




PUBLIC DISCLOSURE STATEMENT

**AUSTRALIAN ACCIDENT MANAGEMENT
COMMERCIAL (TRADING AS AAMC)**

**SERVICE CERTIFICATION
FY2024-25**

Australian Government
Climate Active
Public Disclosure Statement



NAME OF CERTIFIED ENTITY	Australian Accident Management Commercial
REPORTING PERIOD	1 July 2024– 30 June 2025
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></p> <p>Stephen H Chapman Managing Director 21 May 2026</p>



Australian Government
**Department of Climate Change, Energy,
the Environment and Water**

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Version 10.

1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	313 tCO ₂ -e
CARBON OFFSETS USED	100% VERs
RENEWABLE ELECTRICITY	18.20%
CARBON ACCOUNT	Prepared by: Anthesis Australia
TECHNICAL ASSESSMENT	Date: 06/05/2026 (FY2024/25) Organisation: Anthesis Australia Next technical assessment due: FY2027-28

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2. CERTIFICATION INFORMATION

Description of service certification

Australian Accident Management Commercial (AAMC) provides cost control, customer service support, scale, capacity, and national coverage to motor insurers when processing motor vehicle accident claims. The company provides a nation-wide team of technical specialists and customer support personnel with expertise in passenger and light commercial vehicles, caravans, personal watercraft, trucks, buses, farm and agricultural equipment, motorcycles, and more. AAMC was founded in 2002 and is privately Australian owned and operated.

Services encompass general Loss Assessment and repair Management, which incorporates suppliers, third-party claimants, and technically complex claims. AAMC's carbon-neutral business operations will be covered under the Climate Active Organisation Certification.

AAMC will supply **full coverage** for its services' carbon neutrality at 11.52 kgCO₂-e/claim for the FY25. The AAMC website provides detailed descriptions of each service.

The responsible entity for this service certification is Australian Accident Management Commercial (AAMC), ABN 51 101 934 801

This Public Disclosure Statement includes information for FY2024-25 reporting period.

Functional unit

The functional unit for AAMC service certification is 'the management and assessment of one motor claim from submission to closure'.

Description of business

AAMC and its affiliates are a privately owned Australian company group seeking to maintain the carbon neutral certification under the Climate Active program.

This certification will cover all end-to-end accident management services provided by Australian Accident Management Commercial (AAMC) (ABN 51 101 934 801) and:

- AAMC Loss Assessing Pty Ltd (ABN: 35 690 403 326)
- AAMC Repair Management Pty Ltd (ABN: 51 480 635 494)
- AAM Corporate Pty Ltd (ABN 28 329 818 979)
- AAMC Litigation Pty Ltd (ABN: 71 689 228 183)

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 'attributable processes' of a product or service. These attributable processes are services, materials and energy flows that become the product or service, make the product or service and carry the product or service through its life cycle. These attributable emissions have been quantified in the carbon inventory.

Non-quantified emissions have been assessed as attributable 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.

Attributable emissions sources can be **excluded** from the carbon inventory but still considered as part of the emissions boundary if they meet **all three of the below criteria**. An uplift factor may not necessarily be applied.

1. A data gap exists because primary or secondary data cannot be collected (**no actual data**).
2. Extrapolated and proxy data cannot be determined to fill the data gap (**no projected data**).
3. An estimation determines the emissions from the process to be **immaterial**).

Outside the emissions boundary

Non-attributable emissions have been assessed as not attributable to a product or service. They can be listed as outside of the emissions boundary (and are therefore not part of the carbon neutral claim).

Further detail is available at Appendix D.

