Insurance has always been an enabler for change and now, as the world faces the biggest existential threat of our lifetime, we are finding ways to use insurance to help society build resilience against climate change and other related risks.



Climate Risk and Resilience

Insurance has a crucial role in helping communities build resilience against the increasing volatility and uncertainty of climate change.

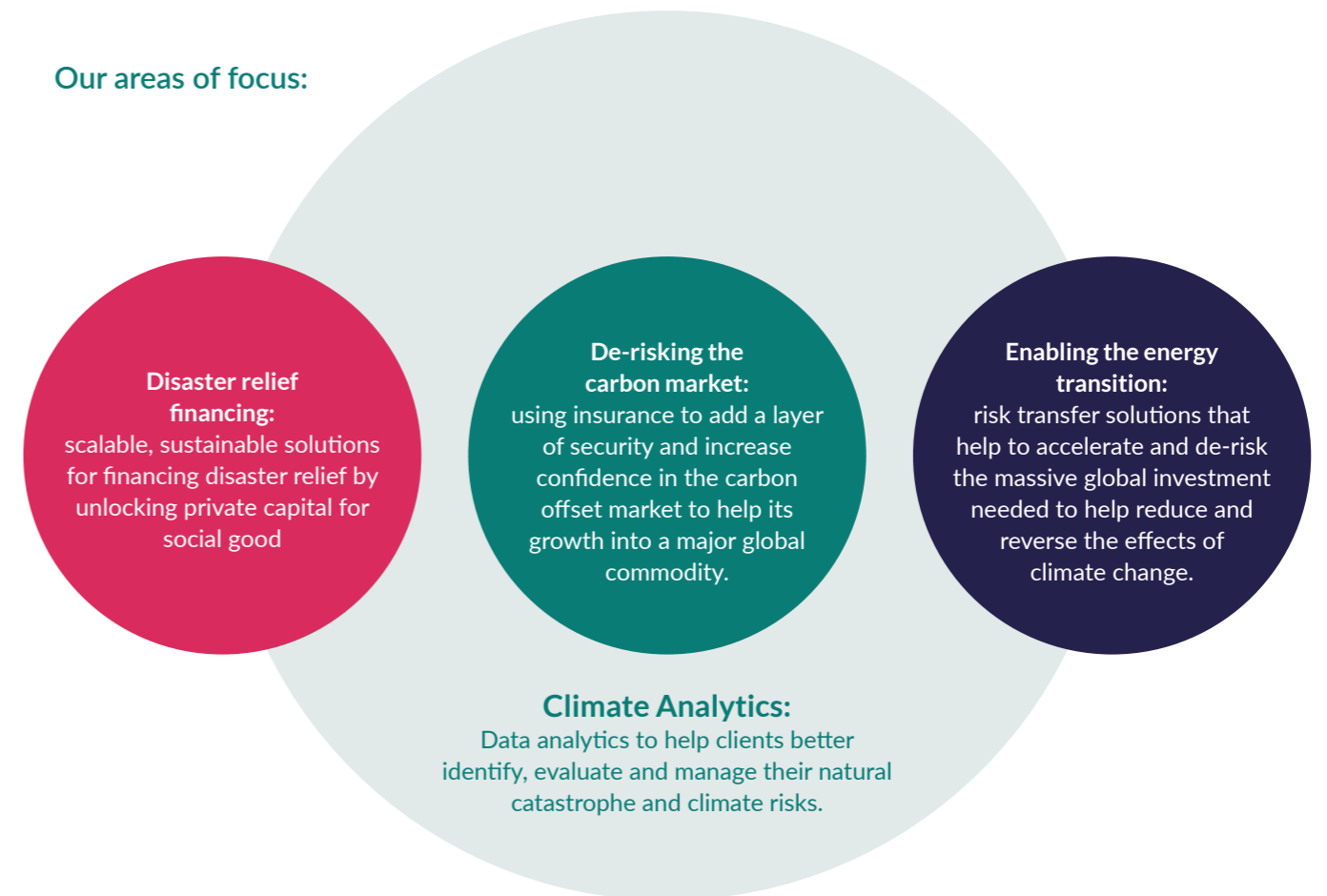
Our Climate Risk and Resilience team combines creativity, a passion for innovation, and deep experience of the inner workings of the insurance and financial markets.

The team is a research and product development hub that supports divisions across the Group in creating risk transfer products that help to accelerate and de-risk the move towards a low carbon economy, and to mitigate the results of climate change.

Climate Analytics

In 2022, we hired a new Head of Climate Analytics to help clients across all industries better identify, evaluate and manage their future exposures. Doing so will enable them to make better-informed decisions that help drive not only their own sustainability agenda, but the wider global shift to a low-carbon future.

Our areas of focus:

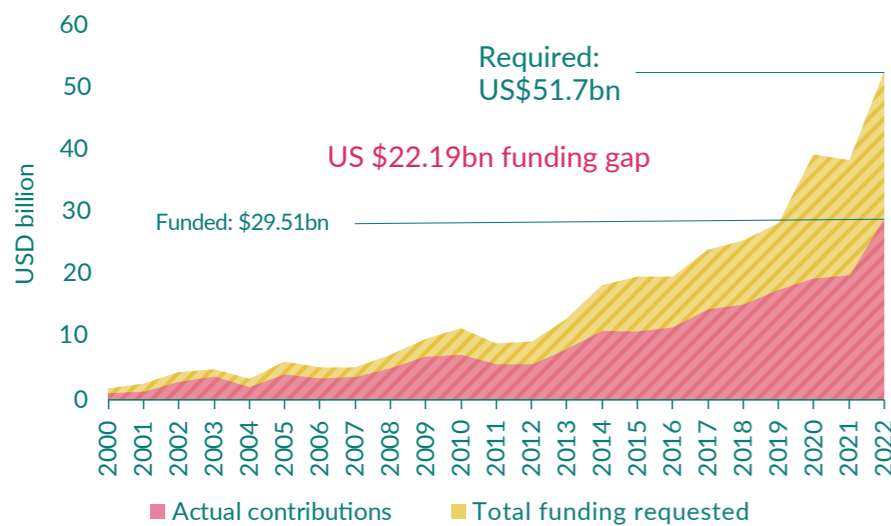


Disaster Relief:

As the frequency and intensity of climate disasters increases, humanitarian needs continue to grow.

For vulnerable people living in areas hit hardest by the effects of climate change there is very little by way of insurance or public funding available. The vital work of saving lives and livelihoods is largely down to humanitarian organisations whose resources are more stretched than ever.

The current humanitarian funding system is overwhelmed - the disaster relief funding shortfall has increased from \$1bn twenty years ago, to \$4bn ten years ago, to \$22.19bn in August 2022.



Source : UN Office for the Coordination of Humanitarian Affairs (OCHA) - Financial Tracking Service

The funding gap continues to grow, and the estimated cost of the humanitarian response going into 2023 is US\$ 54.38 billion.

We are working with humanitarian, investment and philanthropic communities to develop solutions that use insurance to unlock private investment capital, stretch donations further, and prioritise financial preparation. We are doing this both by providing insurance expertise and advice, and by subsidising premiums for charitable organisations.

[Watch this video](#) to find out more.



Credit: Glenn Carstens-Peters

Case study: Supporting vulnerable communities in Fiji to build resilience against climate shocks

Extreme weather events in the Pacific islands can have a devastating impact on local communities. Farmers rely heavily on savings, bank loans or financial support from loved ones for disaster recovery, or – if they are able – set aside as much as they can before the event in preparation for the inevitable financial losses.

We have partnered with the UN Capital Development Fund (UNCDF) on a project to develop and deploy the region's first parametric microinsurance products in Fiji, Tonga and Vanuatu. These pre-arranged funding instruments are designed to provide rapid access to funds following a specified natural disaster – known as a 'trigger' event. They can simultaneously help narrow the protection gap in the Pacific and harness private sector acumen and resources to bolster disaster relief activities.

This flagship programme was put to the test in the first two weeks of January, 2023, when Fiji experienced heavy rainfall. It resulted in a trigger payment of the parametric insurance product, with digital transfer payments made to 536 beneficiaries, who received payouts into their mobile wallets just ten days after final verified data was received from the Fiji Meteorological Office and the index monitor. This shows the significant value of parametric risk transfer for developing communities, and we are committed to making this kind of insurance more accessible to those most vulnerable to climate-related disasters.

[Press release:](#) UNCDF partners with Howden to build climate resilience for vulnerable communities in Fiji



Case study: World-first voluntary carbon credit insurance product

In 2022, we worked with carbon finance business, Respira International, and Nephila Capital, a leading investment manager specialising in reinsurance risk, to develop a carbon credit invalidation insurance solution to increase confidence in the Voluntary Carbon Market.

The product protects buyers and sellers of carbon credits against invalidation due to fraud or negligence.

David Howden, Group CEO: "This is a perfect example of the insurance market doing what it absolutely must do to drive climate resilience; bringing the client, insurer and broker all to the table to create brand new products that help to accelerate and de-risk the move to a more sustainable future."

Press release: Howden launches world-first voluntary carbon credit insurance product to help scale the market

The Carbon Market

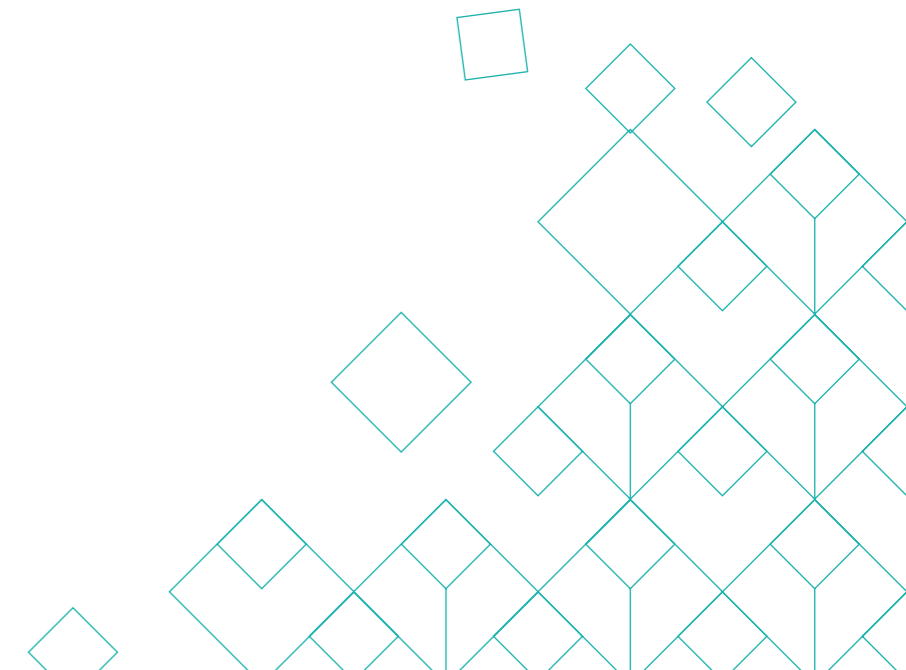
We believe that the insurance industry has an important role to play in accelerating the growth of carbon markets.

