



Cotality UK | 2025

Impact Report



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01 Meet Cotality UK

Our work across the property ecosystem helps streamline operations, enhance productivity, enable smarter decision making and mitigate property-related risk.

We understand how important property is to economic, social and environmental resilience. And we never forget that our end customers are seeking answers for increasingly complex challenges. That's why we don't just deliver insights; we partner with our clients to deliver better outcomes through experiences that are smarter, faster, and genuinely human-centred.

What matters to us

In early 2025 we announced our new name: Cotality. Our mission, vision and values remain the same but the new brand better reflects the complexity of our work, the fresh perspective we bring to challenging problems, and the importance of remembering that behind all the data and technology are people - whether our staff or customers.

Our mission:

We make the property industry faster, smarter and more people-centric.

Our vision:

To fuel a thriving global property ecosystem and a more resilient society.

Our values:

Be yourself.
Lift people up.
Make an impact.
Clients first.
Innovate, always.
Set the pace.

We understand that building resilience is not limited to the impact of our products, it starts with our own ways of working. Our goal is to be good stewards of our resources, giving back to the places where we live and work, supporting our workforce and managing our environmental impact.

This report sets out progress made in 2024/5.

Introduction

At the heart of our business lies a belief that diverse perspectives fuel innovation, strengthen our culture, and drive meaningful, long-term impact - for our people, our clients, and the communities we serve.

That's why it is so important that this report has been prepared from the ground up, by a team spanning the whole business, to understand our impact and find opportunities for further progress.

Over the past year, we've deepened our commitment to sustainable business practices, with improvements made to our offices and waste reduction, and I'm also delighted to share the impact we've made through our services and through support for our workforce and local communities.

As ESG priorities evolve and sustainability regulations grow more complex, we're helping clients navigate this changing landscape - supporting their transition to a future where success is measured not only by profit, but by purpose, resilience, and shared progress. We cannot do this without walking in their shoes and sharing our commitment to a sustainable economy and resilient society.

A handwritten signature in black ink that reads "Jim Driver". The signature is fluid and cursive, with "Jim" on the left and "Driver" on the right.

MD, COTALITY UK



02 Sustaining our environment

Building a resilient society includes protecting the environment - starting with how we operate. We're not only advising clients on reducing the environmental footprint of housing; we're also holding ourselves to the same high standards.

The data you're about to see holds us accountable. Our push for better, more efficient office space has clearly delivered benefits to our working environment - that's a win. However, we're now turning our attention to the challenges of managing emissions from areas where we have less direct control - including the impact of commuting, homeworking, and purchased goods. These areas demand focused action, and we're ready to address them.

Crucially, we're thrilled to publish a first-ever look at the impact of our services. Cotality has led the way in overcoming the information barrier to retrofit. Clients can quickly build the confidence to invest. Our pioneering work isn't just showing the potential for massive carbon emission savings across UK homes; it's actively equipping owners and contractors to deliver those results.

