



PUBLIC DISCLOSURE STATEMENT

NIB HOLDINGS LIMITED

**ORGANISATION CERTIFICATION
FY2021–22**

Australian Government
Climate Active
Public Disclosure Statement



NAME OF CERTIFIED ENTITY	nib holdings limited
REPORTING PERIOD	Financial year 1 July 2021 – 30 June 2022 Arrears report
DECLARATION	<p><i>To the best of my knowledge, the information provided in this public disclosure statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.</i></p> <p>Roslyn Toms Group Executive Legal & Chief Risk Officer</p>



Australian Government
**Department of Industry, Science,
 Energy and Resources**

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1. CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	8,275 tCO ₂ -e
OFFSETS BOUGHT	100% ACCUs
RENEWABLE ELECTRICITY	70.12%
TECHNICAL ASSESSMENT	2021 Craig Blundell Pangolin Associates Next technical assessment due: 2024

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2. CARBON NEUTRAL INFORMATION

Description of certification

This certification covers the Australian business operations of NIB Holdings Limited (“nib Group”) (ABN 51 125 633 856), which includes all operations in Australia, New Zealand, the UK, Ireland, and the USA.

This certification does not cover nib’s portfolio of financial investments.

Organisation description

nib Group provides health and medical insurance to over 1.7 million Australian and New Zealand residents. We also provide health insurance to almost 180,000 international students and workers in Australia.

In addition, we are a top three Australian travel insurer and global distributor of travel insurance through our travel businesses. We provide financial protection and assurance to travellers wherever they are in the world.

Our subsidiaries and brands as of 30 June 2022 are as follows: nib health funds, GU Health, IMAN Australian Health Plans, nib New Zealand, nib Travel, World Nomads, Travel Insurance Direct and nib foundation. Emissions for these affiliates are included in our carbon inventory. We acquired Midnight Health in financial year (FY) 2022. The emissions for this entity are not included in our carbon inventory for FY22 but will be included in FY23.

nib employs more than 1,350 people across five countries. Our head office is in Newcastle, New South Wales, however our distributed working model means our people work in various locations across Australia, New Zealand, the United Kingdom and United States of America. We follow the GHG Protocol and its principles of relevance, completeness, accuracy, consistency, and transparency when deciding on the Scope 3 emissions factors for inclusion in our emissions reporting. In line with the principles of the GHG Protocol, we have increased the emissions categories we include in reporting for a more accurate reflection of our emissions. For the FY21 reporting period we have also estimated the effect COVID-19 has had on some of our emissions boundaries, due to employees working from home.

“We are committed to limiting our impact on the environment as we recognise the quality of the natural environments in which we live are similarly influential on people’s health.”



3.EMISSIONS BOUNDARY

Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

Quantified emissions have been assessed as relevant and are quantified in the carbon inventory. This may include emissions that are not identified as arising due to the operations of the certified entity, however are **optionally included**.

Non-quantified emissions have been assessed as relevant and are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. All material emissions are accounted for through an uplift factor. Further detail is available at Appendix C.

Outside the emissions boundary

Excluded emissions are those that have been assessed as not relevant to an organisation's or precinct's operations and are outside of its emissions boundary or are outside of the scope of the certification. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D.

Inside emissions boundary

Quantified

Accommodation and facilities
Cleaning and Chemicals
Climate Active Carbon Neutral Products and Services
Electricity
ICT services and equipment
Office equipment & supplies
Postage, courier and freight
Professional Services
Stationary Energy (gaseous fuels)
Transport (Air)
Transport (Land and Sea)
Waste
Water
Working from home
International Offices

Non-quantified

Food
Refrigerants

Optionally included

N/A

Outside emission boundary

Excluded

Financial Investments¹

¹ Financial investments have been excluded from this assessment due to the complexity of quantification and the nature of this organisation certification. nib is working towards quantifying investments in the future.

Data management plan for non-quantified sources

There are no non-quantified sources in the emission boundary that require a data management plan.