Carbon markets are critical in global ambitions to prevent temperatures rising to above 1.5°C by 2050.

There can be a risk that the carbon credits are not sequestering the correct amount of carbon dioxide, due to fraud or negligence by the project developers.

Howden is the first broker to offer insurance protection against this in both the regulated market and the Voluntary Carbon Market.

To date we have helped clients insure more than 30m credits in both the compliance and voluntary markets across geographies ranging from emerging markets through to the US. We are continuing to design new risk transfer tools across the carbon value chain as insurance becomes an increasingly important tool needed to securitise and professionalise the market.



The Energy Transition

It is our belief that the insurance market has a crucial role to play in the transition from a world highly dependent on fossil fuels, to one reliant on renewable energy sources.

This transition is already well underway. We're seeing a global increase in the amount of renewable energy produced, as well as changes to government policy around the world and rapid advancements in green technology. Whilst undeniably beneficial from an environmental standpoint, the transition to net-zero will impact individuals and all sizes of businesses by changing the way goods and services are manufactured and consumed. It is becoming increasingly clear that a key risk of the energy transition is higher price volatility of things like transport, food production and manufacturing. As a de-risking tool, insurance can help to lower the cost of renewable energy production.

Our Climate Risk and Resilience team continues to work with both our clients and the wider insurance market in order to bridge the gap between the risk transfer solutions that businesses require to implement an energy transition plan and what the insurance market can offer. We seek to utilise new and innovative insurance solutions to de-risk financing into the energy transition, lower the cost of debt and enable innovation in this important area. In 2022, we used insurance to help clients unlock access to capital, support warranty obligations and provided methods to smooth revenue volatility, all of which provided unique de-risking solutions for renewable energy production.

We continue to invest heavily in our dedicated Sustainable Energy team. We have market-leading expertise and have brought in specialists with in-depth experience in renewable and sustainable energy solutions. This team is supported by our in-house analytics and Climate Risk and Resilience team.



We are committed to the role insurance has to play not only in the here and now of climate change, in areas such as disaster relief and loss and damage, but also in helping to build a sustainable, equitable future by working collaboratively with clients and insurers to address the risks of tomorrow.”



David Howden,
Group CEO

Partnerships

Sustainable Markets Initiative

We are an active member of the **Sustainable Market's Initiative Insurance Taskforce.**

Launched by The former Prince of Wales, the Sustainable Markets Initiative's (SMI) mission is to build a coordinated global effort to enable the private sector to accelerate the transition to a sustainable future.

The Insurance Taskforce was established in 2021 to develop innovative new insurance products and services, and critical financial and risk management support across a number of industries and geographies to drive positive change.

This year, we collaborated with the SMI to drive a number of initiatives, including the launch of a world-first voluntary carbon credit insurance product.

Resilient Cities Network

At COP27, during the SMI's Terra Carta Action Forum, we launched the Global Risk and Resilience Fellowship. The fellowship is a partnership with Resilient Cities Network focused on embedding insurance expertise at the heart of city resilience.

Starting early 2023, insurance professionals will be seconded into city leadership offices for three to six months with the goal of developing innovation solutions that respond to cities' vulnerabilities and help to build their long-term resilience.

Resilient Cities Network is a non-profit corporation dedicated to helping cities around the world become more resilient to the physical, social, and economic challenges.

InsuResilience, REAP and IDF

This year, we established partnerships with InsuResilience and Risk-informed Early Action Partnership (REAP) and are collaborating with both organisations on a number of disaster relief projects. We also continue to work with the Insurance Development Forum as a member of the Sovereign and Humanitarian Solutions working group.

ESG Scoring analytics

On the advisory side, our Analytics team partnered up with specialty insurance reinsurance firm Fidelis to build on research we have previously carried out to understand the link between ESG scores and underwriting performance. This new study found that environmental ratings have the strongest correlation with loss ratios, but there is variation by line of business and industry, with property insurance showing the strongest correlation between higher ESG scores and improved loss experience. We hope to use this data to help drive underwriting decisions that support the move to a greener economy.



Credit: Gerry Vasbenter / Objekt

Case study: Protecting Jamaican farmers against extreme hurricanes

The Caribbean is one of the world's regions most impacted by climate change. Temperatures are rising, drought and flooding are on the increase and Jamaica is particularly vulnerable, with one of the highest physical exposures to tropical cyclones of all the island nations.

Farming is the main source of income for around 18% of the Jamaican population, with smallholders occupying the majority of the country's agricultural land area. The frequency and severity of natural disasters in the region pose an increasing risk not only to their livelihoods but to Jamaica's agricultural economy as a whole.

Some 100,000 smallholder farmers rely on loans from the Jamaican Co-operative Credit Union League (JCCUL) to cover the cost of essentials, such as seeds, day-old chicks, and farming equipment, but climate change is putting this financial system under stress. According to Robin Levy, Group CEO for JCCUL, "If farmers can't afford to repay their loans, our ability

to remain operational is put at risk. Without loans from credit unions, many farmers in Jamaica simply would not be able to afford to operate."

We worked with Skyline Partners and Munich Re to develop an insurance product that would protect the JCCUL against the non-repayment of micro-loans, thus smoothing out the volatility that climate change has wrought on the local market. It demonstrates the potential for parametric insurance products to push the boundaries and take on risk challenges that don't lend themselves to traditional insurance cover, and we look forward to expanding the concept as we work to increase resilience against climate change and natural disasters by combining insurance innovation with technology.

Howden has contributed to the premium for the first year to support the growth of this proof-of-concept product, as part of our wider agenda to unlock private capital, including donations from individuals, to address the climate crisis.

Press release: Howden partners with Skyline and Munich Re to protect Jamaican farmers from extreme weather events

SPOTLIGHT

on COP27

This year, at COP27 David Howden (Group CEO), Charlie Langdale (Head of Climate Risk and Resilience) and Sonia Caamano (CEO, International Growth Markets, Howden Broking Group) spoke about the pivotal role of insurance in helping vulnerable communities hardest hit by climate change.

[Read more](#) about the partnership



At the SMI Terra Carta Action Forum, Howden and Resilient Cities, in partnership with the SMI, launched the Global Risk and Resilience Fellowship.

[Read](#) more about the partnership.



David Howden spoke about how we can leverage the full force of the private sector to generate more funding for disaster relief.

[Watch](#) David's 15 minute speech, followed by a panel discussion on **Investing in Resilience**.

Panellists: *Ekhosuehi Iyahan (Secretary General, Insurance Development Forum), Lauren Sorkin (Executive Director, Resilient Cities Network), Robin Levy (Group CEO, Jamaican Cooperative Credit Union League) and Shaikh Maaz Tanveer (Head of Communication and Natural Resource Management, HANDS - Pakistan)*

[Read](#) David's blog about insurance as the key to unlocking disaster relief



[Watch](#) Sonia Caamano speaking in the Americas Pavilion about agricultural insurance as a response to climate change in Central America and the Caribbean. (This video is in Spanish).

[Watch](#) Charlie Langdale speaking in the Buildings Pavilion on a panel hosted by Build Change, a non-profit organisation focused on preventing housing loss caused by disasters. The panel explores innovation and leadership in climate resilient housing (Charlie starts around 43:40).



BEING

a responsible business

This is about focusing on our own operations - from creating an inclusive working environment where people of all backgrounds and experiences can thrive, through to our environmental footprint, our policies and procedures, and everything else that comes with being a responsible business.



Sustainability sits at the core of our business and forms part of who we are and how we operate. It crosses geographies, teams and functions and requires all parts of our business to work together to make progress. We drive understanding and progress across the sustainability agenda through networks of global champions, supported by senior leadership, and co-ordinated through our central Sustainability teams and specialist colleagues. As focus and regulation increases, we are working to embed and evolve our business practices, and continue to strive to be a considerate business that is fit for a sustainable future.

ENVIRONMENT

We recognise our responsibility to be environmentally sustainable beyond just legal and regulatory requirements, so we are working as a business to play our part in tackling climate change and protecting our planet from harm.

Our commitments are to:

- 1. Reduce Emissions** across our buildings, business operations, travel and value chain wherever possible. We are collecting and analysing data to set science-based targets, to ensure that we can follow a pathway to 1.5 degrees.
- 2. Reduce Waste** by working closely with our suppliers, reducing waste generated by our offices and employees, and by promoting best practice amongst our employees, to reduce, reuse, recycle and rethink. We are also implementing better options for waste disposal and management, reducing single use items, and working towards a carbon neutral business.
- 3. Raise Awareness** by communicating environmental and climate risk messaging, and the positive steps that our employees, clients, contractors, supply chain, and stakeholders can take to reduce their impact. We also encourage the sharing of best practice in regards to the steps we are taking to minimise the adverse effects of our activities.

In the UK, we have an active environmental working group who work together to drive environmental initiatives across the Group. Where actions and initiatives can be replicated worldwide, we endeavour to share these, along with our learnings, to best help every part of our Group make positive change as effectively as possible.

Emissions

Starting our journey to Net Zero

As part of our commitment to a net zero future, this year we began our journey to understanding what decarbonisation targets could look like for us as a Group. We worked with a third party consultancy to help us map out the action this would require which included potential decarbonisation levers that could be used to reach our goal. In FY23 we will continue this work to increase the robustness of our footprint, prioritise the carbon hotspots for our decarbonisation efforts, and understand what an appropriate net zero target for our Group could be.

Measuring our emissions

We support the thinking that the start of being an environmentally responsible business is to truly understand our own impacts on the environment, so we can focus our activities on where we can make the most positive change and impact.

Throughout FY22 we have been taking steps to begin capturing and calculating our global carbon footprint. This is a challenge for many businesses, and we have identified where improvements can be made, but we have still been working hard to gather data globally from all our businesses, and calculate a robust footprint. We continue to work to improve the type, source and amount of data we can gather, sharing learnings, to gain as much transparency as possible, to support positive activity towards environmental sustainability.

In the UK, Howden Group Holdings falls under the Energy Savings Opportunity Scheme ("ESOS"). We have completed both phase 1 and phase 2 well within the deadlines set and are currently in phase 3. In addition, we understand our responsibility under the Streamlined Energy & Carbon Reporting ("SECR"). Please see our Howden Group Holdings FY20 & 21 SECR report in appendix.

UK Emissions	2022	2021	2020
Scope 1 - CO2 emissions (tonnes CO2 equivalents)	512	31.5	100.97
Scope 2 - CO2 emissions (tonnes CO2 equivalents)	1378	671.9	880.5
Total scopes 1 & 2*	1890	703.4	919
Tonnes CO2e per FTE (S1 & 2)	0.28	0.32	0.45
Scope 3 - CO2 emissions (tonnes CO2 equivalents)	4,185.74	1184.57	3,335.18
All scopes (S1-3)	6,075.74	1887.97	4,254.18
Tonnes CO2e per FTE (S1-3)	0.90	0.87	2.07

* = Scope 1 & 2 emissions have been reviewed by a third party as part of our ESOS and SECR reporting requirements.