Inside emissions boundary

Quantified

- Accommodation and facilities
- Electricity
- Food
- ICT services and equipment
- Machinery and vehicles
- Postage, courier, and freight
- Products
- Professional services
- Transport (Air)
- Transport (Land and sea)

Non-quantified

N/A

Excluded

N/A

Outside emission boundary

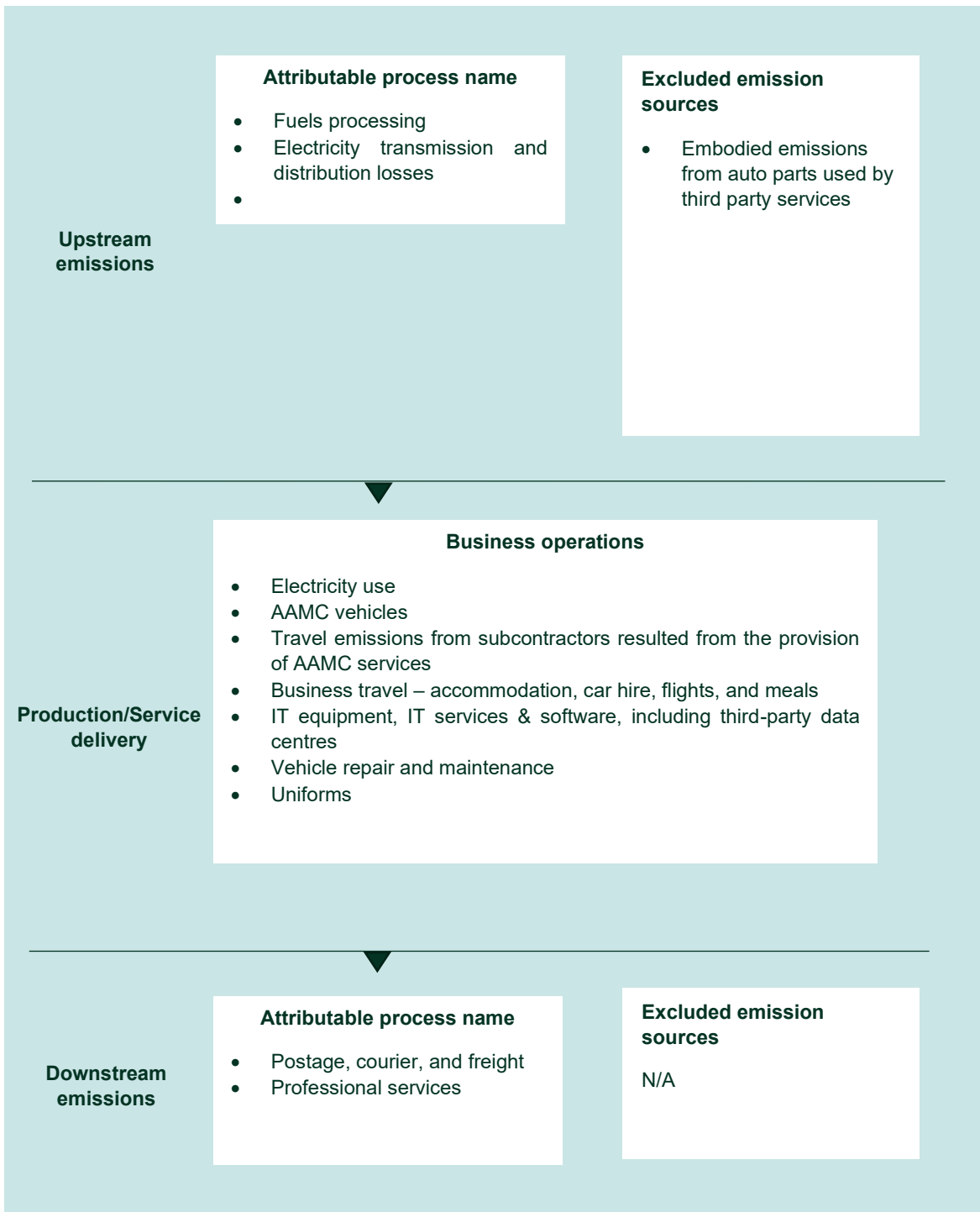
Non-attributable

Embodied emissions from auto-parts used by the third-party mechanical services

Product / Service process diagram

Cradle-to-gate boundary

The GHG inventory is cradle-to-gate. It is common practice for **service-based** organisations to focus on cradle-to-gate boundaries for GHG accounting, aligning with established standards such as the GHG Protocol Corporate Value Chain (Scope 3) Standard.



