

Mandatory Streamlined Energy and Carbon Reporting (SECR)

We fulfil the statutory requirements for Streamlined Energy and Carbon Reporting which includes disclosure of the Company's carbon emissions. Under the Companies Act 2006 / SECR Regulations, 'Large' companies' are required to report their annual emissions in their Directors' report.

Liverpool Victoria General Insurance Group Limited Streamlined Energy and Carbon Reporting statement covers the reporting period 01/01/2020 - 31/12/2020 and has been prepared in line with the requirements of the Streamlined Energy and Carbon Reporting regulations and the relevant areas of the Greenhouse Gas ('GHG') Protocol Corporate Accounting and Reporting Standard.

A 'Dual Reporting' methodology has been used to indicate emissions using UK electricity grid average emission factors (known as the 'Location Based' method), and also emissions using supplier specific generation emission factors (the 'Market Based' method).

'Location Based' Method

The total energy consumption for 2020 was 6,502,491.91 kWh equating to 1,469.501 tCO₂e

Carbon intensity: Emissions of tCO₂e/full-time equivalent during 2020 was 0.34 tCO₂e

However, for the companies' purchased electricity, the strategy has been to purchase renewable energy backed by Renewable Electricity Guarantees of Origin (REGO) certificates. Through this strategy, within the above 2020 total energy consumption, the company has sourced a total of 1,656,109.00 kWh of REGO backed (zero emission) electricity.

'Market Based' Method

The total energy consumption for 2020 was 6,502,491.91 kWh equating to 715.322 tCO₂e

Carbon intensity: Emissions of tCO₂e/ full-time equivalent during 2020 was 0.17 tCO₂e

		Location Based Method	Location Based Method	Market Based Method	Market Based Method
Sources of greenhouse gas emissions		2020 consumption (kWh)	2020 emissions (tCO ₂ e)	2020 consumption (kWh)	2020 emissions (tCO ₂ e)
Scope 1 emissions	Natural Gas	550,950.00	101.303	550,950.00	101.303
	Transport (Company Cars)	574,743.25	134.489	574,743.25	134.489
Scope 2 emissions	Natural Gas (3rd Party Purchased)	1,101,511.48	202.535	1,101,511.48	202.535
	Electricity (3rd Party Purchased)	2,097,508.53	489.013	2,097,508.53	154.144
	Purchased Electricity	1,656,109.00	386.105	1,656,109.00	—

Scope 3 emissions	Transmission and Distribution	—	33.205	—	—
	Transport (Staff Business Mileage)	134,763.40	31.620	134,763.40	31.620
	Transport (Hire Car)	386,906.25	91.230	386,906.25	91.230
Total		6,502,491.91	1,469.501	6,502,491.91	715.322
Carbon intensity: All Scope's emissions of tCO ₂ e/full-time equivalent:		—	0.34	—	0.17

*The table above provides a breakdown of the data and accompanying explanatory notes.

Qualifying information on the above data:

- This statement has been prepared in line with the requirements of the Streamlined Energy and Carbon Reporting regulations and the relevant areas of the Greenhouse Gas ('GHG') Protocol Corporate Accounting and Reporting Standard.
 - This is the Company's first year of Streamlined Energy and Carbon Reporting and as such 2019 data has not been recorded.
 - tCO₂e is the tonnage of equivalent carbon emissions generated by the various greenhouse gasses (carbon dioxide, methane, nitrous oxide etc.) each of which has a 'Global Warming Potential' factor that is included in the above emission figure.
 - An operational control approach has been applied to consolidate the above data.
 - This report covers Liverpool Victoria General Insurance Group Limited (04332926), LV Insurance Limited (03232514), Highway Insurance Limited (03730662), Fairmead Insurance Limited (00423930) & LV Repair Services Limited (09366434).
 - Applied a 60% diesel & 40% petrol split for transport, where data didn't provide a break between fuel types.
 - Total full-time equivalent for use as the Metric are 4302.
 - Where required company car and staff business emissions has been calculated on an average car basis.
 - 3rd Party Purchased (landlord supplied) electricity & gas included using average sites (Sq ft) against where NUS hold the actual consumption. Landlord supplied electricity has been in most cases confirmed as renewable.
 - Scope 2 3rd Party Gas is relating to heat supplied by the landlord.
1. As per the GHG Protocol, a dual reporting method has been applied - 'Location Based' and 'Market Based'.
 2. Carbon intensity includes all Scope emissions in the calculation.

Energy Efficiency actions taken during the 2020 period:

LED lighting upgrades completed at LVGIG 2410 Aztec West, Bristol office