Reducing our emissions

Whilst we continue to work on capturing our footprint and creating our roadmap to Net Zero, we don't believe our efforts to reduce emissions should wait. We recognise we have a way to go, but we are taking active steps across our businesses to reduce our emissions.



Buildings

In the UK, we have been looking at ways in which to reduce, prevent and build a strategy around our carbon reduction when it comes to our buildings. Our focus areas are heating and cooling, fuel usage and energy source, energy monitoring and consumption and finally energy wastage.

Some of the steps we have taken to reduce the impact of our buildings on the environment include decommissioning and removing diesel fired generators, upgrading office lighting and installing solar tint film on south facing windows to mitigate the heat gain and therefore reduce the AC energy consumption.

Renewable Energy: We are actively working through our offices to move to renewable energy. This currently stands at 52% of our UK footprint.



Travel

As a global business, we recognise emissions associated with business travel make up a significant portion of our footprint. We are taking steps to manage our travel, including:

- Partnering with a Travel Management Company (TMC) to gain more granular group-wide detail on our carbon footprint. We hope to roll this out further globally and for the TMC programme to also help us offset our spend in interesting new ways like investing in bio fuel.
- We have started including questions about the sustainability of each hotel we might look to add to our global hotel programme. This will enable us to make more conscious decisions.
- Our most sustainable airline deal on a popular route (London to New York), is now being highlighted as an option on any US trip possible, regardless of which airline was requested, in order to help encourage our travellers to use the most sustainable routes/suppliers. As we see more airlines bring bio fuel or more sustainable aircraft into the market on key routes we will encourage our colleagues to choose them.
- We are in the process of setting up a business travel working group. The group will explore our existing travel policy and ways to incentivise the reduction of employee travel as well as looking at other reduction solutions such as sustainable aviation fuel.



Case study: Event Leaders Exchange

The Group has joined the ELX (Event Leaders Exchange), an initiative driven by large corporate leaders and organised and facilitated by industry veterans that work in a peer to peer network.

A core goal of the network is to work as a collective to push the sustainability and D&I agenda through consistency in requirements on supply chains. With one third of large corporations hoping to achieve net zero within seven years for their events programmes, the aim is to use the block buying power to push agencies, hotels, TMCs, and venues etc. to respond and action the changes we need to see.

Kate Scully, Howden Group's Head of Business Travel Ops & Providers, sits on the steering committee with the aim of driving best practice and new products and services.



Digital platforms

Adoption of our new Broking Platform and digital backbone in 3 countries has enabled the decommissioning of legacy infrastructure, reducing our CO2 emissions. The modern cloud platform now in place delivers greater operational efficiency and avoids unnecessary energy use through elastic compute consumption. By digitising document generation we were also able to reduce our document template data footprint by 84%.

Howden was the first in the London Market to implement integrated eTrading through a digital data-lead contract. This paperless approach was a first of its kind and really demonstrates our commitment to move the sustainability agenda forward, using technology to transform the future of the industry, whilst embracing the ESG values we share with our clients.

People based IT solutions

100% adoption of agile and remote working IT solutions in the Group has allowed us to reduce our travel as a global workforce. Deployment of new software tools have also allowed us to rapidly repurpose end user equipment in the future, in turn avoiding unnecessary hardware refresh cycles. We also ran our first digital clean-up day, educating users to permanently delete unnecessary data from their digital recycle bins and deleted email folders, again helping to embed good sustainable working practices.





Supporting A Plan customers to make positive changes

Our A-Plan colleagues worked with selected insurance partners to make 10,000 LED light bulbs available for customers to collect in branches across the UK. Each pack contained two LED light bulbs, along with a comprehensive money-saving booklet of tips on how to reduce home gas and electricity usage, to try to help support customers reduce their bills and their impact on the environment.

Offsetting our emissions

Retiring CO2 whilst supporting conservation projects in Africa

As we work to reduce our emissions, we have continued our commitment to offsetting our global footprint in FY22 by supporting two projects in Africa.

The first is the Northern Kenya Rangelands project, where we offset roughly half of our emissions. This supported grassland health and sequestering carbon in the soils of community rangelands across around 1.9 million hectares in northern Kenya, and initiatives to help make livestock grazing more sustainable.

The remaining half of our FY22 emissions have been retired through the Ntakata Mountains project, which is triple gold and VERRA certified. The project is based on the development of Village Land Forest Reserves, enabling farming communities to protect 216,996 hectares of woodland. This ecosystem is an important wildlife habitat for the endangered eastern chimpanzees in Tanzania whilst also enhancing connectivity in the Greater Mahale ecosystem. The project engages with people from 8 villages and has 38,211 people directly benefiting from it.

Waste

Waste audit

In 2022 we continued our plastic neutrality journey by carrying out our second internal waste audit in our London headquarters, and a first in the DUAL Sydney office. Through this we are continuing our work in understanding our plastic consumption and the composition of our waste with our charity partner Seven Clean Seas.

We have used the results from the two waste audits to estimate our global plastic footprint and have offset over 73,000kg of plastic through ocean-bound plastic credits for FY22.

To encourage our colleagues to reduce their own plastic footprint, and engage them in our wider journey to plastic neutrality, we have also been raising awareness through presentations hosted by Seven Clean Seas, and developing and sharing further educational resources in our internal knowledge library.

73,000kg
of plastic offset



Howden's plastic journey in the news

Our Head of CSR and Sustainability, Sophie Arup, gave an interview to Insurance Age about our journey to plastic neutrality, and encouraged others to follow in the same footsteps. She spoke about the need for us to educate and engage employees. You can read the interview [here](#).





Case study: Plastic neutral

In July 2021, we announced our ambition to become Plastic Neutral with the support of Seven Clean Seas (SCS). Through this engagement we have followed a holistic strategy to first measure, then reduce, and finally offset our plastic footprint. Along this process we have found creative ways to engage our global offices in educational activities surrounding plastic consumption.

To date, we have removed - with the help of SCS - a total of 164,676 kg of plastic from our marine environment. In the process, we have achieved a certified plastic-neutral claim for our Group's headquarters in London under the Ocean Bound Plastic Standard. This involved detailed plastic footprint analysis and a third-party audit conducted by the certifier, Control Union. The audit covered everything from human rights and modern slavery to the validity of the claim and Howden's ability to maintain such a claim.

Recycling and reusing IT equipment

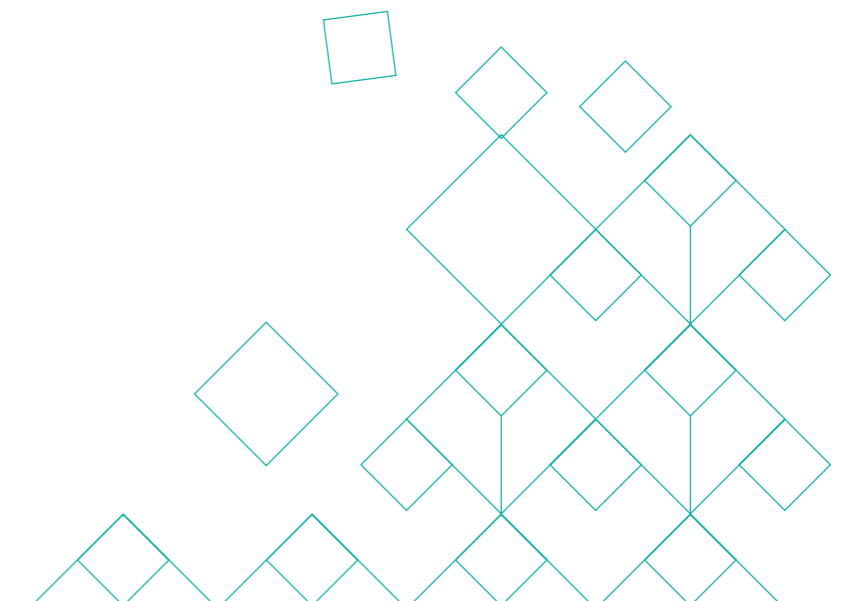
In the UK, we have a partnership with Restore to reuse or recycle all our old IT equipment. Through this we have saved over 5,622,946 KWh, the equivalent of the average energy supply for 1022 homes for a year. More detail is outlined in the table

Recycling		Remarketing		Redeployment/Donation	
Quantity	Weight (kg)	Quantity	Weight (kg)	Quantity	Weight (kg)
536	466	2,115	21,166	0	0

Steel (kg)	Aluminium (kg)	Copper (kg)	Brass (kg)	Br w/Au (kg)	Stainless (kg)
106.80	274.55	3.37	0.00	0.00	10.69
PCB (kg)	Plastic (kg)	CRT (kg)	Glass (kg)	Bulb (kg)	Battery (kg)
59.92	4.83	0.00	0.00	0.00	0.00

Resource Demand Reduction		From Reuse	From Recycling	Total
Energy	(KWh)	5,618,140	4,806	5,622,946
Crude Reduction	(55 gal. Barrels)	15,752	14	15,766
Landfill Space Reduction	(Cubic Meters)	71	3	74

Equivalencies	
Number of homes annual energy supply	Number of cars annual emissions
1022	134



Employee Engagement

Employee engagement is a central part of our commitment to being a responsible business. We believe that to successfully manage our environmental impacts and make true change, we need action across every level of our Group. It is only by working together that we can make a lasting positive difference, so our central CSR & Sustainability team works hard to engage and inspire our colleagues, and help them know what they can do to help, and how best to drive initiatives and activity across teams and businesses.

Sustainability Knowledge Library

In 2022 we launched our 'Sustainability Knowledge Library' on our global employee engagement platform - Workplace. Through the library, employees are able to learn about our three pillars of sustainability, including what climate change is, and what they can do to help build a more sustainable business.

Environmental pledge campaign

To mark World Environment Day, globally, we held an environmental pledge campaign, where employees could pledge environmentally friendly actions such as going vegan and buying seasonally. This was kicked off by senior management sharing their pledges and continued throughout June 2022.

Encouraging colleague-led sustainability initiatives

In 2020 our Group CEO took part in a series of global calls and communications on the importance of Sustainability, including asking our regional CEOs to each appoint a Global ESG Lead to form a global network of colleagues working together to make a difference.

Some of the leads are themselves managing directors or CEOs, and the network continues to meet every quarter, to discuss implementing sustainability within their businesses, and what they are doing to manage the risks, opportunities and challenges that we all face.

In 2023 we look to build on and evolve our ESG data collection strategy, which has historically mapped activity across our business, to be even more valuable to the Group, with focus areas on our key impacts, and the evaluation of supporting data platforms.

Banana game

In April, we held an in-person event in our London headquarters to encourage employees to think about the carbon emissions associated with everyday items they use. To celebrate World Earth Day, we also hosted the game virtually in our Howden and DUAL Australia offices. We plan on using this game to continue to deliver awareness events.

Carbon emission training

In 2022 we held a 1.5 hour global training session hosted by Dr. Emma Fieldhouse, from UK company 'Future We Want'. In the training, representatives from businesses around the world learned about what greenhouse gas emissions are, understood definitions of net zero and carbon neutrality, and methodologies for calculating emissions and sourcing data.