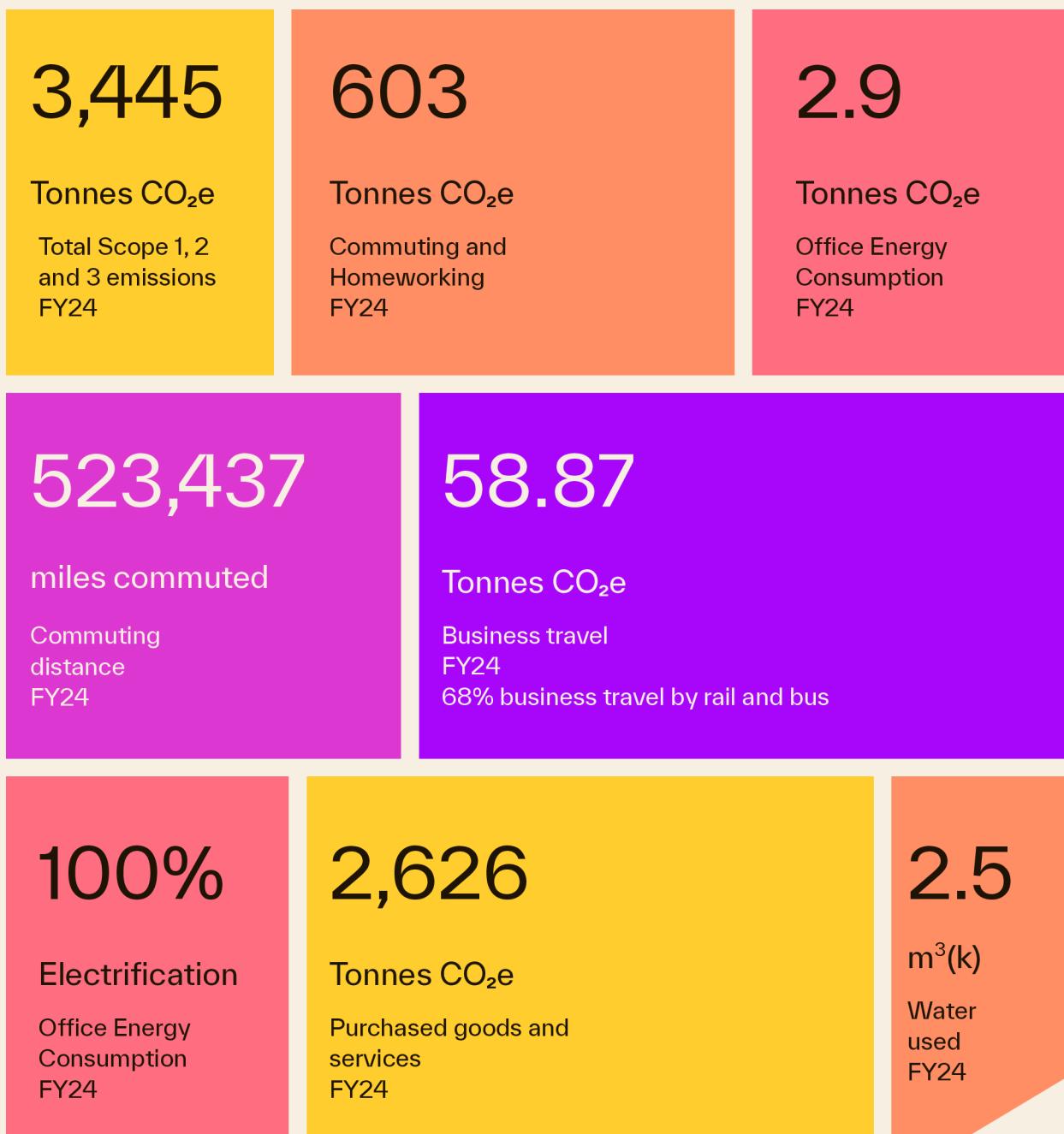
Scope	Category	Total kgCO ₂ e	% of total emissions
Scope 1	Scope 1 covers emissions from sources that an organisation owns or controls directly – for example from burning fuel in our fleet of vehicles (if they're not electrically-powered).	0	0
Scope 2	Scope 2 are emissions that a company causes indirectly and come from where the energy it purchases and uses is produced. For example, the emissions caused when generating the electricity that we use in our buildings would fall into this category.	2,916	0.08
Scope 3	Scope 3 encompasses emissions that are not produced by the company itself and are not the result of activities from assets owned or controlled by them, but by those that it's indirectly responsible for up and down its value chain.	3,441,741	99.92

Operations

Carbon footprint

To understand the environmental impact of our operations Cotality UK commissioned an independently verified carbon footprint report with reporting following the methodology of international standard ISO-14064-2006.

The analysis found that Cotality UK's carbon emissions for 2024 amounted to 3,445 tonnes of CO₂e, equivalent to the carbon impact of nearly 575 average UK homes' annual energy use.



Completed environmental initiatives

Our focus in 2024 was to adjust our workspace to the reality of post-Covid working patterns. The majority of staff now work remotely or hybrid, with some days per week in the office.

This has reduced the environmental impact of commuting, increased the impact of homeworking and required reassessment of the need for, and use of, office space.

