

Net Zero, your journey

A Brokers Guide. At Allianz, we're working hard to minimise the impact we have on the environment. But we want to help you to do more too. The Allianz Net Zero Accelerator aims to help you start your business on its journey to net zero.

Net Zero explained

Business, governments and civil society are on a pathway to reduce emissions significantly so global warming is limited at 1.5°C. This is universally accepted temperature (as agreed by the Paris Accord) needed to maintain healthy and sustainable life on Earth.

Companies can achieve net zero by ensuring they remove as much greenhouse gas emissions from the atmosphere as they create through their business operations.

You can remove greenhouse gas emissions through nature based solutions like reforestation or sometimes you can use technology like direct air capture.

But it's always better to reduce your emissions as much as you can and that's where your pathway to net zero comes in.



What is a carbon footprint?

A carbon footprint is a calculation of all energy sources that release greenhouse gases to the atmosphere.



For office-based businesses, which includes most insurance brokers, this includes heating, lighting and electricity for offices, some business travel such as car mileage or flights, and emissions from employees working from home.

By measuring your business's carbon footprint, you can work out what the most effective changes are to reduce it.

Calculations are guided by the Greenhouse Gas Protocol which helps ensure everyone measures emissions in the same way. Emissions sources are split into three 'scopes':



Direct emissions within an organisation's control (gas, company owned cars or other owned transport).



Indirect emissions from purchased energy (electricity or heat).



All other indirect emissions across the value chain (business travel including car mileage, taxis, trains and flights. Employees working from home, transport and distribution of electricity).*

*Scope 3 emissions include many other emissions sources. There are 15 categories defined by the GHG Protocol however, those listed here are currently the most commonly measured by businesses.

The business benefits to reducing emissions

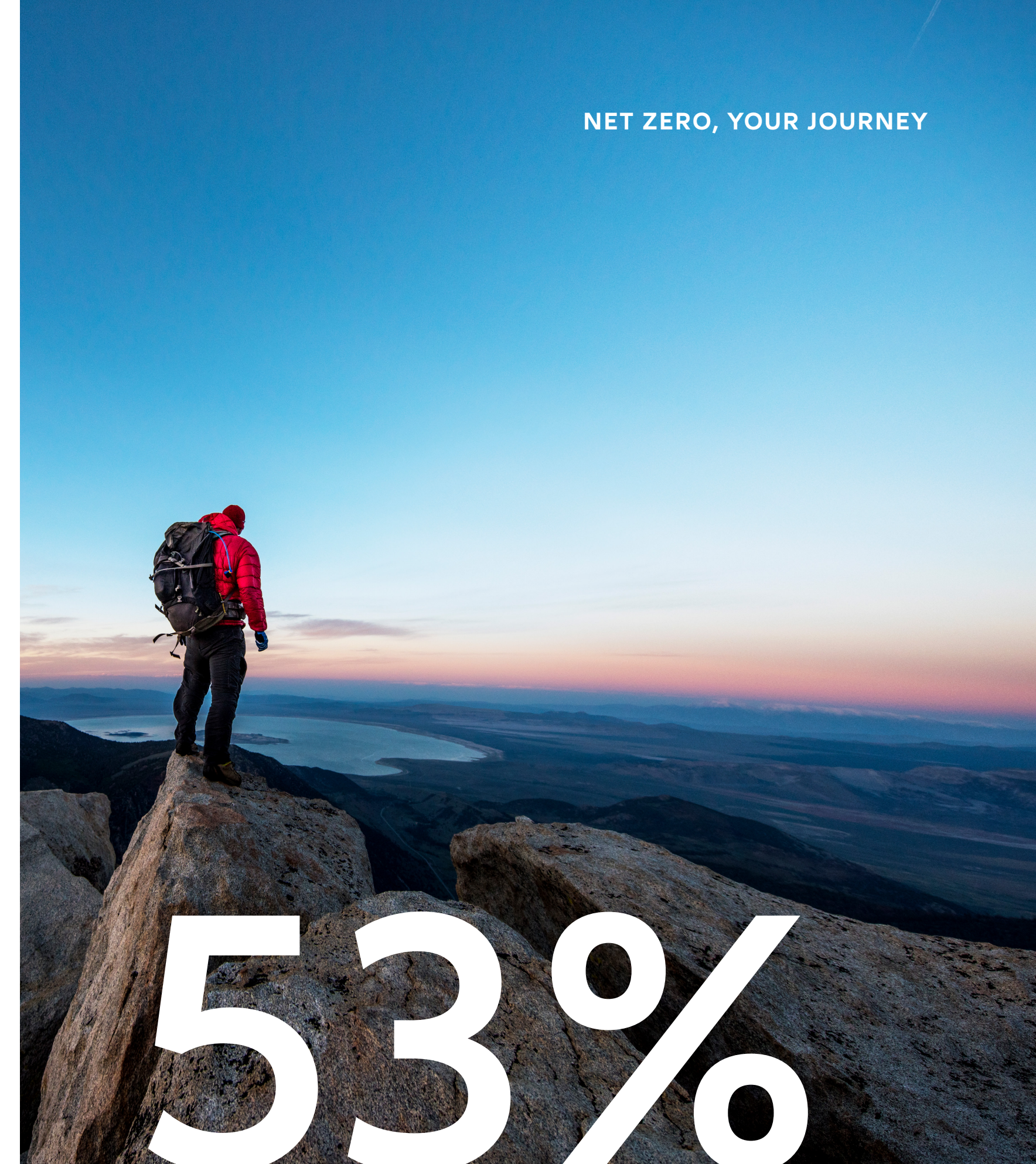
The science is clear for the need to reduce global emissions, but there are positive impacts for your business too.



