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**Streamlined Energy  
and Reporting  
Disclosure**

**January 2021**

Clear Insurance Management Energy Use and Associated GHG emissions SECR Reporting year 1 November 2019 – 31 October 2020 Energy consumption (kWh)	
Gas	126,110
Electricity (Purchased)	222,593
<b>Total Energy consumption</b>	<b>348,703kWh</b>
Mileage Claims	62,196miles
GHG Emissions (tCO2e)	
Emissions from combustion of gas (Scope 1)	23 tCO2e
Emissions from combustion of fuel for the purposes of transport (Scope 1)	0 tCO2e
Emissions from purchased electricity (Scope 2)	57 tCO2e
Emissions from business travel in rental cars or employee-owned vehicles where company is responsible for purchasing the fuel (Scope 3)	18 tCO2e
<b>Total gross emissions</b>	<b>98tCO2e</b>
<b>Emissions per FTE</b>	<b>0.37co2e/fte</b>

### Quantification and Reporting Methodology:

We report our emissions with reference to the latest Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (GHG Protocol). The 2019 UK Government GHG Conversion Factors for Company Reporting published by the UK Department for Environment Food & Rural Affairs (DEFRA) are used to convert energy use in our operations to emissions of CO2e. Carbon emission factors for purchased electricity calculated according to the 'location-based grid average' method. This reflects the average emission of the grid where the energy consumption occurs. Data sources include billing, invoices and the Group's internal systems.

For transport data where actual usage data (e.g type and size of engine) was unavailable conversions were made using average fuel consumption factors to estimate the usage. Mileage claims are provided in number of miles and converted into CO2e using an average car calculation.

### Intensity Ratio:

We have chosen to report our gross emissions against FTE as this is deemed the most appropriate for a professional services firm. During the reporting period Clear Group had 265 FTE employees.

### Energy Efficiency Action:

Over the 12-month period covered by the above report, Clear Insurance and group companies have taken actions to increase our energy efficiency and reduce our environmental impact: we have refurbished x% of our London office, which included installing LED lighting. During 2020 we set a target to reduce our emissions to net zero by 2030. We have signed up to the Science Based Targets Initiative via the SME route to reduce emissions by 30% by 2030, from a 2019 baseline.

We have offset our FY19/20 emissions with the purchase of voluntary carbon credits from ClimateCare which are registered and retired according to protocol.

Going forward, we are also encouraging our employees to reduce their emissions by incentivising the purchase of electric vehicles through a salary sacrifice scheme and we will be updating our IT estate with more efficient assets.

During 2020, the majority of our employees have been working from home due to the Coronavirus pandemic. The reduction in usage of all of offices has impacted the electricity and gas consumption. Should the majority of employees continue to work for home we will use proxy data to estimate employee 'at home' usage so that we can account for and offset these emissions.