Solihull headquarters

A refurbishment of our main office has delivered improvements which, with existing facilities, provide:

- EPC A rating for the building's energy performance
- 100% electrification of heating and ventilation
- Temperature and air quality monitoring
- LED lighting with smart controls and organic response
- More flexible, communal space
- Improved recycling facilities
- 4 communal EV chargers
- Efficient toilets
- Easy walking access to green space



London office

The decision was made to move from our City-based office to one more flexible and sustainable, with better facilities for staff and more convenient for commuting. The move, completed in 2025, delivered:

- 100% renewable electricity
- Food waste recycling
- No single use plastic or other disposable crockery and cutlery
- Cycle storage and showers
- Social space
- Ease of commute for most staff
- Energy and sustainability reporting

Environmental impact of services

Cotality helps reduce the environmental impact of housing by combining data, technology, and practical support.

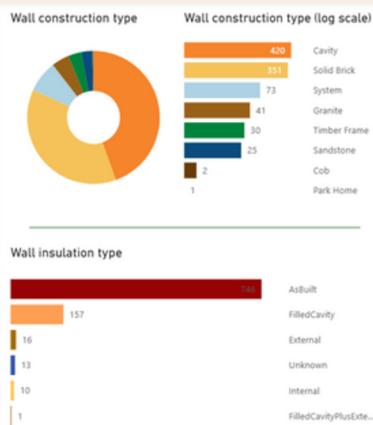
Approximately 80% of the homes that will be standing in the UK in 2050 have already been built, and our services help owners, lenders and governments develop and deliver plans that prepare those homes for the challenges of the 21st century.

In 2024 our retrofit work stepped up a gear with the acquisition of Parity Projects which means we now offer support in strategy development and investment planning, as well as the workflow and quality assurance of project delivery.

2 million

Homes analysed

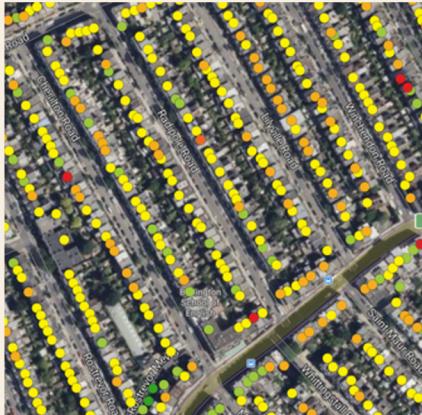
To identify
carbon savings



3.1 million

Tonnes CO₂e

Potential GHG
savings identified
from UK housing



£685 million

Fuel bill savings p.a.

Potential fuel bill
savings identified



859

Net Zero
strategies

Created for
landlords and local
authorities



150,000

Tonnes CO₂e

Annual savings delivered
through projects using
our software

03 Promoting thriving and healthy communities

At Cotality, we believe in empowering our people to make a meaningful impact in the communities where we live and work. Through paid volunteer time off and company-wide initiatives, we want to be able to support local people within our community as well as local causes that matter to our team.

Volunteer time-off

In 2024, our team members contributed their time and energy to a wide range of organisations.

45 employees recorded volunteer time in support of charities, to the benefit of society, our communities and our environment.

In 2024 we offered 2 days of paid volunteer time off annually to every employee, helping them support causes close to their hearts. In 2025, we've increased this to 4 days per calendar year and expanded the definition of volunteering from time spent with registered charities to wider contributions to the communities we live and work in, such as donating blood, first aid training or acting as a parent helper on a school trip.

A sustainable supply chain

We are committed to working with a sustainable supply chain, which encompasses a diversity of suppliers from small local firms to large multinational companies.

Locally, that means cleaners who are paid a fair wage and eco-friendly products, and caterers who source food locally and who have worked with us to minimise food waste. We recycle where feasible, including donations of branded merchandise to Northleigh House School and other childcare providers following our rebrand.

Our next step is to explore ways in which we can embed our values in our procurement of physical goods, complex IT equipment, and significant outsourced services. Our goal is to encourage and ensure that the businesses we work with not only meet operational needs but also align with our values – supporting responsible sourcing, fair labour practices, and environmental stewardship wherever possible.

Cotality Cares

Cotality Cares Day is our dedicated day of service, bringing together employees across departments to give back.

This day reflects our commitment to community and collective action, shared with colleagues across the world who contributed 6,500 hours to over 200 charities.