Our colleagues in Howden Italy also attended an e-learning course titled "Azienda 2030" (Business 2030). The aim of the course was to demonstrate the importance for companies and the private sector of embarking on a path of transformation towards sustainability, illustrating the resulting benefits and the tools available, with an incredible 83% completion rate.



Environmental volunteering

As part of Global Group Giving Week (GGGW) - our annual social campaign to drive activity to give back to communities and charities around the world, we saw a huge amount of employee engagement in environmental activities. These inspired action not just within our business, but within the communities and environment that surrounds us, despite much of the world still facing restrictions due to the pandemic. Some examples of the positive action our teams took part in include:

Planting forests in Poland

Howden Donoria came together from 3 offices across Poland to plant several hundred trees. The day ended with long conversations by a bonfire with the team - much deserved after such hard work.



Lagoona Kahuna event

Our colleagues in DUAL US kicked off their Global Group Giving Week activities by sponsoring the Agua Hedionda Lagoon Foundation's Lagoona Kahuna event in Carlsbad, CA. Our team hiked, paddled, and kayaked to compete against other teams collecting trash and removing invasive weeds from the lagoon. In total, 116 bags of trash weighing 1,514 pounds were removed from the lagoon and 56 bags of invasive weeds were pulled to help the marine environment and local species and wildlife.

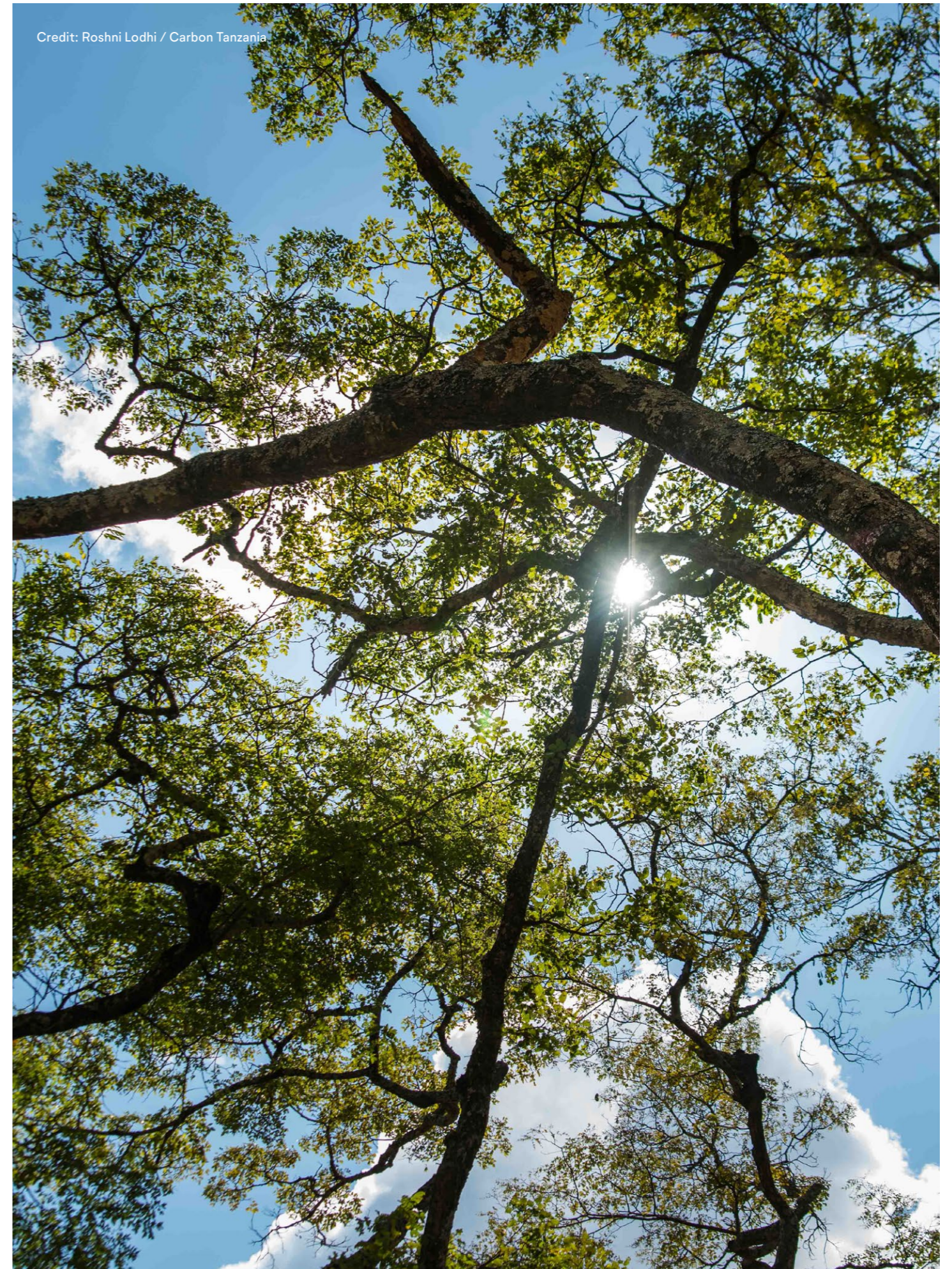


Plastic Fishing

In London, our employees took part in activities to 'fish for plastics' in London's waterways and learn about marine plastics and recycling, and the impacts it is having on our marine species and ecosystems.

Global one bag challenge

This year we held a global 'one bag challenge' which encouraged employees and teams worldwide to go out collecting litter and garbage to clean up the environment. Throughout the week long campaign over 330 bags of litter were collected and removed.



Credit: Roshni Lodhi / Carbon Tanzania

OUR PEOPLE

People First

People First has been part of our DNA since the business was founded back in 1994. Our people are passionate inspired and invested. They're encouraged to think bigger, dared to do things differently and empowered to create innovative solutions for our clients.

We're united by a collective desire to be the best we can be. Whatever the challenge, we rise to it – delivering as a team whilst recognising the value of our individuals.



As a People First organisation, we believe it should be everyone's mission to drive greater diversity and inclusion, both inside and outside the workplace. We have pledged to listen to the voices of our employees and to lead on initiatives that will have the greatest impact on our culture and the wider industry.

Diahann Williams



Diversity and Inclusion ('D&I')

We are committed to developing and maintaining a culture of equality and diversity in the workplace. We wish to provide a supportive and welcoming workplace environment, which represents the communities and cultures within which we live and work. We have a huge diversity of talent from all walks of life, each with unique experiences and perspectives, all of whom can make a difference.

We believe in equal opportunities for all employees, regardless of race, religion, gender, age, sexual orientation, or disability.

Our Group D&I committee is chaired by Group HR Director Diahann Williams and Kelly Lyles, a non-executive director. The committee develops and drives our D&I agenda globally to continue to attract and retain the talent, and continue to create an inclusive culture that values and supports every employee. In 2022, we recruited a dedicated Group Diversity, Equity and Inclusion Manager to lead and further drive our D&I agenda.

Our Global D&I Principles

Our principles ensure we focus our efforts in the areas that will have the most impact for our organisation.

Diversity

Engage Our business leaders across the Group agree to diversity priorities and build commitment.	Attract Tap into a broader talent to hire diverse skills, experiences and perspectives.	Develop Identify our talent and provide opportunities and development for our people to grow.
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Inclusion

Conversation Create opportunities for meaningful dialogue, listening and learning across the Group to build awareness and understanding of our differences.	Education Enable and equip our people to understand, be comfortable with and leverage differences.	Develop Leverage and activate different groups and perspectives across the business to create momentum and deliver our D&I plan.
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Diversity and Inclusion (‘D&I’)

Develop

As part of our commitment to increasing diversity, we are running a pilot to identify and accelerate high-potential talent from a wide range of backgrounds. Our IT and Financial Lines teams in the UK have also successfully launched apprenticeship schemes using specialist agencies to recruit young talent from minority groups into insurance.

Engage

In the UK, we have gathered over 80% of our D&I data from employees. This data is essential to helping us understand our organisation, inform our priorities and focus our efforts.

Attract

We’ve partnered with specialist recruitment agencies to help us reach talent from wider pools, and introduced Textio across the group – a writing tool that helps us write more inclusive adverts.

Conversation

We ran a trial of reciprocal mentoring in the UK this year with very positive feedback. Plans are now in development to roll this out globally.

Collaboration

We also continue to partner with external organisations that support our D&I agenda and align with our values. In 2022, this included our sponsorship of the Everywoman Global Summit in November. The summit brings together influential industry professionals who are committed to bringing about change in the insurance industry and advancing the gender diversity agenda.

Over the three days guest speakers from across the globe came together including three of our colleagues from Howden Group:

- Rebecca Scott, Chief Risk Officer & Head of Group Operations
- Mary O’Connor, CEO, Howden CAP
- Katie Brickell, Divisional Director.

Furthermore, DUAL Australia has developed a Reconciliation Action Plan (RAP) and employee-led RAP Working Group. A RAP is a strategic document that outlines ways an organisation can contribute to the national reconciliation movement within their community. Our aim is to create a culturally safe and welcoming workplace between Aboriginal and Torres Straight Islander peoples and the wider Australian community.

Education

In 2022 we partnered with the Prince’s Trust to launch #GetIntoInsurance, an early careers programme encouraging local young people to think about insurance as a career.

We are working hard to deliver resources and access to learning, using existing and new content and channels to help individuals learn about inclusion and diversity. We are also committed to supporting their personal and career development through programmes such as:

- Mentoring – we run programmes targeted to diversity and inclusion (reciprocal mentoring) as well as programmes for talent (developmental mentoring)
- LinkedIn Learning - a learning platform available to all employees across the globe creating access to high quality learning anytime, anywhere, on any device
- Professional development – we support our employees to follow professional qualifications related to their field of work, whether through apprenticeships or via self-study
- Leadership Essentials – we offer our managers a modular self-select programme of leadership workshops to give them the key skills to be good managers
- Coaching – we have a digital coaching programme that we offer to targeted groups in the business, from talent to new managers and working parents, in order to give them a tailored approach to their development
- Team development – we support teams to run development and strategy days using psychometric tests to encourage self-awareness and stronger team dynamics
- Technology development – for our tech specialists, we give them access to a specialised learning platform, Pluralsight, to gain certifications and develop their knowledge of specialist digital skills

AllofUs

#Allofus

We are proud of the community we have built, but we recognise that we can always do more. At the end of 2022, we launched a group wide campaign to harness our collective power to create an environment where #AllofUs can thrive, reach our full potential, and build a business we can be proud of; a diverse, inclusive and nurturing community in which everyone feels they belong.

[Watch the video](#)

Case study:

Portraits of People — DIVE IN

Howden and DUAL co-sponsored this year's Dive-In Festival – a global movement in the insurance sector to support the development of inclusive workplace cultures.

As part of the movement we launched our “Portraits of People” exhibition. Alongside our co-sponsors Brit Insurance, Liberty Mutual Insurance and LIIBA we asked people to tell their story, their way – no holds barred.