4. EMISSIONS REDUCTIONS

Emissions reduction strategy

nib is committed to supporting the transition to a net zero future. Our commitment to reach net zero emissions by 2040 is supported by our emission reduction roadmap which outlines the steps we will take to reduce emissions in our Group operations and influence emissions reduction in our Group value chain. We commit to updating our roadmap annually.

Our approach is guided by five principles.

Govern and report: Ensure our policies and processes reflect nib's net zero commitment and support our business to reduce emissions through our operations and investments. Ensure nib's net zero commitment and roadmap are governed at the Executive level. Report on our progress internally and externally annually.

Engage and advocate: Use nib's sphere of influence as an employer, purchaser, supplier, tenant, and investor to reduce emissions related to our workplace and value chain. Engage with government and lead by example by playing our part.

Improve data quality: Transition to capture and report of actual emissions data wherever possible. Regularly review nib's scope definitions and boundaries to ensure they are fit-for-purpose.

Reduce emissions: Transition our workspaces and vehicle fleet to renewable energy and electricity to eliminate use of fossil fuels. Reduce our work-related travel.

Reduce waste: Engage in waste management practices, including reducing, reusing, and recycling, throughout our value chain.

Read more about our emissions reduction roadmap in our [2022 Taskforce on Climate-Related Financial Disclosures Report](#).



Our foundations

- FY18: Participated in the Carbon Disclosure Project (CDP), the gold standard for international corporate environmental reporting, for the first time. nib now participates annually.
- FY19: Inaugural climate change scenario analysis completed in line with the Task Force on Climate-Related Financial Disclosures framework to identify nib's climate risks and opportunities.
- FY20: Began encouraging our members and shareholders to play their part through take-up of e-communications through promotional offers.
- February 2020: Divested from companies whose primary business is in carbon intensive fossil fuels (thermal coal and tar sands).
- FY21: Committed to net zero by 2040.
- FY21: Transitioned to 100% renewable energy procurement at all nib-controlled locations.
- FY21: Retired the nib Newcastle office car.
- FY21: Launched digital member cards for our members which will mean less production of plastic cards.
- FY21: Implemented a computer hardware recycling program with RenewIT which has saved tonnes of e-waste going to landfill. Eliminated auto print reports to stop printing paper going straight to waste, automated computer sleep modes across all sites to best practice times and added reminders to our email signatures to remind people to rethink their need to print emails.
- November 2020: Launched our Responsible Investment Policy to ensure our assets are managed in alignment with our purpose and sustainability principles.
- May 2022: Updated our Travel Policy to encourage employees to travel more responsibly.
- FY22: In line with our net zero commitment, we established near-term and long-term science-based targets for our business and value chain using the Science-Based Targets initiative criteria and developed an emissions reduction roadmap in collaboration with key internal and external stakeholders.
- August 2022: Became a Climate Active carbon neutral certified business.
- September 2022: Published our inaugural Task Force on Climate-Related Disclosures Report to enhance transparency of governance and management of our climate-related risks and opportunities.

Emissions reduction actions

- In line with our net zero commitment, we established Group-wide near-term and long-term science-based targets for our business and value chain using the Science-Based Targets initiative criteria and developed an emissions reduction roadmap in collaboration with key internal and external stakeholders.
- Maintained 100% renewable energy procurement at all nib-controlled locations.
- Updated our Travel Policy to encourage employees to travel more responsibly.

5. EMISSIONS SUMMARY

Emissions over time

Emissions since base year		Total tCO ₂ -e
Base Year/Year 1:	2020-21	6,157.6
Year 2:	2021-22	8,275.0

Significant changes in emissions

While we experienced a significant decrease in our Scope 1 and 2 emissions between FY21 and FY22, our total emissions increased by 20% year on-year.

The increase is isolated to Scope 3 emissions and is due to maturing our data collection processes which has resulted in more complete and accurate reporting as well as an increase in business activities.

In FY22, for the first time, we have included our international offices.

