



Non-comprehensive Water Footprint Report

A. General Aspects

The Sustainability Manager was the internal practitioner that completed this study.

Date of report: 22 June 2021

This study has been conducted in accordance to the requirements of *ISO 14046, Environmental management – Water footprint – Principles, requirements and guidelines*.

B. Goal of the Study

The reason for carrying out this study is that a water footprint shows the extent of water use, quantifies consumption and raises awareness to develop policies to improve our practices around more accurate disclosures and data collection.

This is a stand-alone assessment where only the environmental impacts are related to water are assessed, specifically measuring our use. The application of this study is part of our commitment towards our public disclosures around the environment, social, and governance (ESG) criteria, and therefore, its intended audience are internal and external stakeholders.



C. Scope of the Study

Geographical Scope

2019	2020
U.S. U.K. Brazil Dubai Bermuda – Woodbourne Unit Bermuda – Wellesley house	U.S. U.K. Brazil Dubai Bermuda – Woodbourne Unit Bermuda – Wellesley house

The geographic scope of the study are the locations stated above. This is consistent with the stated goal of the study, where we are looking to quantify data and make improvements towards more complete disclosures.

Organizational Boundary

Argo Group International Holdings (Argo Group) has 100% equity share and financial control of all our business operations. This is the organizational boundary for this inventory and will be our boundary for reporting year over year.

Operational Boundary

Argo Group’s operational boundaries for this study include from the facilities within the organizational boundary using the location-based method.

Definition

The term below has been defined to support the understanding of how it is used in this report.

- Typical use** – is based on daily water consumption from activities such as:
- toilet flushing;
 - taps (water used in the lavatories for hands washing, etc.);
 - cleaning (water used to clean the office and common areas in the buildings); and
 - other uses (water used for making coffee, washing food, drinking, and other uses from the kitchen tap).



The above is not an all-encompassing list of end-uses in our office buildings; however, it can be considered satisfactory as it considers non-potable end-uses and potable end-uses. For this report, it provides an overview of the amount of water consumed.

D. Water Footprint Inventory Analysis

Water data was either not available or unambiguous; the defining factor was based on occupancy for our U.S., U.K., Brazil and Dubai offices. Estimations have been made using average daily consumption. Therefore, water consumption per person per year was the decided method to calculate water use.

There have been fluctuations within the workforce throughout the individual calendar years for 2019 and 2020. As a result, the headcount numbers provided for the named locations are the best estimates at the time this report was prepared.

To calculate the number of liters per day, a business year of 253 days was assumed, excluding weekends and holidays for 2019. Due to the COVID-19 pandemic, it is assumed that all full-time employees commenced working from home from April 1, 2020 onwards. Business days for 2020 were calculated for the first quarter; 62 days were assumed, excluding weekends and holidays.

Sources for estimated water consumption are listed below in liters per day based on typical use of water distribution in a commercial office building in our international offices listed.

U.S.		
Typical use	By employee	Liter per day (assuming 253 days in 2019) (assuming 62 days in 2020)
		68 liters/employee/day
Source: https://www.energy.gov/sites/prod/files/2013/10/f3/waterefficiency_fedoffices.pdf		
U.S.	Total Employees	Liters per year
2019	924	15,896,496
2020	1,044	4,401,504

U.K.		
Typical use	By employee	Liter per day (assuming 253 days in 2019) (assuming 62 days in 2020)
		50 liters/employee/day
Source: https://www.south-staffs-water.co.uk/media/1509/waterusebusiness.pdf		
U.K.	Total Employees	Liters per year
2019	243	3,073,950
2020	256	793,600

Brazil		
Typical use	By employee	Liter per day (assuming 253 days in 2019) (assuming 62 days in 2020)
		36 liters/employee/day
Source: https://doi.org/10.1016/j.resconrec.2009.10.005		
U.K.	Total Employees	Liters per year
2019	52	473,616
2020	63	140,616

Dubai		
Typical use	By employee	Liter per day (assuming 253 days in 2019) (assuming 62 days in 2020)
		193 liters/employee/day
Source: https://www.khaleejtimes.com/nation/general/dubai-water-consumption-100-gallons-per-person		
U.K.	Total Employees	Liters per year
2019	12	585,948
2020	12	143,592

Bermuda – Woodbourne Unit	Liters per year
2019	46,636
2020	34,576

Bermuda – Wellesley House	Liters per year
2019	521,588
2020	33,576

Bermuda data was collected based on our occupancy percentage of the buildings; data was provided by the respective landlord.



Total Water Footprint Inventory

U.S., U.K., Brazil, Dubai and Bermuda	2019	2020
Total	annual consumption in m ³	
	20,598.234	5,547.664

E. Interpretation

The total indoor water use that has been collected for this study for 2019 and 2020 reflects only a portion of our entire portfolio of buildings. Data has been reported in liters of our direct operational annual consumption.

The potential environmental impacts have not been assessed in this study, and as such, per the ISO guidance, this is a non-comprehensive water footprint.

We understand that business action on water matters is important. Quantifying the total use allows us to turn this business risk into an opportunity to make efficiency improvements. The water consumed from our buildings are in city center locations. Therefore this assessment furthers our commitment to UN Sustainable Development Goal 11 – Sustainable Cities and Communities by reducing the adverse environmental impact on other water management.

Water stewardship is one way we can manage the complexities of balancing our own water use with the needs of the communities we work in. With a better understanding of our footprint, we can now take measures to move forward to improve operational performance with regard to this risk.

The qualitative and quantitative assessment of uncertainty of the data calculated was derived from the application of the Monte-Carlo simulation. Considerations of analysis have been applied to determine the range of the reported results.