4. EMISSIONS REDUCTIONS

Emissions reduction strategy

Australian Accident Management Commercial (AAMC) is committed to reducing its greenhouse gas emissions footprint and delivering a more sustainable future. Our commitment to reducing our emissions and providing responsible energy solutions is demonstrated through existing actions that underpin the direction of our emission reduction strategy.

AAMC is committed to maintaining its carbon neutral certification for both Organisation and Services while continuing to support our clients in the reduction of greenhouse gases in their supply chain. As a result of our carbon accounting efforts under Climate Active, we have identified the following strategies targeting our main emission sources:

- 30% reduction in our scope 1 and 2 emissions by FY2030, compared to a FY2023 base year. Reductions on Scope 1 and 2 will be achieved through:
 - uptake of Electric Vehicles and/or hybrid vehicles in our fleet. A rollout roadmap will be defined by 2025.
- AAMC is also committed to reducing our scope 3 emissions by 20% by FY2030, compared to a FY2023 base year.
 - Prioritise the procurement of goods and services from Carbon Neutral suppliers by 2025.
 - Work together with our suppliers to reduce our carbon footprint and act on Climate Change (revised procurement policy by 2025).
 - Land transport – Purchase of ten Hybrid Camry vehicles in August 2023 to replace ten petrol vehicles that are currently being used.
 - Replace petrol vehicles with hybrid vehicles at end of lease periods.
 - Flexible working-from-home arrangements (80% work from home), thereby reducing employee commute emissions travelling to/from work.
- AAMC additionally commits to a 30% reduction of emission intensity (all scope 1, 2 and 3 emissions per management and assessment of each motor vehicle claim) by FY2030 from a FY2023 base year. Reduction Actions outlined in the organisation's commitment also apply to the service stream.

Emissions reduction actions

This section summarises the actions AAMC took this reporting period to reduce our emissions:

- **Hybrid fleet transition:** 6 vehicles have now been replaced with hybrid models. The overall changeover has progressed more slowly than planned due to ongoing supply constraints and limited availability, so we are continuing to replace vehicles as suitable hybrids become available.
- **Remote work:** Flexible work arrangements are still in place, with most staff (approximately 80%) continuing to work from home. This remains a significant part of our emissions reduction strategy.
- **Eco-friendly suppliers:** This continues to be a focus area for us. Our supplier pool is currently small, so we're working with a limited number of providers and assessing options as we build stronger partnerships over time.
- **Recycling and waste:** We've reduced single-use items by switching to reusable crockery, cutlery, and cups. This has helped us cut day-to-day waste and improve disposal practices across the office.
- **Lighting efficiency:** LED lighting has now been installed, which is improving our energy efficiency and helping reduce electricity consumption.
- **Local sourcing (where possible):** We continue to prioritise locally sourced materials and products wherever practical to help minimise transport-related emissions.
- **Water conservation:** water-saving measures are in place, including low-flow taps and toilets, to reduce water use across our Brisbane and Melbourne offices.

5. EMISSIONS SUMMARY

Emissions over time

Emissions since base year		
	Total tCO ₂ -e	Emissions intensity of the functional unit (tCO ₂ -e/Number of claims)
Base year: 2022-23	1,229.41	0.01020
Year 1: 2023-24	1,256.62	0.01013
Year 2: 2024-25	1,623.22	0.01152

Significant changes in emissions

Significant changes in emissions			
Attributable process	Previous year emissions (t CO ₂ -e)	Current year emissions (t CO ₂ -e)	Reason for change
Computer and technical services	364.78	584.44	YoY organic growth - 50% increase in expenditure in Assessing Software and 17%in Software Licencing and Support

