



# SUSTAIN **IMPACT** REPORT

THIS REPORT HIGHLIGHTS OUR ACHIEVEMENTS, INITIATIVES  
AND ONGOING EFFORTS TO PROMOTE SUSTAINABILITY AND  
REDUCE RISK EXPOSURES.



[WWW.SUSTAINIB.CO.UK](http://WWW.SUSTAINIB.CO.UK)



# JONATHAN EVANS

## FOUNDER OF SUSTAIN

**Welcome to Sustain Insurance Brokers' Impact Report, showcasing our commitment to environmental, social, and governance (ESG) practices.**

Established in 2022, Sustain provides a product agnostic, commercial insurance broking service for organisations working towards combating the global challenges we face today.

*Sustain Insurance Brokers was founded in October 2022 with the primary objective of positively impacting our planet through innovative insurance and reinsurance solutions. As a service industry, the commercial insurance broking sector has low carbon scope one emissions relative to the revenue generated and so our impact on the climate crisis could be considered irrelevant. However, what most fail to appreciate is that the insurance broking sector is the gateway to the facilitation of all types of businesses who, without the balance sheet protection provided by the insurance programs that we place, simply would not exist. Moreover, the capital base generated through this enablement is immense with British domiciled insurance companies holding assets of more than £1.8 trillion GBP which, to put this in context, is equal to circa 25% of the net worth of the entire country.*

*As business facilitators, insurance brokers are responsible for reshaping the insurance industry to put environmental, social and governance factors at the heart of what we do. This means delivering solutions for data collation and analysis to our clients and working with our insurer partners to help them better understand the impact that our customers are having on the planet. Whilst respecting our partnerships and everyone's requirement for commercial sustainability, we must lobby robustly for the support of both new and existing processes and technologies that are delivering positive change both through the placement of attractive insurance programs that incentive this change but also by ensuring that the insurers prioritise the investment of their vast asset base into both new and existing impactful businesses. We will hold insurers to account through publicly communicating their sustainability performance both to the industry and to our customers.*

*I am hopeful that by adopting a more collaborative, selfless approach to business, I can help to educate both the insurance industry and our customers to make sustainability everyone's primary focus.*

**Jonathan Evans, Founder**



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# Our Approach

When Sustain was created in order to use insurance as a tool for good in the battle against environmental, social and governance challenges, it was clear that a mission-led group of individuals would be required to help deliver this ambitious goal. Our approach includes:

## **SUSTAINABILITY**

We have a mission to help change the world by using innovative insurance solutions to support organisations which hold sustainability at the heart of what they do.

## **FLEXIBLE WORK ARRANGEMENTS**

We provide flexibility in working hours and support working mothers. This helps us to offer entirely flexible working solutions so as to attract and retain the best possible talent.

## **GENDER BALANCE AND CAREER DEVELOPMENT**

We have achieved gender balance workforce with two out of three of our most senior people being female. We prioritise staff development through regular training and recognise and reward achievements.

## **MERITOCRACY AND COLLABORATION**

Operate an idea meritocracy and not a dictatorship. Every colleague has a voice and all ideas for change will be considered.





# **WE BRING THE RIGHT PEOPLE TOGETHER**

**TO USE INSURANCE AS A TOOL  
FOR GOOD IN THE BATTLE  
AGAINST ENVIRONMENTAL,  
SOCIAL AND GOVERNANCE  
CHALLENGES.**

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# Our Client Approach

## OUR COMMITMENT TO CLIENTS EXTENDS BEYOND PROVIDING A COMMERCIAL BROKING SERVICE.

We believe in doing things the right way for the benefit of our customers, our colleagues and the world at large.

We ensure that our clients' values align with ours and we offer comprehensive support, including:



### Values-Aligned Client Engagement

Only ever work on behalf of clients who understand and share our values.



### Claims Advocacy Service

We provide all our clients with a claim advocacy service meaning professional support in the event of an insured loss.



### Swift response

We are a legacy free business. We can deploy senior practitioners to respond swiftly to our clients' requirements.

## Sustainability Index

Our unique sustainability index provides clients with insights into our insurer partners' ESG credentials, empowering them to make informed insurance buying decisions.

