



Impact Report

REPORTING PERIOD

Oct 2024 — Sept 2025

B CORP SCORE

130.8

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SECTION 01

A word from our CEO

Jimmy Williams

Co-Founder & CEO

2025 was a landmark year for Urban Jungle.

We reached our **first B Corp recertification**, a milestone that has allowed us to look back at how far we've come since first achieving our B Corp status in 2022.

We're incredibly proud to have not just recertified, but fundamentally shifted the bar for what a tech-led financial services provider can achieve. We improved our B Impact score by an extraordinary **49.5 points**, achieving a final score of **130.8**; putting us in the **top 4% of B Corps globally**. It's testament to the hard work the team brings to our operations every day.

We remain committed to our original mission of creating a world where everyone feels confident about their financial future – with the jump in score being driven by our commitment to financial inclusion.

During this cycle, we received formal recognition for two key Impact Business Models (IBMs): **Economic empowerment for the underserved** and **Serving underserved populations**. It's proof that Urban Jungle is successfully dismantling the barriers that have historically kept people out of the insurance market.

Beyond products, we've continued to build on the foundations that make Urban Jungle a great place to work and a responsible part of the community. From maintaining our carbon-neutral status, to **reducing our Scope 3 emissions by 27%**, we've proven that you don't have to choose between high growth and low impact.

We'll head into the next year with a team energised to keep up the momentum to drive our B Corp efforts alongside our business. Our aim remains the same: to scale an insurance brand that is **fair, transparent, and built for everyone**.

SECTION 02

Our B Corp journey

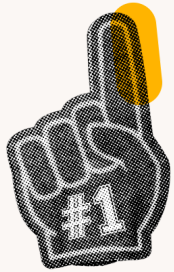
Our mission & values

At its core, Urban Jungle is driven by the mission to build an **insurance brand which is fair and transparent to all customers**, and has a positive impact on them as well as our employees, community and environment.

As our re-certification shows, we've strengthened this commitment through **continuous iteration of our products & services** — with a particular focus on **servicing underserved groups** and **promoting financial inclusion**.

Our values

Our values keep us accountable in all that we do:



Customer first

We do the right thing, even when no one is watching. We'll always talk to our community of customers to stay on top of what that is.



Keep getting better

We always look for ways to innovate and improve next time. We're open and honest about what's working and not.



Be responsible

We don't just say we care, we show it with our actions. We make decisions that take into account the world around us.



Aim for extraordinary

Nothing daunts us. We never back away from the toughest problems, and hold ourselves to the highest standard.

Our business model & operations

We are committed to changing the insurance industry for good by using technology to make insurance **simple, fair, and affordable**.

As we scale, we remain dedicated to the foundations of our responsible operations:

Carbon neutral

Maintaining our status since 2021

Shared success

100% of our employees own shared in Urban Jungle

Fair pay

Proudly a Living Wage accredited employer

Local impact

Continued partnerships with Be Enriched & Community Tech Aid

2025: OUR RECERTIFICATION

130.8

B Impact Score

Up from 81.3 in 2022 · +49.5 points

Top 4% of B Corps globally

OUR B CORP JOURNEY

The past year has marked a significant milestone in our journey: our first B Corp recertification. The process was more than just a check-in, it was a chance for us to reflect on our progress and push our impact even further.

We've not only recertified, but significantly improved our overall B Impact Score, to be in the top 4% of B Corps globally.

This process also provided the formal recognition of two key Impact Business Models that sit at the heart of Urban Jungle:

Economic empowerment for the underserved

Serving underserved populations

While these goals have always driven our products, having them formally verified by B Lab validates our commitment to financial inclusion and serves as official recognition that our technology is successfully lowering barriers to insurance for those who have historically been excluded.

From refining our environmental purchasing policies to deepening our team engagement, we are using these insights to ensure that as Urban Jungle grows, our positive footprint grows with us.