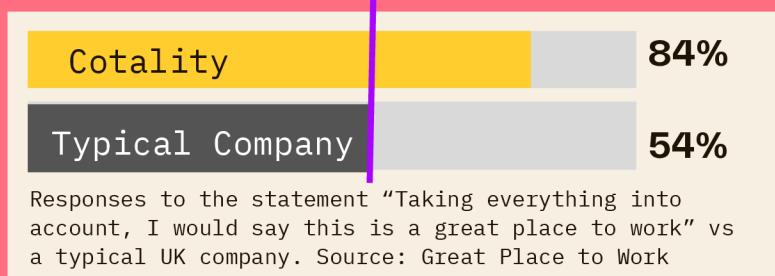
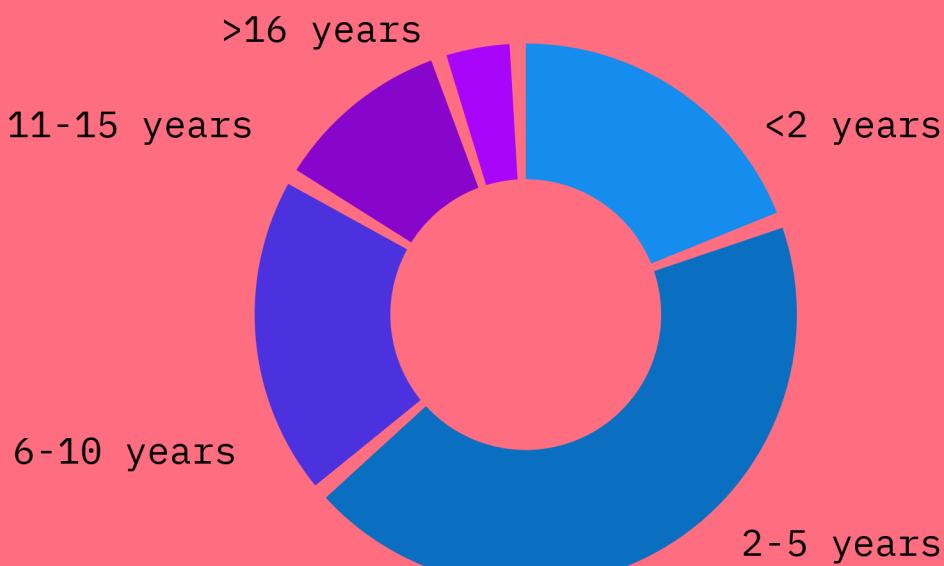


04 Employment engagement and recognition

Our achievements start with our employees. Their knowledge, skills and motivation to innovate and deliver for our customers and society.

Community, engagement and recognition are the pillars of our culture at Cotality. We want employees to feel engaged and excited to work every day, and seek constant feedback from our team members, often in the form of engagement surveys to take the pulse across the team. These surveys drive leadership to incorporate staff feedback into decision-making .

The data shows this approach is working. Staff attrition, at 7.9% is a high retention level for the sector, with average tenure of over 5 years. Additionally, 84% of employees at Cotality say it is a great place to work, compared to 54% of employees at a typical UK based company.



Staff recognition

Bravo!

Recognizing and rewarding our employees is an important aspect of Cotality's values and rewards philosophy.

Bravo! is a platform for employees to recognize one another's work, and rewards employees for outstanding achievement and contribution to our company's values. UK staff made over 3000 posts to recognise the work of their colleagues over the past year.

We also rewarded 65 employees for their continued years of service and dedicated commitment to Cotality.

Pinnacle Award

The Pinnacle Awards are our annual, global celebration of individuals and teams whose extraordinary contributions go above and beyond expectations and bring our company values to life.

As the highest level of recognition at Cotality, Pinnacle honors the people - individuals and teams - driving meaningful impact, inspiring others, and setting the standard for excellence across our organization.

Dan Walters, Sr Professional, Client Delivery

Dan was awarded a Pinnacle Award for his performance in 2024. His work exemplified four of our core values in particular.