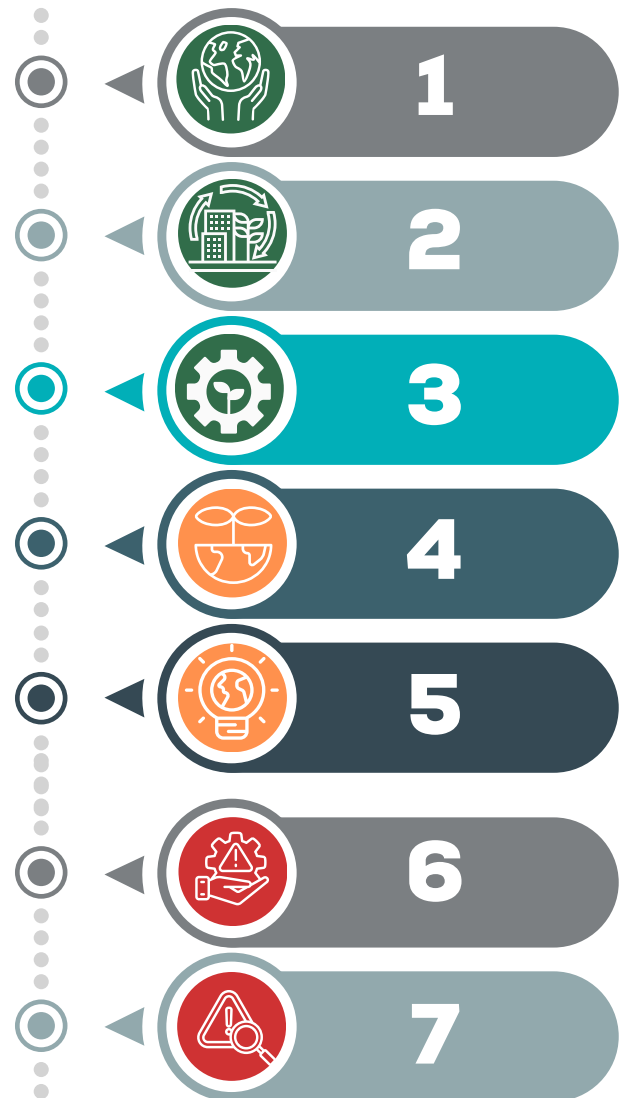


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# Insurance Provider Sustainability Index

As part of our insurance broking function, we also provide our customers and insurer partners with insight into each other's ESG credentials. We are an advocate of sustainability being a marker for lower insurance risk exposures and are working hard to make sure that our client's efforts in this regard are acknowledged by the insurance market and reflected by way of more comprehensive and competitively priced, risk transfer products.

We believe that the availability of information is one of the most important aspects to corporate sustainability. That's why our sister company, Sustain Reporting Services, has created a proprietary scoring matrix which rates all of our insurer partners by their sustainability credentials.





# The Industry

**The impact of the global insurance industry is unfounded and the United Kingdom is no different.**

Whilst the industry itself does not contribute directly to sustainability issues; it has an enormous influence on the premiums they manage. With both investments and underwriting, insurance can facilitate and allow certain operations to take place and is often the deciding factor.

## Our Company

**Sustain was created to promote sustainability within the insurance industry. We were founded with the intention to make a change in an industry that has been slow to adapt.**