08

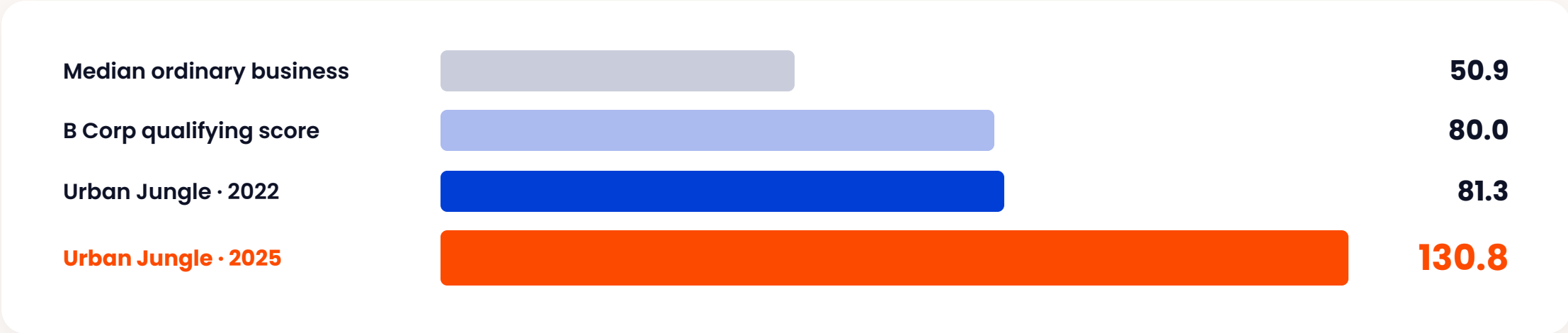
SECTION 03

Score & breakdown

SCORE & BREAKDOWN

09

B Corp impact score



We have focused on **embedding our B Corp values into every layer of our operations**, culminating in our 2025 recertification. Achieving a score of **130.8** proves we're **scaling Urban Jungle responsibly**, while setting a **new benchmark** for what a financial services provider can achieve.

Score breakdown

Since our first certification, we've been committed to **increasing financial inclusion** for our customers, reflected in the vast improvement of our Customer score from **4.5** to **42.8**.



SECTION 04

Our impact areas

OUR IMPACT AREAS

Governance

In 2024 we introduced a **rigorous audit procedure** to maintain high operational standards, prioritised **transparency** and invited our customers to directly monitor our impact.

This year, we've continued this momentum by **embedding our mission into the fabric of our performance management:**

Impact-driven appraisals

Every member of the Urban Jungle team is now evaluated bi-annually against our social and environmental goals, ensuring sustainability and ethics are core professional objectives, not extra activities.

Modern slavery statement

We've formalised our commitment to fairness and ethical responsibility.

Our team

We've built on the success of rolling out our **Employee Value Proposition** ("People Promise") and the new policies and perks that we introduced last year. Putting a lot of effort into supporting the people in our team has always been core to who we are, and in 2025, we've continued to focus on **development and growth**.

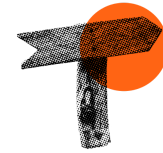
Crucially, **100% of our team** maintain a stake in what they are building through our employee share scheme.

New milestones in 2024/25



Financial wellness & future security

We launched a Salary Sacrifice pension scheme and a dedicated financial wellbeing platform, providing our team with the tools, advice, and information needed to manage their personal finances confidently.



Structured career progression

New Promotion Case Template, helping managers define the steps needed to progress team members to the next level fairly and consistently. We iterated on our appraisal process, to include robust feedback and calibration sessions.



Optimising our environment

We've invested in our physical workspace, ensuring a comfortable, high-functioning space that encourages collaboration and focus.



Upskilling for excellence

We rolled out company-wide training modules, focusing on high-impact areas like problem solving and customer success.

Industry recognition

Our commitment hasn't gone unnoticed. In the past year, Urban Jungle has been recognised in:

Deloitte.

Deloitte's Fast 500 list of the fastest-growing technology companies in EMEA (May 2025)



Welcome to the Jungle UK's Fintech's Finest 50 List (May 2025)



Sifted's 250 List for 2024 (December 2024)

Deloitte.

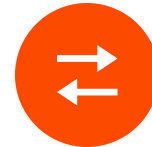
Deloitte Technology Fast 50 (November 2024)

But we're not standing still, we have a clear roadmap of how to go further:



An office refresh

We are launching an office refresh, helping our space to serve as a physical manifestation of our People Promise, making our values and shared ways of working visible and vibrant.



Building team connections

Introducing dedicated social budgets for people of the same level, encouraging stronger relationships across teams.

Employee testimonial



Joining Urban Jungle was a refreshing change of pace. I was quickly empowered to work independently, while receiving regular support and structured feedback from my manager. In an environment that moves fast, you need to be surrounded by great people. Everyone at Urban Jungle, is not only smart but genuinely friendly. Whether it's our monthly 'all-hands' pub trip, board games club, team socials or even the regular rotations of the seating plan in the office, everyone knows everyone which makes working across the business that much better. It's rare to find a workplace where your colleagues aren't just high-performing but are genuine friends.

Ben A

Urban Jungle team



IMPACT AREA 03

Community

Our team works hard to find new ways to strengthen the impact we have, both inside and outside of Urban Jungle. We've continued our long-term partnership with two charities, **Be Enriched** and **Community Tech Aid**, who both actively participate in impact forums to drive government-led initiatives.

2024/25: Strengthening our local impact

Over the last year, we have moved toward a more formalised, policy-driven approach to how we support our community:

Impact-led performance

01

We grew our internal impact team and leveraged insights from the wider business after integrating social and environmental objectives into our quarterly performance reviews.