We wanted to look beyond image, potential stereotypes and preconceived assumptions, in order to see the true, whole person. Our differences are something to celebrate. And moreover, being free to express yourself is a crucial component of any working culture where people feel safe, valued and respected.

Find out more [here](#):



“As a dyslexic kid in rural Austria, I was told that I would never pass my A-Levels. But through many years of training – and with the support of my parents and one dedicated teacher – I found my confidence and proved my ability. Small changes in presenting data or giving instructions can make a huge impact on how someone with dyslexia processes information. We should always remember that there is no correlation between dyslexia and intelligence.”



“I was born and raised in Bulgaria by a Turkish mother and a Syrian father. When people look at me, they see an immigrant. A woman with an Eastern European accent who doesn't really look Eastern European. A mother of a sweet little Londoner. I am all of this and so much more. We can all change the immigration narrative together. It all starts with having empathy for people from different backgrounds. Words have a unique power to change minds and shape attitudes.”



“I'm a South African tomboy, who moved to New Zealand and worked my way up the insurance industry from typist to Senior Underwriter. I've experienced bad health, unnecessary surgery, and a diagnosis of Motor Neurone Disease, but I know that my life is defined only by my attitude. I accept my disability for what it is. And I accept I have emotionally and physically challenging and heavy days. Even when I see people staring, I take comfort in the fact that I am a strong woman, fulfilled at work and in my marriage. It is not something everyone enjoys. The most important lesson I have learnt is to 'get up again' no matter what.”



“I'm a Drupal engineer and solution architect. I'm also a transgender woman, a YouTuber, and a serial hobbyist. I've experienced homelessness, morbid obesity and gender transition. None of them seemed particularly big deals at the time, though on reflection they probably were.”



“I am an Arab woman, a Managing Director, and a mother of twins in the UAE. A female leader in a male-dominated industry, in a culturally traditional country. As a woman, I've experienced challenges of harassment and sexism, fortunately I've been supported by my Chairman and teammates, who join me in their zero tolerance approach to such behaviour. Who we are is influenced by our previous experiences and I look forward to seeing what I will become, the only limitations being those I place on myself.”



Gender Pay Gap

The data reported shows a slight reduction in our gender pay gap compared to April 2021. Since our last report the significant difference in both the mean and median pay of men and women across our UK business units continues to be a challenge. This is predominantly driven by under-representation of women in senior roles, which in turn results in a lower proportion of women in our upper pay quartiles. We will continue to focus on making improvements to our ways of working that will help us reduce our gender pay gap over the long-term.

Since the last report we have implemented various actions across the Group, to help move the dial on our gender pay gap. These activities include:

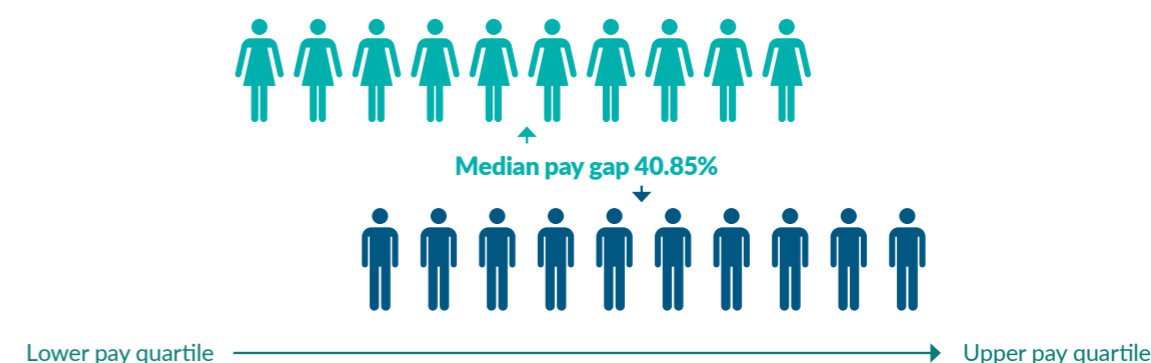
- We will continue to have diverse candidate slates and interview panels for senior roles to increase the diversity of our candidates and reduce potential bias in the process.
- We have introduced objective and independent leadership assessments when recruiting for senior roles to reduce any bias in the process
- We launched a partnership with **Better Up** in November 2022 initially offering 100 colleagues, including working parents and those returning from maternity leave, coaching for 6 months to support them in their development and boost performance, engagement and motivation.
- We are developing a **Returnship offering** to support colleagues on their return to work after a career break, increasing the diversity of our Senior Management population and talent pipeline.
- We launched our 'Make your Mark' campaign to underpin performance management and to ensure the promotion process is transparent and consistent, by enabling more objective decision making.
- We have launched **Enboarder** to ensure a consistent onboarding experience to help improve engagement and retention of women in the first 24 months and build a balanced talent pipeline.
- We are building **Diversity and Inclusion Dashboards** that will give us the information we need to help identify barriers so that we can drive and quantify improvement.

We will continue to improve the environment for inclusive working and are confident that through these actions we will deliver change. We are committed to reducing our gender pay gap by having transparency in how we recruit talent, along with how we recognise and develop talent, so our colleagues understand how they can progress their career with us.

The table below shows our overall median and mean gender pay gap based on hourly rates of pay at the snapshot date (5 April 2022).

The gender pay gap is the % difference in average hourly earnings between men and women in a workforce.

	Median	Mean	
2022	40.85%	42.48%	This data shows that both our median and mean gender pay gaps have decreased since the last report.
2021	41.90%	43.07%	



The gender pay gap data taken as at 5 April 2022 from across our UK businesses under our Howden Group Services employing entity (i.e. excluding A-Plan, and Aston Lark who are reporting separately).

For more details please read our gender pay gap report [here](#)

Employee wellbeing

Wellbeing is very much a part of the people first strategy at Howden Group. Enabling our colleagues to balance and enhance their overall wellbeing is central to our culture. By having the opportunity to engage in wellbeing activities flexibly, whether individually or in groups, in person or virtually, provides our colleagues with the freedom to build wellbeing into their working and personal lives based on their circumstances.

We provide and promote a variety of forums, tools and education opportunities that support psychological, emotional, financial and social wellbeing. We have an active Employee Resource Group that engages our workforce to help shape and implement activities and initiatives for their colleagues.

Engaging our people in the journey to help support and improve our colleagues' wellbeing is part of our overall engagement programme and colleagues are actively encouraged to lead and participate in wellbeing activities. We are flexible in our approach to delivering cyclical initiatives, and we provide the time and support needed to address emerging or immediate issues. An example of this is our financial wellbeing programme, created to support our people as we face the current cost of living crisis.

Howden also provides financial education, virtual counselling and wellness applications, and a combination of webinar and live presentations in relation to physical, mental health and wider wellbeing topics. Further initiatives in DUAL Australia and New Zealand include education support, free exercise classes and wellness rooms.

At Howden Group we carefully monitor wellbeing through our cyclical and pulse engagement surveys and we run listening forums to encourage continuous feedback from our workforce. This helps to inform our ongoing strategy to support our colleagues on the issues that matter most to them. In collaboration with our Employee Resource Group and other forums around the Group, this provides both quantitative and qualitative inputs to best deliver for our people









Case study: Get Into Insurance

In March 2022 we launched the first Get Into insurance programme in partnership with the Prince's Trust and LIIBA (London and International Insurance Brokers' Association), an early careers programme encouraging local young people to think about insurance as a career path, providing them with work experience and entry level roles. Following a successful two-week programme, we have now hired or place into employment over 80% of participants within Howden and the wider London Insurance Market.

Respect

Respect is an employee initiative with over 100 active volunteers across nine Employee Resource Groups (ERGs) with the mission of making every employee feel valued and respected.

Respect's objectives:

-  Help create a positive experience for every employee
-  Educate employees at all levels
-  Support the attraction and retention of talent
-  Help tackle the key issues facing our workforce
-  Influence and collaborate with HR
-  Become industry leaders in culture and inclusion

The ERGs tackle the issues that matter to employees and that help to create an inclusive, positive workplace for everyone. They are:

- Gender balance
- Disability
- Multiculturalism
- Women's health
- Mental health
- Parents at work
- Our behaviours
- Generations
- LGBTQ+
- Wellbeing

Over the last year, there has been lots of activity across the Respect groups to achieve their objective. Some of the highlights include:

Partnership with Scope

The Disability ERG kicked off their partnership with Scope, a disability equality charity, in 2021 with two events: 'End the awkward' workshop and 'Let's talk (role model)' session. This work developed in 2022 with an audit of the Group's policies and processes including recruitment practices, office environment, data collection, policies and procedures and location accessibility. Findings have been reported back to the ERG and some improvement areas have been actioned. For example, questions around reasonable adjustments being added to the onboarding process. Work has been headed by the D&I committee and our dedicated D&I manager.

Raising awareness about menopause

The Women's Health ERG has been raising awareness on how menopause effects women in the workplace, including hosting the webinar 'Everything you never knew about perimenopause and the menopause' and sharing helpful resources to the rest of the Group. There is also work underway to enhance the Group's rewards and benefits package to include tailored support for the menopause.

Pride month celebrations

The LGBTQ+ ERG put on a number of events to celebrate and raise awareness during pride month. Events included a lunch-and-learn 'LGBTQ+ History through the lens of switchboard logs' and Drag Bingo in both the London and DUAL Australia office, raising money for Switchboard and Twenty10 respectively. Both events were a huge success, with the Sydney office raising over \$22,000. But the biggest win was the great feedback from employees about how inclusive it felt and how they felt they could be open to their colleagues.

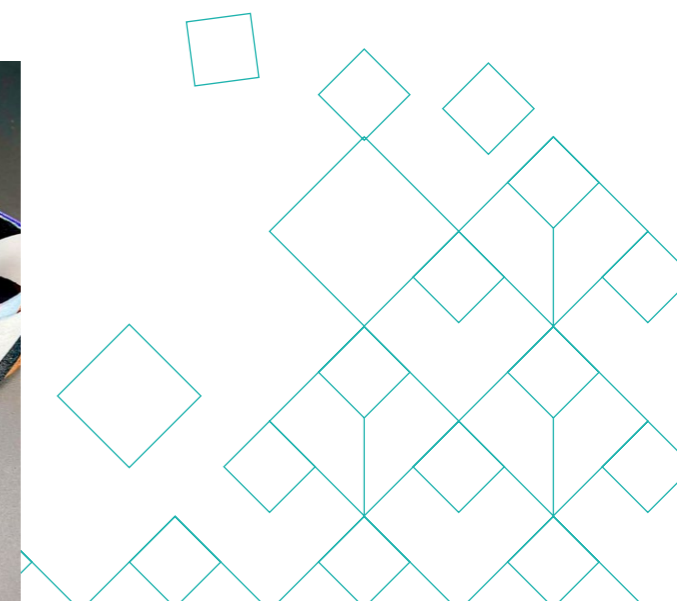
With significant acquisitions across the Group, including the high-profile additions of A Plan and Aston Lark, there are ongoing projects to bring together the different entities to collaborate and become a stronger force together.

[Watch the video](#)



Partnering with Scope will allow us to provide disabled colleagues with better support and make our workplace culture and recruitment processes more inclusive."