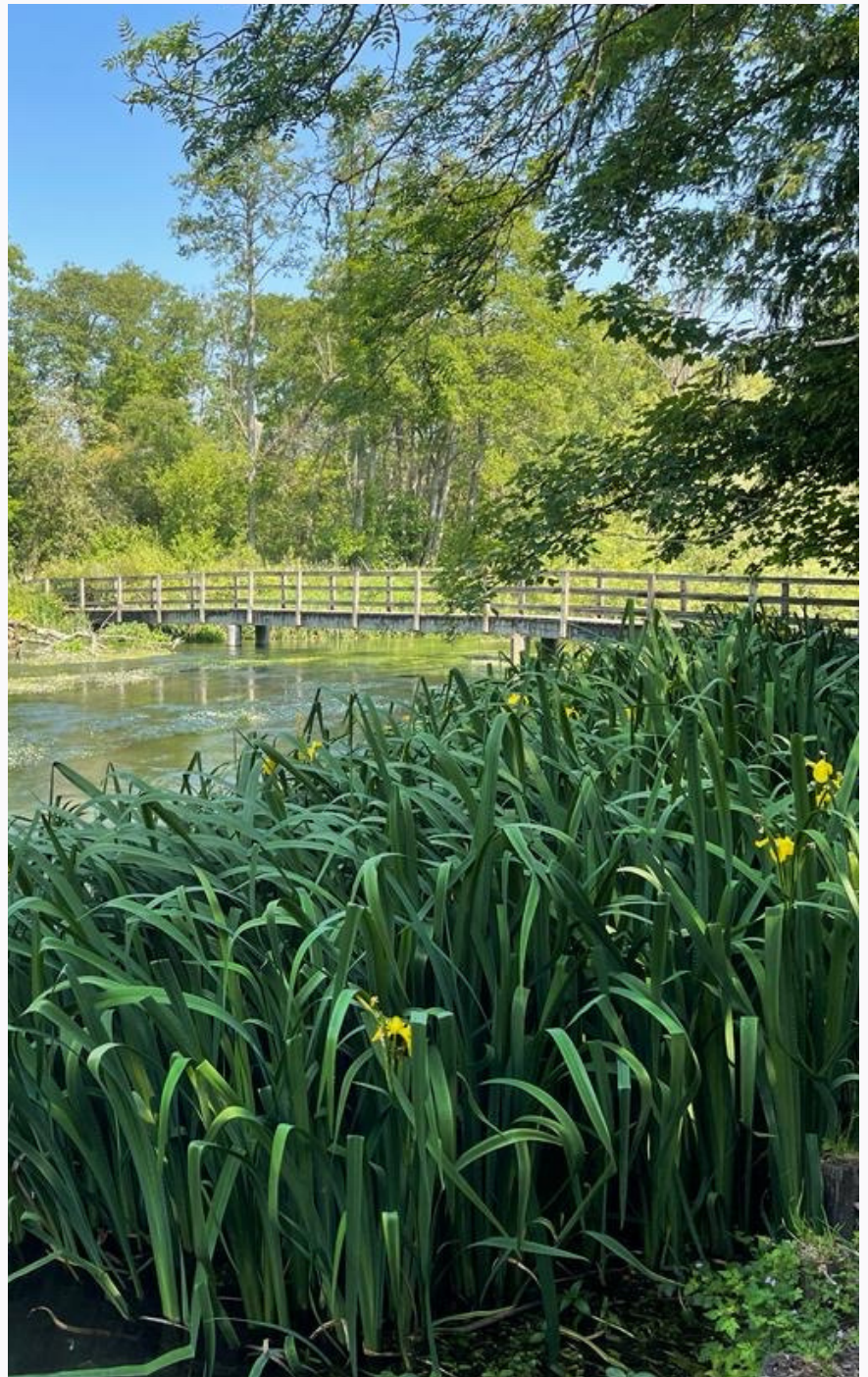
At Sustain, we have seen great success with the integration of sustainability in our company including seeking out green companies, such as **B-Corps**, to provide us with services. Similarly, we do an audit of the ESG credentials of our insurers allowing our clients to add another factor, other than price, to their decision making.



# WHAT ARE WE DOING?

We are fully transparent with our stakeholders and are not just sustainable by name but also by nature.

For this reason, we are integrating sustainability into many of our business practises and we want to share these goals and accomplishments.





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# Environmental



Our environmental impact is exceptionally important to us. We have an extensive environmental policy which has been formulated in partnership with our employees.



Given the nature of our business, our direct carbon impact is limited however, during our first year of trading, we have made several improvements to our operational processes to help further minimise this impact.



This includes:

- Implementing a recycling policy to ensure that no recyclable waste is sent to landfill.
- Reduction of single use items including cutlery, crockery and cleaning materials.
- Prioritisation of video calls for meetings and where face to face meetings are essential using the lowest possible impact method of transport subject to availability.