Ethical supply chain

02

We implemented a Supplier Code of Conduct and Questionnaire to ensure our partners match our ethical standards, including how they treat their employees and their governance standards.

Formalising our philanthropy

03

We created an internal Philanthropy Policy which outlines how we work with our charity partners and formalises our commitment to hosting at least six major impact initiatives every year.

Work experience programme

04

Plus, we continued to develop our work experience program with local schools, ensuring that young people have the opportunity to understand the range of careers available to them in the tech and insurance space.

Charity partner testimonial



Alongside the social impact, your partnership has also prevented more than 586kg of e-waste from entering landfill. Extending the life of technology reduces unnecessary waste and conserves the resources and energy required to manufacture new devices, contributing to a more sustainable digital future.

We are genuinely grateful for the partnership. Your support strengthens our ability to respond to the ever growing need for our help and ensures more people can access the tools required to participate fully in modern life. As we move into the next year of partnership, we look forward to building on this and continuing to turn collective action into meaningful social and environmental change.

Community Tech Aid

Charity partner



Environment

Operating in a **sustainable way** continues to be a high priority for us. We've maintained our **Carbon Neutral status since 2021**, and have continued to focus on offsetting our emissions in strict accordance with the **GHG Protocol Corporate Standard**.

We successfully maintained **zero Scope 1 and Scope 2 emissions** by continuing to procure **100% renewable energy**. Our carbon intensity metric remains significantly lower than other digital companies of a similar size (75-125 employees) – coming in at **42.7% below the industry average**.

2024/25: Reducing our footprint

In 2025, we took our commitment a step further by focusing on the areas where we can have the most impact:

Scope 3 reductions: We successfully reduced our Scope 3 emissions by **27% year-on-year**, a result of being much more intentional about our supply chain and operational choices.

Responsible purchasing: We've formally committed to giving preference to suppliers who align with our ethical and environmental goals, sharing a list of sustainable suppliers across various categories.

E-waste management: Clear procedures for the safe and sustainable disposal of electronics, ensuring e-waste from the office and our homes is handled responsibly.

Industry engagement: We attended key sessions at the ESG in Insurance conference to stay ahead of best practices and ensure our strategy remains ambitious.

Renewable energy: We continued to use **100% renewable electricity**, and met our target of **zero Scope 1 emissions**.

IMPACT AREA 05

Customers

We continue to focus on **financial inclusion** for everyone, this year launching more products to suit a wider range of customers. It means we've made huge steps towards tackling the systemic industry failures that leave many people out.

In 2025 we continued our commitment to being "**Customer First**" through:

01

In-house claims

By bringing a large portion of our claims handling in-house, we are championing a new standard for claims – one that is fundamentally clear, demonstrably fair, and anchored in empathy.

02

Fair travel insurance

In early 2025, we launched Urban Jungle Travel Insurance, as a response to customer demand for a "jargon-free" alternative to traditional travel cover. Customers can now manage their home & travel insurance in the same place.

03

Customer feedback

We saw a great uptake on our annual customer survey, which we updated this year to give us even better insights into our customers' experience.

What's next?

We are launching a new partnership with Prestige Underwriting to provide cover for 'non-standard' risks. The insurance industry often penalises customers for factors outside their control, leaving them vulnerable.

By expanding our reach, we can provide essential protection to thousands of customers who are often deemed 'uninsurable' by mainstream providers, ensuring that unique life circumstances or specialised homes don't lead to financial instability.

Customer testimonials – Trustpilot



You always hear horror stories about insurers not paying out or making things difficult when it comes to claims, but my experience was the complete opposite.

A special thanks to Ella, my claims handler, who provided outstanding customer service. The repair and reinstatement costs were handled swiftly, and I felt fully supported during what could have been a stressful time.

MUNAF AHMED · TRUSTPILOT



Easy, quick and affordable contents insurance.

Just got home contents insurance from urban jungle. It was quick and easy to do even for a novice like myself. They've made the application as simple as possible. Given details of what you can be insured for and what is not covered.

The price was affordable and could be paid monthly or per year, I was so impressed with the price that I chose to pay yearly. Would definitely recommend.

SHARON TUNNICLIFFE · TRUSTPILOT

IMPACT AREA 05 · CONTINUED



I recently set up a new home contents insurance policy with Urban, and I couldn't be happier with the experience. From start to finish, the process was smooth, efficient, and stress-free. The online application was straightforward, with clear instructions and easy-to-understand options. The customer service team was also fantastic—quick to respond and genuinely helpful. There were no hidden fees, and everything was explained clearly upfront. I highly recommend them for anyone looking for a reliable and straightforward insurance provider.



Natasha Hepburn

Trustpilot



Finally, fair insurance.



Certified B Corporation

B Impact Score 130.8 · Top 4% globally