Emission source name	Current year (tCO ₂ -e)	Previous year (tCO ₂ -e)	Detailed reason for change
Electricity	410.1	1,077.3	We procured 100% renewable energy at all nib-controlled location for the full financial year for the first time in FY22. In FY21 we transitioned to 100% renewable energy procurement during the year.
Advertising	4,116.2	2,980.9	We increased our investment in advertising in FY22.
International Offices	1,819.1	0	International offices were previously not included.

Use of Climate Active carbon neutral products and services

nib uses Winc carbon neutral paper.

This assessment and Climate Active submission were prepared with the assistance of [Pangolin Associates](#) and these services are carbon neutral.

Organisation emissions summary

The electricity summary is available in the Appendix B. Electricity emissions were calculated using a market-based approach.

Emission Category	Sum of Scope 1 (t CO ₂ -e)	Sum of Scope 2 (t CO ₂ -e)	Sum of Scope 3 (t CO ₂ -e)	Sum of Total Emissions (t CO ₂ -e)
Accommodation and facilities	0.0	0.0	56.6	56.6
Cleaning and Chemicals	0.0	0.0	36.4	36.4
Climate Active Carbon Neutral Products and Services	0.0	0.0	0.0	0.0
Electricity	0.0	30.4	379.7	410.1
ICT services and equipment	0.0	0.0	988.6	988.6
Office equipment & supplies	0.0	0.0	427.8	427.8
Postage, courier and freight	0.0	0.0	464.3	464.3
Professional Services	0.0	0.0	4,200.2	4200.2
Stationary Energy (gaseous fuels)	0.0	0.0	32.6	32.6
Transport (Air)	0.0	0.0	118.8	118.8
Transport (Land and Sea)	0.9	0.0	270.8	271.7
Waste	0.0	0.0	94.4	94.4
Water	0.0	0.0	8.8	8.8
Working from home	0.0	0.0	255.0	255.0
International Offices	0.0	0.0	909.6	909.6
Grand Total	0.9	30.4	8,243.6	8,275.0

Uplift factors

An uplift factor is an upwards adjustment to the total carbon inventory to account for relevant emissions, which can't be reasonably quantified or estimated. This conservative accounting approach helps ensure the integrity of the carbon neutral claim.

Reason for uplift factor	tCO ₂ -e
N/A	
Total of all uplift factors	
Total footprint to offset <i>(total net emissions from summary table + total uplifts)</i>	8,275.0

6. CARBON OFFSETS

Offsets retirement approach

In arrears	
1. Total number of eligible offsets banked from last year's report	0
2. Total emissions footprint to offset for this report	8,275
3. Total eligible offsets required for this report	8,275
4. Total eligible offsets purchased and retired for this report	8,275
5. Total eligible offsets banked to use toward next year's report	0

Co-benefits

Fish River Fire Project

The Fish River Fire Project, located in the Northern Territory, is an Aboriginal carbon farming project which is lead and managed by Aboriginal ranger groups and Traditional Owners, providing core benefits to the community. This project involves strategic and planned burning of savanna areas in the high rainfall zone during the early dry season to reduce the risk of late dry season wild fires. By burning in the early dry season when fires are cooler and patchy, and burning less country, there will be fewer emissions of these gases and an environmental benefit. Reducing fire emissions is a lot about applying traditional patchwork burning. These benefits resonate with today's generation and provide pathways for inter-generational learning, connection to country and wealth generation. The carbon farming projects and initiatives provide a sustainable business model, which extends land management and conservation work and provides core benefits in a range of areas. This includes social, cultural, environmental, economic, health and political self-determination, such as:

- Education of children by Elders in traditional knowledge, especially caring for country,
- Increased retention of language and identity, recovery of biodiversity through the protection of native species of flora and fauna,
- Increased community harmony, through enhanced relationships.
- Increased opportunities for women to participate and benefit from project,
- Secure employment for people living in remote communities,
- Development of income generation projects
- Improved spiritual wellbeing through the regular completion of cultural obligations to country
- Increased management of tourists visiting country and reduction of their impacts and achievement of Sustainable Development Goals at local and national levels between others.