Use of Climate Active carbon neutral products, services, buildings or precincts

Certified brand name	Product/Service/Building/Precinct used
Anthesis Australia	Professional Services

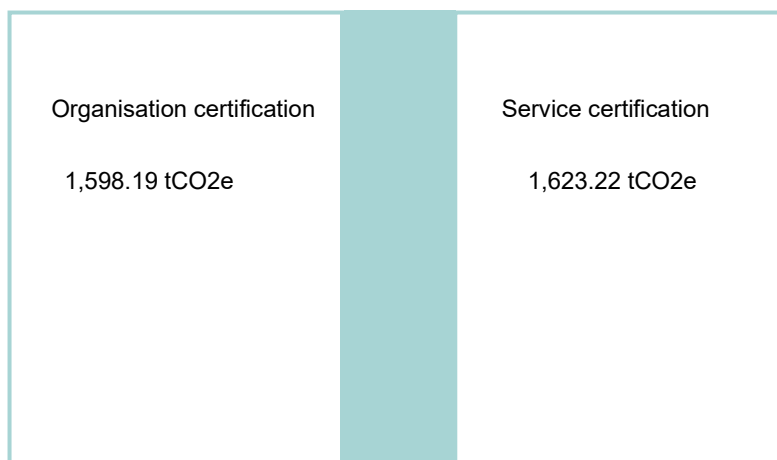
Emissions summary

Emission source	tCO ₂ -e
Accommodation and facilities	10.20
Electricity	11.49
Food	2.10
ICT services and equipment	645.90
Machinery and vehicles	6.28
Postage, courier and freight	15.82
Products	0.39
Professional services	349.72
Transport (air)	54.66
Transport (land and sea)	526.66
Attributable emissions (tCO₂-e)	1,623.22

Service offset liability	
Emissions intensity per functional unit	0.011518494 tCO ₂ e
Emissions intensity per functional unit, including uplift factors	N/A
Number of functional units covered by the certification	140,923
Total emissions (tCO₂-e) to be offset	1,624

Shared emissions between certifications by the same responsible entity

Emissions (tCO ₂ -e)	
Organisation emissions	1,598.19
Service emissions	1,623.22
Offset by service only	313



Shared emissions, offset in the organisation (parent) boundary =
1,310.21 tCO₂-e

Service emissions offset outside the organisation
= 313 tCO₂-e (round-up)

6. CARBON OFFSETS

Eligible offsets retirement summary

Offsets retired for Climate Active certification

Type of offset unit	Quantity used for this reporting period	Percentage of total units used
Verified Emissions Reductions (VERs)	313	100.00%

Project name	Type of offset unit	Registry	Date retired	Serial number	Vintage	Total quantity retired	Quantity used in previous reporting periods	Quantity banked for future reporting periods	Quantity used for this reporting period	Percentage of total used this reporting period
The Mai Ndombe REDD+ Project	VCU	Verra Registry	3/11/2024	12788-443205442-443206641-VCS-VCU-259-VER-CD-14-934-01012018-31122018-1	2018	1200	1200	0	0	0.00%
Soma-Polat wind Farm Project	VER	Gold Standard Impact Registry	27/06/2024	GS1-1-TR-GS398-12-2020-21999-158970-160269	2020	1300	624	363	313	100.00%

The organisation certification is the parent certification of AAMC's associated service certification. The shared emissions, offset in the organisation (parent) boundary, account for 1,310.21 tCO₂-e

The offsets from the following projects are shared across AAMC's organisation and service certification:

- The Mai Ndombe REDD+ Project: The remaining 923 offsets available for this project were used in this reporting period to offset 923 shared emissions between the organisation and the services certifications (offset in the organisation's (parent) boundary) (for further details see Organisation FY25 PDS).
- Soma – Polat wind Farm Project: For this reporting period, 676 offsets were used for the organisation certification, with 624 banked for the service certification and future reporting periods. Out of these 624 banked offsets, 313 were used in the Service certification for this reporting period, and 363 are banked for future periods.