Dan has been a key member of Cotality UK's Energy Team for over 12 years, with an unparalleled understanding of our sector and the customers we serve. As National Account Manager, Dan leads our Energy Solutions Account Management team and is recognised in the business as one of our best people leaders, **Lifting Others Up** with the introduction of an innovative training approach for his team that is being replicated across the UK business.

By putting the **Client First**, he was pivotal in identifying and responding to a significant new opportunity. Dan can be seen to **Innovate Always**, playing a pivotal role in developing the services delivery model, and in doing so helps both Cotality and our clients **Make an Impact**.

Staff wellbeing

Mental health is as important as physical health.

Each employee has a well-being account that offers a range of benefits to support well-being, as set out below. But we recognise often what is most needed is time. With this in mind we offer every employee 10 well-being half days a year, for them to use as they wish to support their mental health.

Forma

Our headline wellbeing programme allows employees to determine what health means to them.

Employees receive a quarterly addition to their Forma budget to spend on products and services that support their wellbeing. Over the past year this has funded fitness equipment, wellbeing treatments, child- and petcare.

Lyra

Cotality is committed to providing tools and resources to help staff get help when they need it.

Lyra provides multiple levels of care based on the individual's needs, including guided self-care and **up to 12 free sessions** of mental health coaching and therapy. 10% of staff have taken up this support.

Calm

Calm is the #1 app for meditation and sleep – designed to help lower stress, reduce anxiety, and more. All Cotality employees can access Calm at no cost, including:

- 100+ guided meditations
- The Daily Calm and Sleep Stories
- Videos for mindful movement and gentle stretching

Global Steps Challenge

Each year, Cotality sponsors a month long walk-a-thon where employees can join together on teams and compete to achieve the highest number of steps.

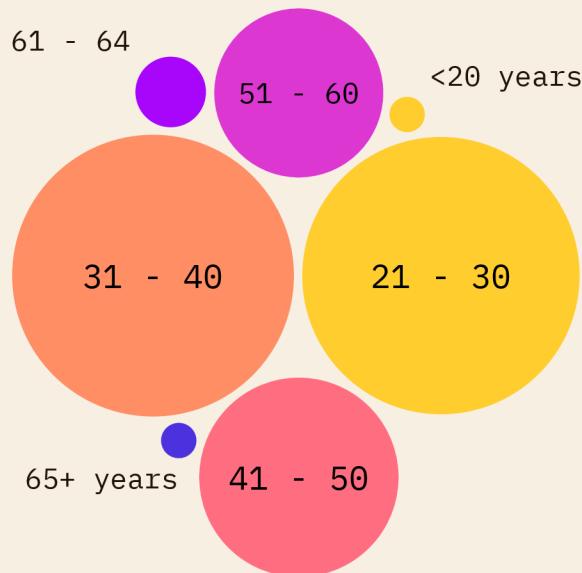
Winners receive Bravo! points, with all participants benefiting from getting active and building connections with colleagues.

Additionally new parents are supported with enhanced parental leave and Baby Bucks - a financial contribution to the costs of a new child.

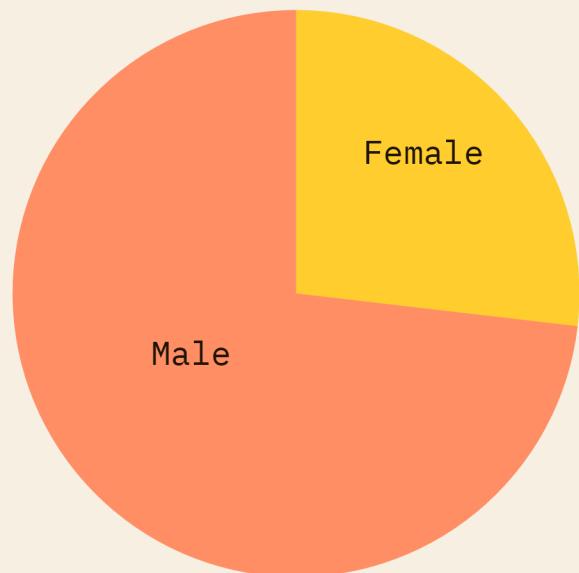
Diversity, equality and inclusion

We are committed to fostering a workplace that reflects the diversity of our society and ensures equity and inclusion at every level. This inclusive attitude promotes a work culture which inspires innovation, collaboration and bold thinking.