Pritesh Modhvadia,
Head of Talent Acquisition





Black History Month at Howden Group

To celebrate Black History Month, the RESPECT Multiculturalism ERG put on activities to raise awareness, promote black businesses and educate on black history. We supported entrepreneurs from The Prince's Trust by hosting a black business market and a notebook making workshop with African print fabric.

We facilitated a forum for our employees to discuss topics around diversity and inclusion in the workplace, conversations which are typically avoided. We also took employees on a Black History Walk to uncover the submerged links between racism, trade, religion, slavery and politics, which are still evident in the very streets and buildings of the oldest parts of London.

In line with the theme for the month, **Time for Change: Action Not Words**, we hope to build on what we have delivered not just in the month but also throughout the year as we build both a diverse and inclusive workplace for our employees.

Awards

Howden Ordas certified as a Socially Responsible Company

Howden Ordas has been granted the Socially Responsible Company 1% Social Investment Recognition for the seventh consecutive year. On top of this they have gained the Social Inclusion Recognition for demonstrating their commitment to good labour practices towards various groups of the population such as: people with disabilities, older adults and women heads of family.

Howden Guardian is certified as a Great Place to Work

Howden Guardian has been certified as a Great Place to Work® after a thorough and independent analysis conducted by Great Place to Work® Middle East. This certification is based on direct feedback from employees, provided as part of an extensive and anonymous survey about the workplace experience. It reflects our commitment to the Art of ART: Attracting and Retaining Talent!

Howden Australia ranked #1 in Best Workplaces Australia 2022!

Both Howden Australia and Howden New Zealand were accredited under the Great Place to Work programme earlier this year, coming first in the Best Workplace's small business category. This recognition signifies that creating a great workplace experience is consistently a top strategic priority for Howden in the Pacific region.

GOVERNANCE

Howden Group Holdings Board

Our Board drives the four strategic pillars of the Group: people first; data and technology; global specialisms with local experts; and sustainable and accelerated growth.

The roles of the Chairman and CEO are separate to encourage a strong and healthy decision making process.

The Board comprises the Chairman, CEO, CFO and 10 non-executive directors – five from investors and five independent. They bring diverse skills and views to the Board as a result of their experience on various external advisory and insurance-sector boards including changing regulatory and business landscapes, sustainability, D&I and charitable initiatives consulting.

Sustainability governance

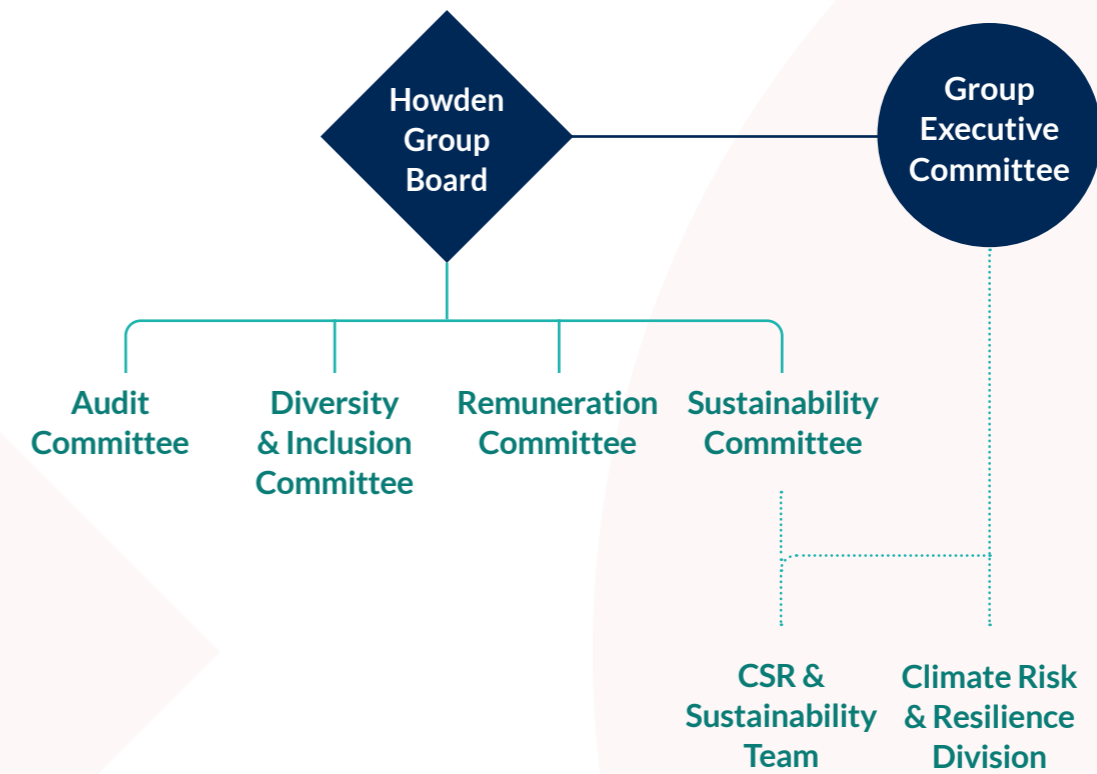
Sustainability is on the agenda at both Board and Group Executive Committee meetings. With Board members chairing the Sustainability Committee and the Diversity and Inclusion Committee, there is direct communication between the decision makers and the committees.

As well as being chaired by a Non-Executive Director of the Board, the Sustainability Committee also comprises the Group CEO, Group CRO, Group CIO and Group HR Director, as well as other members of senior management.

The committee is able to drive climate risk and sustainability to be central topics in the Group's businesses' strategic and day-to-day decision making.

We continue to review our committees, structure and members to ensure they are fit for purpose in this changing climate.

We have clear policies and systems in place to ensure high standards across fundamental issues like data protection, financial crime, cyber security, human rights, and supporting employee wellbeing.



Human rights and Labour rights

The Group is committed to being a responsible global business, recognising the importance and advancement of Human Rights as an issue that is integral to our core business, our operations, and us as employers across all our entities worldwide.

We support the principles contained within the Universal Declaration of Human Rights and the International Labour Organization Core Conventions on Labour Standards.

The Group does not tolerate the use of forced labour or child labour and has zero tolerance for slavery or trafficking in human beings. To date no infringements on human rights have been reported. Any human rights risk identified would be escalated through the appropriate governance channels to address and remedy.

Please see our supply chain section for a link to our modern slavery statement.

Whistleblowing

As an employee led organisation, the Group takes any form of wrongdoing very seriously. The wellbeing and integrity of our employees and business is of paramount importance to us and for that reason, we encourage all individuals to raise any concerns that they may have about the conduct of others in the business or the way in which the business is run.

As part of our whistleblowing reporting process, we use Safecall, a global, independent and confidential reporting service. Safecall provides a completely confidential service to individuals who wish to raise any concerns they have, if for any reason they are unable to do so with their line manager in the first instance.

Safecall's call handlers are former police officers who have a minimum of 25 years' investigative experience, supported by interpreters who are available in 170 different languages.

Risk management

The Group is a large and diverse organisation facing a broad range of risks which could cause financial results to be materially different, or operational outcomes to be contrary to management's objectives and expectations for the business. It recognises that in order to succeed, it is necessary to take on risks while striving to preserve value through proper risk management.

The Board and Committees do not seek to eliminate risks but endeavours to manage risk through informed decision making. As such, the Group Risk Framework has implemented Group wide requirements in managing risks, and seeks to ensure that operational and regulatory controls are designed to mitigate the downside and maximise the potential upside of risks. Through the Group Risk Framework, entities strive to align identified risks to the Group risk categories, where key risks also are identified and reported upward to the Board.

ESG risk

The Sustainability Committee is established for escalation to the Board on responses relating to ESG risks. Through delegating certain responsibilities to management, the Board has in place appropriate structures and processes to enable accountability to stakeholders, and to evidence the management of such risk. All roles at entity, regional and Group level work together collectively to align with each other on ESG initiatives and the management's responses to ESG risks.

Cyber security

Cyber security and protection of our Data and assets is one of our highest priorities. We continue to invest in sustainable technologies which help mature our security posture, increase governance and operational resilience. As part of our Information Security policy, we operate staff training and phishing testing to raise cyber awareness and maintain safe behaviour. We have previously worked with organisations such as the Prince's Trust to also help raise awareness of Cyber security within the small business community and plan to extend this in the coming year.

Memberships and Reporting

We are members of ClimateWise and a participant of the UN Global Compact and submitted our second reports to each body during 2022. Please find our [UN Global Compact](#) report here and the [ClimateWise](#) independent review here. We completed our second EcoVadis assessment in 2022 holding on to our 'Silver' rating.

As part of the Sustainable Market's Initiative, we are one of 13 major insurers and brokers to sign the commitment to encourage and support their supply chain to make the green transition.

WE SUPPORT



SUPPLY CHAIN

Being a responsible business extends to our supply chain and responsible sourcing too. Due to the nature of our business and size of many of our offices, we have a decentralised procurement model, which utilises local buying and operational team members. Each business is managed in-country, with policies and procedures in place where relevant and required, adapted to meet local regulation, requirements and practices, and to best manage our businesses and suppliers.

Partner ecosystem

To help achieve our sustainability goals, a trusted network of strategic delivery partners and vendors whose sustainability priorities are aligned to our Group is key. Collaboration is vital - with the right partners, who are investing in developing sustainable products, supporting energy efficiency and the transition to clean energy, and helping mitigate the impacts of climate change.

The introduction of an ESG due diligence questionnaire and Vendor Risk Management tool will also help Howden extend sustainability best practice, including Human Rights policies, into the ways of working of its virtual global workforce.

Following the successful selection of a new sustainability management tool, the Group is excited about how the improved data management and insights will help shape future company policy and behavioural change.

A local approach

We have a local approach to sourcing goods and services across geographies. In the UK we are working with contractors and suppliers who share our zero tolerance to modern slavery, and support environmental accountability and compliance with all relevant standards, laws and regulations.

This work continues to progress as we grow as a business. In 2022 we introduced a supplier code of conduct for suppliers with spend in excess of £1m. This roll out is under review with the process and feedback from our suppliers being undertaken.

We have also continued to perform due diligence activities on new and renewing contracts that are in scope of our Contracts Policy. In 2022 we have also been working on reviewing a new platform for our UK supply chain with enhanced checks. We aim to have this in place in 2023, and to begin on-boarding a proportion of new suppliers



Sustainable Markets Initiative

Sustainable Markets Initiative

In June, we became a signatory of the Sustainable Markets Initiative Supply Chain Pledge, where we committed to:

- 1.** Encourage and help suppliers set meaningful sustainability targets with an ultimate goal of adopting Paris-aligned net zero targets
- 2.** Advance initiatives with a goal of measuring the carbon footprint of insurance supply chains and report transparently on progress
- 3.** Work collaboratively across the industry to tackle supply chain carbon hotspots

Our intention is to start by working with the suppliers to our UK entities, where we aim to prioritise work on calculating supply chain emissions, engaging with key suppliers and identifying carbon 'hotspots' to focus our efforts to drive positive supply chain change.