Co-benefits

AAMC FY25 CA offsets portfolio (25.24% Australian Carbon Credit Units + 74.76% VCUs):

- Cordillera Azul National Park REDD Project
- The Mai Ndombe REDD+ Project

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
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* 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	Project location	Eligible unit type	Registry	Surrender date	Accreditation code	Certificate serial number	Generation year	Fuel source	Quantity (MWh)
N/A									
Total LGCs surrendered this report and used in this report									N/A

APPENDIX A: ADDITIONAL INFORMATION

VERRA - Cordillera Azul National Park REDD

VERRA Standards for a Sustainable Future

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RETIRED UNITS

From Vintage	To Vintage	Serial Number	Quantity of Units	Unit Type	Project ID	Project Name	Project Type	Additional Issuance Certifications	Origination Program	Project Site State/Province	Project Country/Area	Account Holder	Retirement Reason	Beneficial Owner	Retirement Reason Details	Date of Retirement
08/08/2016	07/08/2017	0679-354751516-354752662-VCU-024-MER-PE-14-065-00902016-07082017-1	1147	VCU	985	Cordillera Azul National Park REDD Project	Agriculture Forestry and Other Land Use	CCB-Gold			Peru (PE)	Carbon Financial Services Pty Ltd	Retirement for Person or Organization	AAM Commercial	Cancelled on behalf of AAM Commercial for its Climate Active Organisation and service certifications	21/03/2023

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VERRA – The Mai Ndombe REDD+

VERRA Standards for a Sustainable Future

Home

RETIRED UNITS

From Vintage	To Vintage	Serial Number	Quantity of Units	Unit Type	Project ID	Project Name	Project Type	Additional Issuance Certifications	Origination Program	Project Site State/Province	Project Country/Area	Account Holder	Retirement Reason	Beneficial Owner	Retirement Reason Details	Date of Retirement
01/01/2018	31/12/2018	12788-443285442-44320641-VCS-VCU-259-VER-CD-14-034-01012018-31122018-1	1200	VCU	934	The Mai Ndombe REDD+ Project	Agriculture Forestry and Other Land Use	CCB-Biodiversity Gold, CCB-Climate Gold		Mai Ndombe	Congo, The Democratic Republic of The (CD)	Carbon Financial Services Pty Ltd	Retirement for Person or Organization	AAMC	Retired on behalf of AAMC for its Climate Active Organisation and Service certifications	11/03/2024

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APPENDIX B: ELECTRICITY SUMMARY

There are two international best-practice methods for calculating electricity emissions – the location-based method and the market-based method. Reporting electricity emissions under both methods is called dual reporting.

Dual reporting of electricity emissions is useful, as it provides different perspectives of the emissions associated with a business's electricity usage.

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.

For this certification, electricity emissions have been set by using the **market-based approach**.

Market-based approach summary			
Market-based approach	Activity Data (kWh)	Emissions (kgCO ₂ -e)	Renewable percentage of total
Behind the meter consumption of renewable electricity generated	0	0	0%
Total non-grid renewable electricity	0	0	0%
LGC Purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	0	0	0%
Climate Active precinct/building (voluntary renewables)	0	0	0%
Precinct/Building (LRET)	0	0	0%
Precinct/Building jurisdictional renewables (LGCS surrendered)	0	0	0%
Electricity products (voluntary renewables)	0	0	0%
Electricity products (LRET)	0	0	0%
Electricity products jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	0	0	0%
Large Scale Renewable Energy Target (applied to grid electricity only)	2,777	0	18%
Residual Electricity	12,486	11,487	0%
Total renewable electricity (grid + non grid)	2,777	0	18%
Total grid electricity	15,263	11,487	18%
Total electricity (grid + non grid)	15,263	11,487	18%
Percentage of residual electricity consumption under operational control	100%		
Residual electricity consumption under operational control	12,486	11,487	
Scope 2	10,993	10,113	
Scope 3 (includes T&D emissions from consumption under operational control)	1,493	1,373	
Residual electricity consumption not under operational control	0	0	
Scope 3	0	0	