Morton Plains Project

The Morton Plains project is based in the Bourke region and utilises the human-induced generation method. The project establishes native forests on land that was cleared of vegetation and where regrowth was suppressed. The project will support eight bird species of conservation significance. Co-benefits include the likely protection and enhancement of habitat for around 8 species of conservation significance.

Eligible offsets retirement summary

Offsets cancelled for Climate Active Carbon Neutral Certification											
Project description	Type of offset units	Registry	Date retired	Serial number (and hyperlink to registry transaction record)	Vintage	Stapled quantity	Eligible quantity (tCO ₂ -e)	Eligible quantity used for previous reporting periods	Eligible quantity banked for future reporting periods	Eligible quantity used for this reporting period	Percentage of total (%)
Fish River Fire Project	KACCU	ANREU	08/09/2022	8,330,781,827-8,33,786,826	2021-22	0	5,000	0	0	5,000	60.4%
Morton Plains Human-Induced Regeneration Project	KACCUs	ANREU	10/10/2022	8,333,503,566 - 8,333,506,840	2021-22	0	3,275	0	0	3,275	39.6%
Total offsets retired this report and used in this report										8,275	
Total offsets retired this report and banked for future reports										0	

Type of offset units	Quantity (used for this reporting period claim)	Percentage of total
Australian Carbon Credit Units (ACCU)	8,275	100%

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

Renewable Energy Certificate (REC) summary

The following RECs have been surrendered to reduce electricity emissions under the market-based reporting method.

1. Large-scale Generation certificates (LGCs)*	N/A
2. Other RECs	N/A

* LGCs in this table only include those surrendered voluntarily (including through PPA arrangements), and does not include those surrendered in relation to the LRET, GreenPower, and jurisdictional renewables.

Project supported by LGC purchase	Eligible units	Registry	Surrender date	Accreditation code (LGCs)	Certificate serial number	Generation year	Quantity (MWh)	Fuel source	Location
N/A									
Total LGCs surrendered this report and used in this report									

APPENDIX A: ADDITIONAL INFORMATION

ACCU Retirement – Fish River Fish Project

The screenshot displays the ANREU website interface. At the top, the Australian Government Clean Energy Regulator logo is visible. The page title is "Australian National Registry of Emissions Units". A navigation menu on the left includes links for ANREU Home, Account Holders, Accounts, Unit Position Summary, Projects, Transaction Log, CER Notifications, Public Reports, and My Profile. The main content area shows "Transaction Details" for transaction ID AU23818, which is in a "Completed (4)" status. A notification banner states "Transaction Successfully Approved". The transaction details include the status date (08/09/2022 12:32:46 AEST), transaction type (Cancellation (4)), initiator (Foley, Rowan Paul Bulmer), and approver (Foley, Rowan Paul Bulmer). The comment reads: "Voluntary retirement on behalf of Nib Holdings Limited for FY2022 Climate Active Certification". Below this, the "Transferring Account" (AU-2798, Aboriginal Carbon Fund Limited) and "Acquiring Account" (AU-1068, Australia Voluntary Cancellation Account) are listed. A "Transaction Blocks" table shows one block with a quantity of 5,000. The "Transaction Status History" section is partially visible at the bottom.

Logged in as: Rowan Foley / Industry User

Transaction Details

Transaction details appear below.