Find out more [here](#).

Modern Slavery

We remain committed to being a responsible global business and recognising the importance of tackling the potential or risk of modern slavery within our businesses and across our supply chain.

Our modern slavery statement can be [found here](#).

GIVING back

Helping others by giving our time, through volunteering and raising awareness and giving money, through employee fundraising and through our independent charitable foundation, the Howden Group Foundation.



Our approach

Giving back is at the heart of our culture - it forms the very heart of our organisation and who we are. Our colleagues around the world are committed to, and passionate about, making a positive impact. From sporting fundraisers to enterprise challenges, our employees have a strong passion to give back to our communities, to charities and to those in need.

Volunteering and Fundraising

At Howden, our employees care deeply about supporting the communities where we live and work. We take action to help others by giving our time through volunteering, fundraising and awareness raising activity. From our network of CSR Champions and ESG leads to senior leadership and the Howden Group Foundation, we have many groups across and beyond the business that contribute to making a difference in our society. Our employees continued to use their time to give back throughout the year, fundraising and volunteering their time to support charities across the world, with some incredible results and impact.

2 days in 2022

Our employees are always looking for new ways to use their skills to make a positive impact in their community, and they are strongly encouraged by the business to do so.

Employees are given two paid days every year to volunteer and give back to their communities. We have adopted a hybrid method of volunteering, offering both in person and online volunteering opportunities, to encourage and support everyone to get involved.

Across our offices, worldwide, we have seen our staff spend their volunteering days helping those most in need. A good example is the time given volunteering at local food banks. From Australia to London to Hong Kong, our staff have given back their time to collect and deliver food items to those most in need.

Another incredible initiative has been the planting of mangrove trees to offset carbon emissions - our passionate colleagues have chosen to use their volunteering hours to help. Activities like these also have family participating, creating a sustainable culture not just in the workplace but at home too.

GIVING back

£375k

This year our employees globally raised £375k. An incredible amount of money to achieve while many of our employees were still under COVID lockdown

30

We have over 30 CSR Champions in the UK co-ordinating activities to make a difference and be a force for good in their local communities

The Howden Group Foundation matches all our global employees' fundraising efforts up to £750 per person per year

£750

7000

We were able to achieve 7000 recorded hours of volunteering

40

We have over 40 ESG leads globally co-ordinating activities to make a difference and be a force for good in their local communities

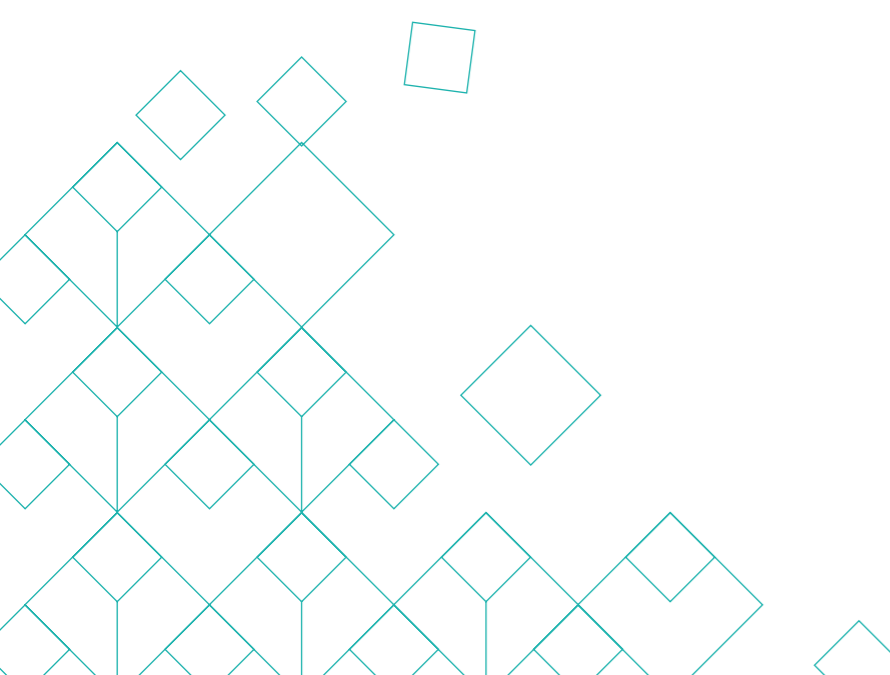
Group Giving Platform

Our Group Giving Platform (powered by Benevity), enables us to communicate and support our volunteering and fundraising more efficiently, globally. The platform is home to a huge range of opportunities for our colleagues - to inspire and support them to give back in whatever way they can.

With 11,000 employees on the platform, it is a great way for us to engage our colleagues and share opportunities for staff to donate to charities of their choice, supporting any cause that is close to their hearts.

Through the platform we are also able to see the real difference our employees are making to other people's lives, and see what opportunities are receiving the best support, so we can design programmes to support, and share stories to celebrate the difference they have made.

Having a single source of information for colleagues, that provides a range of global volunteering opportunities, as well as global causes to support through fundraising and donations, has proved hugely positive in supporting our teams, and those in need, worldwide.





Case study: We raised over £500,000 for Alzheimer's Society!

In December 2019, our employees voted for Alzheimer's Society as our new UK charity partner.

Our aim was to raise funds to transform the dementia landscape. Alongside supporting biomedical research into the cause, prevention and cure of dementia, our fundraising would also contribute to investment in care research, ensuring people living with dementia today have the best possible quality of life.

In addition, funds would also be used to support campaigns for change, working to tackle stigma and increase understanding of the issues affecting people with dementia. The dedicated Helpline and face to face advice from Dementia Advisors to anyone who needs support will also benefit from our fundraising.

We originally planned for the partnership for two years to engage our people to fundraise across the UK in all types of events and challenges.

Even with COVID, this did not deter us from being creative. With restrictions easing we were back together again in force raising money. But we felt we could do more and needed more time, so it was a unanimous decision to continue for another year to the end of 2022.

- We ran and walked all over the country including the Aston Lark Teamathlon
- Numerous Quizzes
- Cycled 24hrs at Goodwood, raising £95,000
- Trekked the Sahara raising £200,000
- Taken part in the Static Triathlon
- Lots of baking – who doesn't like a cake.... Or two!
- Completed the 2.6 challenge
- Held our Charity Ball raising £42,000
- Created and sold pet calendars
- Table Tennis tournaments

We never dreamed when we first started that we would raise over half a million pounds. Our employees have shown real dedication to such a worthy cause that affects so many people.



Global Group Giving Week

Global Group Giving Week (GGGW) is our global campaign, held once a year, to promote giving back to charities and communities worldwide, across the Group. Each year, we choose a focused week to drive as much fundraising and volunteering as possible. Employees are encouraged to work together to make a positive difference, in the communities in which they live and work.

It is the power of collaboration that makes the difference - GGGW brings everyone around the world together, and enables us to give back in the ways that best fit our own local communities and teams. Every community has different needs, so this global drive with a local approach gives us the perfect opportunity to be creative with our volunteering and fundraising activity, as well as awareness raising events, to make a difference, considerably, for everyone.

From plastic fishing, preserving nature, litter picking, kilometre challenges, community volunteering, quizzes and much more, our employees engage in activity in a wide breadth of ways and places – and inspire us all along the way.

[Watch the video](#) to find out more.

This year more of us than ever before came back together to support charities across the world. From very personal and heartfelt individual efforts to massive team events, collectively we stood up to help others. We raised over £70k, provided more than 800 volunteer hours, supported over 50 charities across the globe, and made sure to have fun at the same time!



Case study: DUAL Asia Pacific Giving Back

Our colleagues in the Asia Pacific region supported charities through a number of fundraising and volunteering activity. From food drives to Christmas volunteering, the activities, from food drives to Christmas volunteering.

DUAL Perth office in Australia have been doing their part for the local community by wrapping Christmas presents while raising money for LifeLine WA. The team at DUAL in Sydney volunteered at Cerebral Palsy Alliance to help out with their Christmas celebrations. They packed Christmas stockings, delivered gifts, and cooked a BBQ Xmas lunch. This was a great way to see first-hand where our 23 million steps and donations from STEPTember are going towards and making a difference.

In Brisbane, the team gave back by over Christmas by helping to wrap over 15,000 presents and pack 4,000 baskets of food for the greater community that has fallen on hard times this holiday season with the Brisbane Basket Brigade charity. The charity give the baskets anonymously - the only note recipients receive asks them to take care of themselves and if one day they find themselves in a position to help, to pay it forward.

DUAL APAC offices also got competitive and went head to head in a Christmas food drive competition. They raised a total of \$5,418 AUD and donated 424 items to local charities in each country.

Sydney's DUAL team cooked over 200+ meals for domestic violence survivors. It was a special and fulfilling day to give back to resilient women right after celebrating International Women's Day.

The Team also completed the virtual City2Surf 14k run. All proceeds went to several charities that are close to the local teams' hearts.

Case study: Ukraine

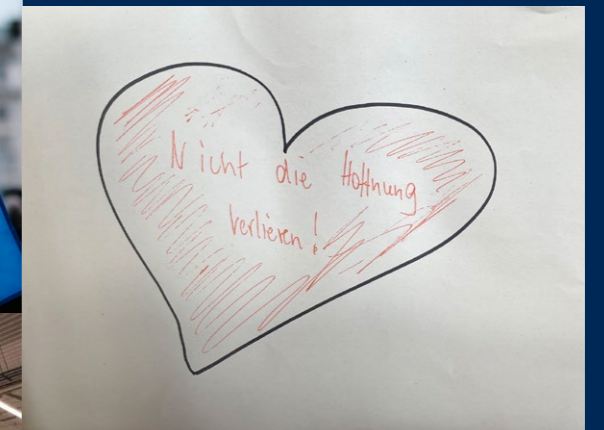
Colleagues around the world came together to volunteer and fundraise for Ukraine. Together we raised over £50,000 with lots of activity happening globally.

Efforts included:

- Volunteering to help the most in need, arrange accommodation, distribute equipment and provide meals
- Howden Germany transported 90,000 € worth of goods to the border
- A colleague from our Warsaw office went to Przemyśl for 3 days to work as a volunteer for the City Hall. She worked at the railway station in Przemyśl coordinating help for children, people with disabilities and the most needy
- Our team in Poland have also been using social media to help coordinate transport activities for people who escape from Ukraine and seek shelter in Poland
- Howden UAE raised AED 17,600
- Many women from Ukraine are already looking for a job in Poland so the team have been connecting them to hairdressing and beauty salons, restaurants as well as lawyers, accountants, teachers and nurses

With our actions, we have tried to directly reach those in need. We know that about 3,000 Ukrainian children who want to go to school went to Rzeszów alone. The schools in Poland currently do not have the funds to accept so many children, which is why we agreed to transfer a part of the subsidy to the school, which will accept over 40 children and organize equipment and additional rooms for them. We are examining the availability of drugs and medical supplies so that the next instalment is allocated to their purchase and shipment to Ukraine. That's what they need the most right now.