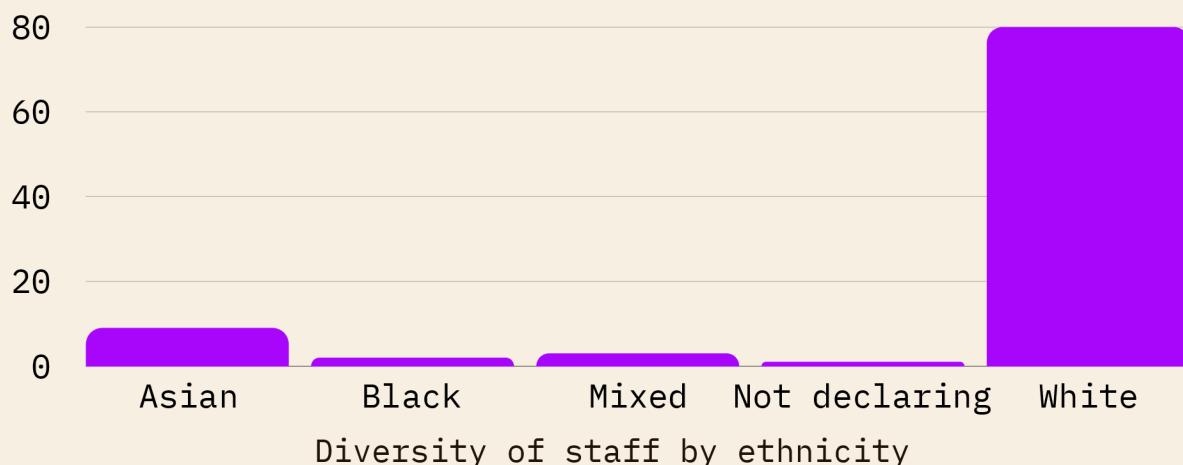
Women account for 27% of our workforce and staff from ethnic minorities account for 16%, slightly below the proportion of the general population who belong to a minority ethnic group (18%). A working group has been set up to assess ways to develop greater diversity in our workforce, to reflect our communities and clients.



Diversity of staff by age group



Diversity of staff by gender



Employee Resource Groups

To encourage an inclusive community across remote locations, we sponsor seven Employee Resource Groups (ERGs) that foster impact through education, opportunities, celebration, and community service.

Our seventh ERG, MINDMatters, launched in May 2024 in conjunction with Mental Health Awareness Month. “It’s really about creating a culture where the full spectrum of mental health and neurodivergence is understood and prioritized. It’s fully supported by all of us at Cotality. We’re trying to destigmatize anything related to the topic of mental health,” said Pat Dodd, president & CEO of Cotality, during the ERG’s launch event. “I’ve been inspired by the team members and leaders who have been very open and transparent about this topic.”

 African American Leadership & Learning (AALL)	 ASCEND	Asian, Social, Culture, Empowerment, Networking, Development (ASCEND)	 LatinXCore	LatinXCore	
 MINDMatters	 MindMatters	 PRIDE	Promoting a Respectful, Inclusive and Diverse Environment (PRIDE)	 SERVE	SERVE (supporting Military, Veterans & First Responder communities)
		 Women's Business Council	Women's Business Council (WBC)		

Learning

We are committed to fostering a workplace that reflects the diversity of our society and ensures equity and inclusion at every level. This inclusive attitude promotes a work culture which inspires innovation, collaboration and bold thinking.

All employees have opportunities to learn and grow.

We encourage everyone to participate in 8+ hours of learning annually.

Employees have access to a variety of best-in-class learning content:

- Cotality's global learning platform, Aspire, provides a range of courses to support personal growth and development
- Gain full access to LinkedIn Learning.
- Technical staff also receive access to Udemy.



05 Customer First

Putting the Customer First means eliminating the complexity that stalls action. We don't just inform; we empower.

Service reach

In 2024 we supported 4,600 organisations and over 46,000 users across the property ecosystem, delivering analysis of 4.8 million homes.