Transaction Successfully Approved

Transaction ID	AU23818
Current Status	Completed (4)
Status Date	08/09/2022 12:32:46 (AEST) 08/09/2022 02:32:46 (GMT)
Transaction Type	Cancellation (4)
Transaction Initiator	Foley, Rowan Paul Bulmer
Transaction Approver	Foley, Rowan Paul Bulmer
Comment	Voluntary retirement on behalf of Nib Holdings Limited for FY2022 Climate Active Certification

Transferring Account

Account Number	AU-2798
Account Name	Aboriginal Carbon Fund Limited
Account Holder	Aboriginal Carbon Fund Limited

Acquiring Account

Account Number	AU-1068
Account Name	Australia Voluntary Cancellation Account
Account Holder	Commonwealth of Australia

Transaction Blocks

Party	Type	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facility ID	NGER Facility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	Quantity
AU	KACCU	Voluntary ACCU Cancellation			EOP100517					2021-22		8,330,781,827 - 8,330,786,826	5,000

Transaction Status History

Status Date	Status Code
08/09/2022 12:32:46 (AEST)	Completed (4)



ABORIGINAL
CARBON FOUNDATION

COMMUNITY CREDITS CERTIFICATE

This is to certify that

NIB

has purchased 5,000 Aboriginal generated Australian Carbon Credit Units
with environmental, social and cultural core benefits from the

Fish River Fire project

By purchasing Community Credits Nib Holdings Limited has
invested in a carbon farming project that supports rangers and Traditional Owners manage
country; taken action on climate change; and strengthened the Australian economy.

Thank You



ACCU Retirement - Morton Plains Human-Induced Regeneration Project

Logged in as: James McGregor / Industry User

Transaction Details

Transaction details appear below.

Transaction Successfully Approved

Transaction ID	AU24234
Current Status	Completed (4)
Status Date	10/10/2022 16:50:50 (AEDT) 10/10/2022 05:50:50 (GMT)
Transaction Type	Cancellation (4)
Transaction Initiator	McGregor, James Angus Gare
Transaction Approver	McGregor, James Angus Gare
Comment	Carbon credits retired for nib holdings limited to offset emissions associated with business operations in the period July 2021 to June 2022 to obtain Climate Active carbon neutral certification.

Transferring Account

Account Number	AU-2854
Account Name	CANOPY NATURE BASED SOLUTIONS PTY LTD
Account Holder	CANOPY NATURE BASED SOLUTIONS PTY LTD

Acquiring Account

Account Number	AU-1068
Account Name	Australia Voluntary Cancellation Account
Account Holder	Commonwealth of Australia

Transaction Blocks

Party	Type	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facility ID	NGER Facility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	Quantity
AU	KACCU	Voluntary ACCU Cancellation			ERF101395					2021-22		8,333,503,566 - 8,333,506,840	3,275

Transaction Status History

Status Date	Status Code
10/10/2022 16:50:50 (AEDT) 10/10/2022 05:50:50 (GMT)	Completed (4)
10/10/2022 16:50:50 (AEDT) 10/10/2022 05:50:50 (GMT)	Proposed (1)
10/10/2022 16:50:50 (AEDT) 10/10/2022 05:50:50 (GMT)	Account Holder Approved (97)
10/10/2022 16:49:58 (AEDT) 10/10/2022 05:49:58 (GMT)	Awaiting Account Holder Approval (95)

APPENDIX B: ELECTRICITY SUMMARY

Electricity emissions are calculated using a market-based approach.

Location-based method

The location-based method provides a picture of a business's electricity emissions in the context of its location, and the emissions intensity of the electricity grid it relies on. It reflects the average emissions intensity of the electricity grid in the location (State) in which energy consumption occurs. The location-based method does not allow for any claims of renewable electricity from grid-imported electricity usage.

Market-based method

The market-based method provides a picture of a business's electricity emissions in the context of its renewable energy investments. It reflects the emissions intensity of different electricity products, markets and investments. It uses a residual mix factor (RMF) to allow for unique claims on the zero emissions attribute of renewables without double-counting.