As well as volunteering and fundraising we also used our expertise by broking the insurance for media correspondents who work in Ukraine and the doctors who have travelled there to help the wounded. We also brokered the insurance for a vessel to try and alleviate food shortages for those in the Middle East and Africa who rely on Ukrainian grain.



Giving Back Around the World in 2022

Here are just some of the ways our colleagues gave back this year :

Pakistan flood relief efforts

To extend support to the flood victims in Pakistan, our amazing team in Dubai came together and stood in solidarity to raise funds. These funds were used to donate over 250 blankets to the 'Pakistan Association in Dubai' and support the UAE government-led relief efforts in flood-hit parts of Pakistan.



Howden Indonesia supporting Hati Suci Foundation

Howden Indonesia held a photo challenge with the majority of the office participating. We collected over 50 photos with donations going to support the local women foundation for Little Girl orphanage (Hati Suci Foundation - based in Jakarta). The value of the photo is IDR 50.000 which enabled us to donate over IDR 2.550.000 to Hati Suci Foundation.

[Watch the video](#)

Giving back to Mother Nature.

The Abu Dhabi team continue to support planting mangrove trees in Jubail Mangrove Park in Abu Dhabi. This year it helped offset 360kg of carbon emission by the trees absorbing carbon from the atmosphere. The trees will continue growing and offsetting carbon during their lifetime of around 25-30 years. The team continue making a difference to our people, community, and environment.



Supporting Care Channels

Howden Singapore made Christmas extra special by donating SGD 10,000 gift pack to 350 families in poorer communities in the Philippines through the Howden Group Foundation's partner, Care Channels International.

[Watch the video](#)

Skydiving for MIND

A colleague from A Plan's Stratford-Upon-Avon office went skydiving for MIND charity. With so many people struggling with their mental health, she embarked on the scariest thing she's ever done but managed to raise an impressive amount putting her in the top 15% of fundraising done that month.



Reverse Advent calendar

During December, Howden Hong Kong ran a reverse Advent calendar, collecting donations for the Salvation Army. The items donated included 21 recycle bags, 25 books, 25 toys, 20 pairs of socks, 10 handbags, clothes, and more - totalling a value of HKD 6,505.



Howden Belgium supporting Biodiversity

This year, Howden Belgium held a volunteering day at the Botanic Garden in Meise, near Brussels. A full day of efforts to give back and to contribute to nature and to biodiversity. A full day of efforts to give back and to contribute to nature and to diversity, creating a botanic island in a pond and cleaning up an entire container of unusable wood and stones. The wood will be recycled so that it can be re-used. And we didn't stop there. In the afternoon, the team had to move a lot of compost, enriching the soil on the island so that trees can be planted.

Goodwood 24hr Cycle Ride

Together, a mixture of novices and accomplished cyclists rode around the iconic Goodwood motor racing circuit, raising over £77,000 for our UK charity partner, Alzheimer's Society. In 24 hours, over 170 riders covered 8813 laps amounting to a total mileage of 20809.34 miles. It was a real physical challenge for everyone taking part - and then they cycled home!



Outside In - Supporting Mental Health

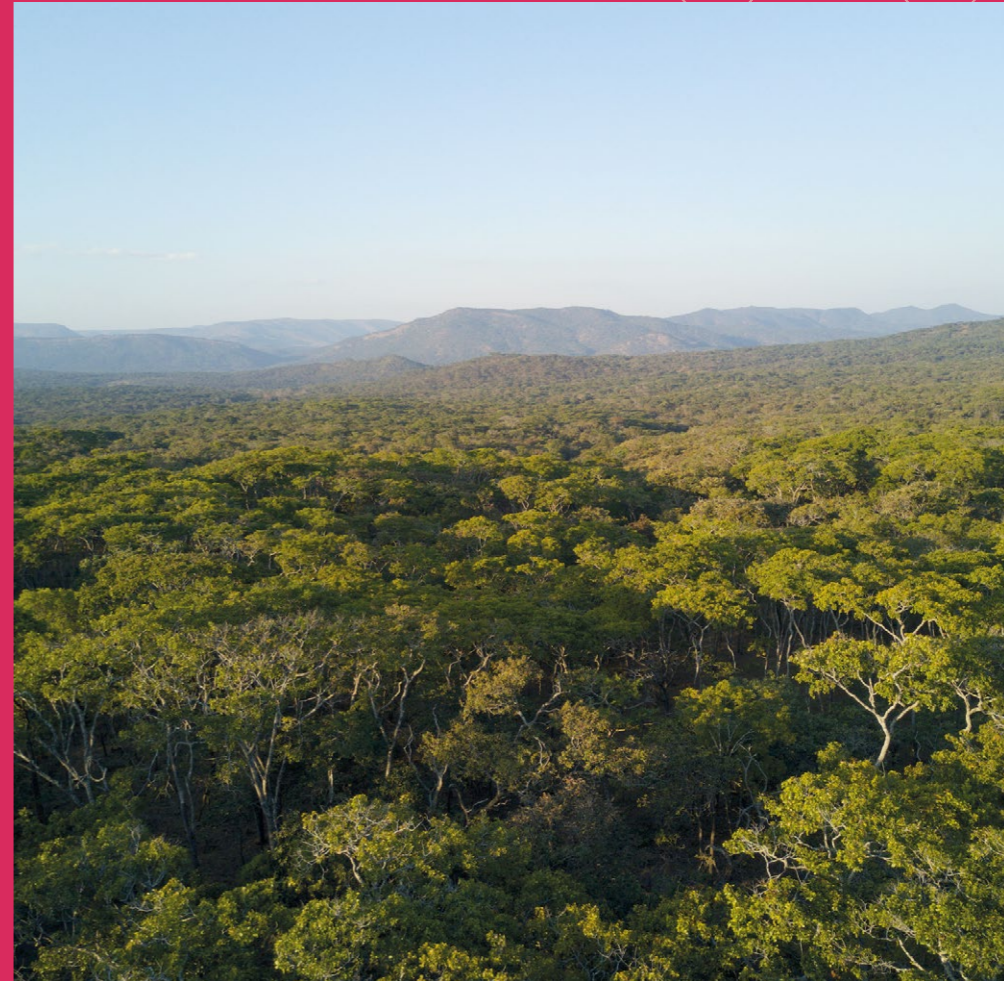
Outside In is a charity that aims to provide a platform for artists who face significant barriers to the art world due to health, disability, social circumstance or isolation.

We have been working with the charity over the last year to explore ways to support Outside In's mission. We began by holding an exhibition displaying Outside In artists' works on Howden Group Holdings client floor. Our employees have been enjoying the artwork, and have the opportunity to purchase the pieces once the exhibition ends. We have also engaged with the charity to provide our employees with art workshops in the office, a calming experience to reduce stress.

THE HOWDEN GROUP FOUNDATION

Founded in 2014, the Howden Group Foundation is an independent charity registered in England & Wales (charity number 1156286) supported by Howden Group Holdings and its employees.

Credit: Roshni Lodhi / Carbon Tanzania



The Howden Group Foundation is an independent charity. Established in 2014, the Foundation extends the charitable work of the business and its people around the world. Since inception, it has donated in excess of £5m to over 900 charities around the world*.

The Foundation is central to the Group's belief that a great business takes care of people, communities and the world around us, now and in the future. In 2020, when the Foundation became a shareholder in the Group, its ability to take care of others grew and, with that, came a greater opportunity and a deeper intention to make a profound difference.

Over the course of year, the Foundation has distributed in excess of £1.2m to its global charity partners including grants made to the Prince's Trust, Danish Red Cross, Care Channels International and The Nature Conservancy to help further their ambitious work.

Through its dedicated People First Fund, the Foundation also provided more than £157,000 in matched funds for employees' donations and fundraising efforts and coordinated its annual Investing in the Community Awards; an event that saw £40,000 distributed across eight charities making a big difference in the communities in which our people live and work.

This year the Foundation invested in its operations and governance by hiring a dedicated team, as well as inviting three independent trustees to join the Board. It conducted a review of its grant-making and, subsequently, launched a new, focused purpose for its work: to protect people against the social and economic effects of climate change.

*As at 30 September 2022



We believe in effective altruism: not just giving money to feel good about ourselves, but dedicating our resources to make the greatest possible impact. That's why we carefully select the organisations we partner with around the world. We want to ensure we are more than just 'doing good' – we are doing the very best we can for the most people and contributing to long-lasting change."

Luis Muñoz-Rojas,
Chair, Howden Group Foundation



Under the new strategy, the Foundation will support solutions that further climate change adaptation and disaster risk reduction in order to build resilience to climate change.

An important element of the work undertaken by the Foundation will be listening to the voices within the communities to understand the particular climate-related challenges people face and, in turn, help them to secure solutions that are locally-led and that have the power to build resilience in a scalable and sustainable way.

Through impactful partnerships with the international development communities, the Foundation will provide support both in the form of financial grants as well as non-financial support such as pro bono risk expertise offered in partnership with the Group.

Thanks to the success of the Group and the generosity of our employees, the Foundation continues to grow which means we can do more to improve peoples lives around the world.

Our strategic grant partners



Foundation in numbers:

£40k 

donated to 8 charities in the annual Investing in the Community awards

 **£1.2m**

awarded in grants and donations to global charity partners

£157k 

Match-funded in 2022 – supporting our people’s challenges

 **>£50k**

donated to organisations providing support in Ukraine

Credit: C. Wiggins



Case study: The Nature Conservancy — Insuring Hawai‘i’s Iconic Reefs

Each year coral reefs support nearshore fisheries, while providing flood protection to people and helping to avoid direct flood damages to buildings and indirect damages to economic activity; the combined avoided damages are valued at approximately \$836m in Hawai‘i. 75% of the world’s coral reefs are currently rated as threatened, a number projected to increase to almost 100% by 2050. The continued loss of these ecosystems will compound the impacts of climate change: it has been estimated that the loss of just one metre in the height of coral reefs worldwide would more than double the annual flood damages.

In 2022, the Howden Group Foundation furthered its relationship with The Nature Conservancy by supporting the establishment of the first U.S.-based coral reef insurance policy to preserve Hawai‘i’s valuable biodiversity and ecosystems and in doing so, enhance community and ecosystem resilience to climate change.

Howden Group Holdings – UK SECR Report 2022

Energy use (kWh)	Scope	2022	2021	2020
Buildings gas, oil & biomass	1	2,718,969	558,316	198,084
Company car business miles	1	67,394	352,271	13,422
Building electricity & heat	2	7,124,725	4,731,971	4,031,144
Employee car business miles	3	892,930	249,050	386,556
Total		10,804,018	5,891,608	4,629,206

Carbon dioxide equivalent emissions (tCO₂e)

Buildings gas, oil & biomass	1	496.32	110.2	35.2
Company car business miles	1	15.78	88.2	3.2
Scope 2 Building electricity & heat	2	1377.78	980	880.5
Employee car business miles	3	217.94	59.9	91.2
Total		2108	1238.30	1010.10

Intensity ratio

Tonnes CO ₂ e per employee (tCO ₂ e/emp)	0.34	0.38	0.46
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