Service Area	Organisations supported*	Individuals engaged*	Properties analysed/surveyed	Number of EPCs generated
Retrofit	3,556	16,996	2,468,233	179,523
Property Surveying	204	11,565	1,010,200	N/A
Banking & Finance	270	17,325	1,334,112	N/A
Property Marketing	653	1,037	30,362	N/A

Note: Note that totals are based on the sum of service-specific counts and may include duplication where clients utilise multiple services.

Customer Experience & Loyalty

Understanding and building strong customer loyalty is a priority across all of our service areas. 2025 will see the adoption of the widely recognised Net Promoter Score (NPS) research metric across the business. This is a standardised method of measuring, tracking and benchmarking client advocacy over time.

Strategic Outlook

Looking ahead, our strategy is centred on developing and refining service offerings to ensure they not only support our mission but also deliver clear, measurable value to the customer. We are committed to using the insights from our comprehensive data and the forthcoming NPS results to drive continuous improvement in our customers' experience.

05 Governance

Our work plays an important role in society, and as such, we know that strong governance and oversight keeps us focused on furthering our impact in a responsible way.

Environmental, Social, and Governance Committee

In 2023, Cotality established the Environmental, Social, and Governance Committee (ESGC) via charter, which provides oversight of Cotality's ESG Programme. The ESGC is co-chaired by two Cotality senior executives. Currently, that's our Chief Brand and Communications Officer and Chief Legal Officer. The committee also includes other executives and representatives from compliance, technology, public policy, human resources, vendor management, real estate, and research and development. Having broad representation ensures well-rounded approaches to ESG related conversations and actions that will be impactful across the organization. As required by its charter, the ESGC meets routinely to discuss the status of the ESG programme and provides quarterly updates to the Executive Committee.

In 2025 we have supplemented this with a team drawn from across Cotality UK to develop new impact reports and provide additional insight and ideas.

- **Code of Conduct:** To outline some of the principles we follow at Cotality to allow and encourage all employees to perform their duties in an efficient, effective, respectful, and safe manner.
- **Ethics & Compliance Hotline:** A 24/7 toll-free phone number and a web-based system called EthicsPoint employees can access anonymously if they are uncomfortable discussing concerns face-to-face.
- **Charitable Giving Guidelines:** To provide guidelines for charitable giving by established employee resource groups (ERGs), Cotality Give More groups via local Company Connect chapters, and other Company-sanctioned engagement groups.
- **Flexible Working Model:** To provide essential information associated with the Company Flexible Working Model (FWM) including clarification of the terms and work expectations of this programme. The FWM allows for flexibility of on-site collaboration and remote working experience.
- **Public Policy and Industry Relations Policy:** To ensure that political activities are conducted in a manner consistent with both the law and the Company's core values, and to protect and/or enhance equity holder value.

Additional risk mitigation

Board of managers

To maximize long-term Company value, the Board's responsibilities include oversight of our key risks and management's processes and controls to regulate them appropriately. Our leadership team, in turn, is responsible for the day-to-day management of risk and implementation of appropriate risk management controls and procedures. Although risk oversight permeates many elements of the work of the full board, the Board has delegated to certain committees specific risk oversight matters.

Audit Committee

The Audit Committee has the most direct and systematic responsibility for overseeing risk management. The Audit Committee charter provides for a variety of regular and recurring responsibilities relating to risk, including:

- receiving reports from management and the internal audit function regarding the adequacy and effectiveness of various internal controls
- reviewing periodically with internal counsel legal and regulatory matters that could have a significant impact on us and could indicate emerging areas of risk;
- overseeing accounting and risk management processes, including receiving regular reports from our Chief Legal Officer; and
- discussing with management our guidelines and policies with respect to risk assessment and enterprise risk management, including our major risk exposures and the steps management has taken to monitor and control such exposures.

In performing these functions, the Audit Committee regularly receives reports from management (including the Chief Executive Officer, the Chief Financial Officer, the Controller and the Chief Legal Officer) and internal auditors regarding our risk management programme (which incorporates our compliance, information & cyber security, and business continuity programmes), extraordinary claims and losses, and significant litigation. The Board receives updates on risk oversight from the Audit Committee and members of management.