Market Based Approach Summary

Market Based Approach	Activity Data (kWh)	Emissions (kgCO ₂ e)	Renewable Percentage of total
Behind the meter consumption of electricity generated	0	0	0%
Total non-grid electricity	0	0	0%
LGC Purchased and retired (kWh) (including PPAs & Precinct LGCs)	0	0	0%
GreenPower	710,797	0	52%
Jurisdictional renewables (LGCs retired)	0	0	0%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	0	0	0%
Large Scale Renewable Energy Target (applied to grid electricity only)	256,436	0	19%
Residual Electricity	412,196	410,120	0%
Total grid electricity	1,379,429	410,120	70%
Total Electricity Consumed (grid + non grid)	1,379,429	410,120	70%
Electricity renewables	967,232	0	
Residual Electricity	412,196	410,120	
Exported on-site generated electricity	0	0	
Emissions (kgCO ₂ e)		410,120	
Total renewables (grid and non-grid)	70.12%		
Mandatory	18.59%		
Voluntary	51.53%		
Behind the meter	0.00%		
Residual Electricity Emission Footprint (TCO₂e)	410		

Figures may not sum due to rounding. Renewable percentage can be above 100%

Location Based Approach Summary

Location Based Approach	Activity Data (kWh)	Scope 2 Emissions (kgCO _{2e})	Scope 3 Emissions (kgCO _{2e})
ACT	0	0	0
NSW	1,288,247	1,004,833	90,177
SA	0	0	0
Vic	91,182	82,975	9,118
Qld	0	0	0
NT	0	0	0
WA	0	0	0
Tas	0	0	0
Grid electricity (scope 2 and 3)	1,379,429	1,087,808	99,295
ACT	0	0	0
NSW	0	0	0
SA	0	0	0
Vic	0	0	0
Qld	0	0	0
NT	0	0	0
WA	0	0	0
Tas	0	0	0
Non-grid electricity (Behind the meter)	0	0	0
Total Electricity Consumed	1,379,429	1,087,808	99,295

Emission Footprint (TCO_{2e})	1,187
<i>Scope 2 Emissions (TCO_{2e})</i>	1088
<i>Scope 3 Emissions (TCO_{2e})</i>	99

Climate Active Carbon Neutral Electricity summary

Carbon Neutral electricity offset by Climate Active Product	Activity Data (kWh)	Emissions (kgCO _{2e})
N/A	0	0

Climate Active carbon neutral electricity is not renewable electricity. The emissions have been offset by another Climate Active member through their Product certification.

APPENDIX C: INSIDE EMISSIONS BOUNDARY

The following sources emissions have been assessed as relevant, are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. These emissions are accounted for through an uplift factor. They have been non-quantified due to one of the following reasons:

1. **Immaterial** <1% for individual items and no more than 5% collectively
2. **Cost effective** Quantification is not cost effective relative to the size of the emission but uplift applied.
3. **Data unavailable** Data is unavailable but uplift applied. A data management plan must be put in place to provide data within 5 years.
4. **Maintenance** Initial emissions non-quantified but repairs and replacements quantified.

Relevant-non-quantified emission sources	(1) Immaterial	(2) Cost effective (but uplift applied)	(3) Data unavailable (but uplift applied & data plan in place)	(4) Maintenance
Refrigerants	Yes	No	No	No
Food	Yes	No	No	No

APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

Excluded emission sources

The below emission sources have been assessed as not relevant to an organisation's or precinct's operations and are outside of its emissions boundary. These emissions are not part of the carbon neutral claim. Emission sources considered for relevance must be included within the certification boundary if they meet two of the five relevance criteria. Those which only meet one condition of the relevance test can be excluded from the certification boundary.

Emissions tested for relevance are detailed below against each of the following criteria:

1. **Size** The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions
2. **Influence** The responsible entity has the potential to influence the reduction of emissions from a particular source.
3. **Risk** The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
4. **Stakeholders** Key stakeholders deem the emissions from a particular source are relevant.
5. **Outsourcing** The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations.

Emission sources tested for relevance	(1) Size	(2) Influence	(3) Risk	(4) Stakeholders	(5) Outsourcing	Included in boundary?
Investments ¹	Yes	No	No	No	No	No

¹ Financial investments have been excluded from this assessment due to the complexity of quantification and the nature of this organisation certification. nib is working towards quantifying investments in the future.



An Australian Government Initiative