## **PRESERVING NATURE, ENRICHING COMMUNITIES.**

**We also take great care of our local area. We are lucky to be situated in the West of England with an abundance of wildlife on our doorstep. As such, we ensure that our employees leave no trace when travelling and have committed to employee volunteering days where the team will get involved with anything from litter picking to working at a community food hub.**

We recognise the importance of protecting our natural resources, wildlife, and ecosystems.

By nurturing nature and fostering community engagement, we strive to create a sustainable future that benefits both present and future generations.



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# Social

## ✓ **EMPLOYEE WELLBEING**

Employee wellbeing is essential to allow our team to best focus on our collective objectives. Flexible hours, employee social days and regular wellbeing exercises are all available to our employees to help achieve this.

## ✓ **INTERNAL POLICIES**

We have recently created both a modern slavery policy and an employee equality and diversity policy.

## ✓ **SUPPORTING LOCAL CHARITIES**

One of the core pillars of our community involvement is our support for local charities. We recognise the diverse needs within our community and have taken steps to contribute to its betterment. By extending our resources and expertise, we aim to create a lasting and positive influence. Our efforts demonstrate not only our commitment but also our genuine care for the people we serve.



**We ensure that our employment practices abide by the Employment Act 2010 and are manageable for both us as employers and our employees.**

We also ensure that our subcontractors will not partake in any kind of forced labour or human trafficking and slavery.



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# Governance

Due to the size of Sustain, we are under no obligation to report under any frameworks however as a company which is authorised and regulated by the Financial Conduct Authority we have a robust governance structure in place.

Furthermore, we have made the decision to become accredited by the B Corporation, the world's leading sustainability benchmark. This requires us to carry out an annual assessment of our environmental, social and governance impact and to ensure that our business is focused on improving this each year. You can learn more about the requirements of a B Corp Certification [here](#).

Sustain operates as an idea meritocracy. It is essential that all employees have an insight into the high level decisions we make to direct the business. Weekly team meetings are held to discuss all elements of the business operations and input is taken from the most junior of team members.





## Community Collaboration

At Sustain, we take pride in our connection with the local community. We believe that businesses play an essential role in enhancing the well-being and vitality of the areas they serve.

### **Clean Up UK Partnership**

In June this year, our entire organisation united for a common cause: to make a difference in our community. We partnered with Clean Up UK to address an environmental concern close to our hearts. Our team spent a day dedicated to collecting rubbish from a residential area in Chippenham. This hands-on initiative showcases our willingness to roll up our sleeves and actively contribute to creating a cleaner, healthier environment for everyone.

### **Empowering Youth through Sports**

We believe in nurturing the potential of our youth, which is why we actively support initiatives that provide opportunities for growth and development. Our collaboration with Bath Road Wanderers, a new football team, exemplifies our commitment to keeping young people engaged, active, and empowered. By fostering an environment where they can build lasting friendships and cultivate a healthy lifestyle, we contribute to the overall well-being of our community's future leaders.

### **Building Trust and Responsibility**

Our community involvement is more than just a gesture – it's a reflection of our values and ethos as an insurance broker. We understand that trust is built through actions and we are dedicated to establishing ourselves as a trusted and responsible partner within the community. By being visible, approachable and genuinely invested, we aim to strengthen the bond between our business and the people we serve.



@cleanup\_uk - pick up the past, protect the future.  
@smallcharityweek



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# What are our next steps?

We are accounting for our scope 1, 2 and 3 carbon expenditure and by the end of our first year of trading, we will have a full report that we can use to inform our carbon reduction strategies moving forward.



**Nicola Wyatt**  
Senior Insurance Practitioner

We will perform regular audits of all our policies and will look to implement new processes to ensure that we continue to live our mission.



**Jack Bridewell**  
Trainee Insurance Practitioner



**Stuart Deacon**  
Insurance Practitioner

**Insurance Brokers  
For A Sustainable  
World**



**Jonathan Evans**  
Founder

**Doing Good  
Through Insurance**



# SUSTAIN INSURANCE BROKERS 2023

## Get In Touch

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