Compensation Committee

The Compensation Committee oversees our compensation policies and practices and has assessed whether our compensation policies encourage excessive risk-taking. The Compensation Committee has concluded that these policies and practices are not reasonably likely to have a material adverse effect on us. In arriving at that conclusion, the Compensation Committee considered, among other factors:

- the metrics used to determine variable compensation;
- the portion of variable compensation paid in equity, which is either time-vested or tied to the achievement of long-term Company objectives;
- the amount of compensation paid as sales commissions and the number of people to whom such compensation is paid; and
- controls, such as pricing limits, a recoupment policy and financial reconciliation processes for sales crediting, quality checks and the approval process for certain compensation-related activities.

Artificial Intelligence Governance Committee

In 2023, Cotality established the Artificial Intelligence Governance Committee (AIGC) via charter, which provides oversight of Cotality's AI Program. The AIGC is co-chaired by two Cotality senior executives. Currently, that's our Chief Legal Officer and our Chief Compliance Officer. The committee also includes other senior executives such as, the Chief Data & Analytics Officer, Chief Technology Officer, Chief Information Security Officer, and the Chief Brand & Communications Officer. The committee is also represented by leaders from privacy, data science and analytics, product marketing/development, legal, compliance, human resources, and public policy. As required by its charter, the AIGC meets routinely to discuss the status of the AI program and provides updates to the Executive Committee on a routine basis. A subcommittee has been established, the Artificial Intelligence International Committee, which first reviews and approves AI-related requests from Australia, New Zealand, and United Kingdom.

Enterprise Compliance Committee

Cotality's Enterprise Compliance Committee (ECC) provides oversight of the Enterprise Compliance Program. The ECC is chaired by the Chief Compliance Officer and includes all members of the Executive Committee. The ECC meets quarterly, per its charter, to discuss Compliance-related topics, such as: Compliance Management System (CMS) pillars, key areas of focus, watch items, and hotline complaints. Topics that are discussed may be shared with the Cotality Board. Subcommittees have been established, called Business Compliance Committees (BCC), which provides oversight of status of the CMS pillars within certain functional areas within Cotality. Enterprise Compliance Senior Leaders chair these subcommittees and participants include Senior Leader from the functional area.

Enterprise Risk Management Executive Committee

Enterprise Risk Management Executive Committee Cotality's Enterprise Risk Management Executive Committee (ERMEC) works within the Enterprise Risk Management Framework to identify risks to Cotality and provide oversight of these risks, directing response strategies, as necessary. The Chief Legal Officer is the executive sponsor for the ERMEC, and it is chaired by one of Cotality's Associate General Counsels. The committee includes the Chief Financial Officer, Chief Data Officer, Chief Enterprise Operations Officer, Chief Human Resources Officer, Chief Technology Officer, Chief Information Security, and Chief Compliance Officer. The ERMEC meets at least quarterly, per its charter.

Enterprise Data Governance Committee

Enterprise Data Governance Committee Cotality's Enterprise Data Governance Committee (EDGC) provides oversight over the acquisition, production, definition, distribution, and use of the data assets to deliver quality products and solutions to our clients. The executive sponsor of the EDGC is the Chief Data and Analytics Officer (CDAO), and it is chaired by a senior leader in Data Operations. The committee includes senior leaders from data operations, compliance, information security, finance, technology, data science and analytics, and product marketing/development. The EDGC meets at least quarterly, per its charter.

Model Governance Committee / Model Review Committee

Model Governance Committee/Model Review Committee Cotality's Model Governance Committee (MGC) and Model Review Committee (MRC) are two separate routines to review and provide oversight of models used in conjunction with Cotality's products and solutions. The committees include senior leaders from legal, compliance, product marketing/development, and data science and analytics.

2024 by numbers



46,000

Users of UK software and services



84%

Staff say Cotality is a great place to work



10

Wellbeing half days a year



1500+

Volunteers globally, contributing 6,500 hours



150,000

tCO₂e savings p.a. delivered with help from our software



5+ years

Average tenure

About Cotality

Cotality accelerates data, insights, and workflows across the property ecosystem to support industry professionals and benefit society. With billions of data signals across the life cycle of a property, we unearth hidden risks and transformative opportunities for agents, lenders, insurers, governments, and innovators. Get to know us at cotality.com.

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