Current regulation for larger businesses is likely to affect all businesses in the future so understanding your footprint and planning for reductions will help you prepare for potential future regulation.



It could give you a competitive edge with clients, and attract the right employees. And of course, financially, reducing energy results in costs savings as well as carbon savings.



53% of the UK's workforce say sustainability is an important factor in choosing a company to work for.¹

1. <https://www.anthesisgroup.com/sustainability-vital-for-employee-attraction/>

Easy ways to reduce carbon emissions

- the basics

As a primarily office-based business there are some simple and easy things that you can do to reduce your emissions. These will depend on how much control you have on your premises and on how far you can engage your landlord. However, as well as reducing carbon emissions, some of these changes will also save money!

1

Switch to renewable energy

This will have one of the most significant impacts on your carbon footprint. There are lots of renewable energy products available. For example, British Gas business customers benefit from zero carbon energy as it is supplied from renewable sources (including some nuclear energy).

2

Change lightbulbs to LEDs

This will deliver significant cost savings and energy savings for your business. LEDs use less energy, last much longer and reduce maintenance costs compared to regular lighting systems, meaning you'll make back the cost and more. You can save more money by installing lighting controls that automatically switch off or dim lighting too.

3

Recycle more

Whilst it doesn't reduce your business emissions directly, reducing the amount of waste sent to landfill does still reduce harmful emissions. So recycle everything possible from cans to coffee, paper to plastic bottles and reduce the amount of single use items like disposable cups.

4

Instil a 'switch-off' culture.

Ensure that everyone in the office switches off equipment when not in use, from laptops to monitors, photocopiers and printers. All of these small actions will add up to significant savings throughout the year.

5

Use trains more

When travelling domestically, use trains rather than taking a flight. On average a train journey is seven times less carbon intensive than a comparative flight.

6

Go electric

When updating company cars think about switching to electric cars and encourage employees to purchase electric cars through salary sacrifice schemes, for example.

7

Reduce printing

This saves on energy and paper costs but it's important to communicate why you're switching to digital communications so that clients and employees get on board.

8

Travel less

Use video conferencing instead of travelling where possible to cut down on your business travel emissions.

Beyond the basics



If you're keen to do even more to reduce your environmental footprint, you may be interested in finding out more about what funding is available to help you transition towards electric vehicles. The government has several schemes to help with this, including funding for new electric cars and some funding for EV chargers.

[How the government assists with EV purchases](#)

[EV chargers for homes](#)

[EV charging at work](#)



Tell people what you're doing

It's worth telling customers about the steps you are taking to reduce your carbon footprint.



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The growing awareness of environmental issues means that consumers are keen to align their personal values in their purchasing choices, and that includes the insurance they chose. Why not tell them about what you're doing in an e-newsletter? Or you could add some details to your email signatures?

And don't forget that employees want to work for companies who take environmental

issues seriously so don't be afraid to include it when you're recruiting. If you want to take it even further, challenge your people to come up with ways to reduce your emissions. This can uncover ideas you may never have thought of. And sometimes, a friendly competition can work wonders!

The Net Zero Accelerator



The Allianz Net Zero Accelerator is designed to help our independent broker partners take their first steps towards net zero in 2022.

If you're an independent broker, you can apply to have the chance to assess your business's carbon footprint. Selected brokers will be able to use our simple tool which should take no more than 10 minutes to complete if you have your energy usage and travel data handy. Scope 1,2 and 3 will be included.

Following the carbon footprint calculation and based on the results, we'll then select certain brokers to take part in bespoke ESG consultancy, provided by Green & Good. Allianz will also offset the 2021 emissions of selected brokers tracked through the programme.

To find out more, visit: allianz.co.uk/broker.

Please note, the Allianz Net Zero Accelerator is subject to eligibility criteria and [terms and conditions](#).

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