Total renewables (grid and non-grid)	18.20%
Mandatory	18.20%
Voluntary	0.00%
Behind the meter	0.00%
Residual scope 2 emissions (t CO₂-e)	10.11
Residual scope 3 emissions (t CO₂-e)	1.37
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	10.11
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	1.37
Total emissions liability (t CO₂-e)	11.49

Location-based approach summary						
Location-based approach	Activity Data (kWh) total	Under operational control			Not under operational control	
Percentage of grid electricity consumption under operational control	100%	(kWh)	Scope 2 Emissions (kgCO ₂ -e)	Scope 3 Emissions (kgCO ₂ -e)	(kWh)	Scope 3 Emissions (kgCO ₂ -e)
ACT	0	0	0	0	0	0
NSW	0	0	0	0	0	0
SA	0	0	0	0	0	0
VIC	1,685	1,685	1,298	152	0	0
QLD	13,577	13,577	9,640	1,358	0	0
NT	0	0	0	0	0	0
WA	0	0	0	0	0	0
TAS	0	0	0	0	0	0
Grid electricity (scope 2 and 3)	15,263	15,263	10,938	1,509	0	0
ACT	0	0	0	0		
NSW	0	0	0	0		
SA	0	0	0	0		
VIC	0	0	0	0		
QLD	0	0	0	0		
NT	0	0	0	0		
WA	0	0	0	0		
TAS	0	0	0	0		
Non-grid electricity (behind the meter)	0	0	0	0		
Total electricity (grid + non grid)	15,263					

Residual scope 2 emissions (t CO ₂ -e)	10.95
Residual scope 3 emissions (t CO ₂ -e)	1.51
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	10.94
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	1.51
Total emissions liability	12.45

Operations in Climate Active buildings and precincts

Operations in Climate Active buildings and precincts	Electricity consumed in Climate Active certified building/precinct (kWh)	Emissions (kg CO ₂ -e)
N/A	0	0
<i>Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their building or precinct certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the building/precinct under the market-based method is outlined as such in the market based summary table.</i>		

Climate Active carbon neutral electricity products

Climate Active carbon neutral product used	Electricity claimed from Climate Active electricity products (kWh)	Emissions (kg CO ₂ -e)
N/A	0	0
<i>Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their electricity product certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the electricity product under the market-based method is outlined as such in the market based summary table.</i>		

APPENDIX C: INSIDE EMISSIONS BOUNDARY

Non-quantified emission sources

The following emissions sources have been assessed as attributable, 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.

An uplift factor must be applied to account for emissions sources which are estimated to be material, but not practical to measure (such as no actual or projected data).

Relevant non-quantified emission sources	Justification reason
N/A	

Data management plan for non-quantified sources

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

Excluded emission sources

Attributable emissions sources can be excluded from the carbon inventory, but still considered as part of the emissions boundary if they meet **all three of the below criteria**. An uplift factor may not necessarily be applied.

1. A data gap exists because primary or secondary data cannot be collected (**no actual data**).
2. Extrapolated and proxy data cannot be determined to fill the data gap (**no projected data**).
3. An estimation determines the emissions from the process to be **immaterial (less than 1% of emissions)**.

If an emissions source is determined to be material (but does not have actual or projected data), it cannot be excluded and must be considered as a non-quantified emissions source.

Please provide justification regarding each excluded emissions source:

NA

APPENDIX D: OUTSIDE EMISSION BOUNDARY

Non-attributable emissions have been assessed as not attributable to a product or service (do not carry, make or become the product/service) and are therefore not part of the carbon neutral claim. To be deemed attributable, an emission must meet two of the five relevance criteria. Emissions which only meet one condition of the relevance test can be assessed as non-attributable and therefore are outside the carbon neutral claim. Non-attributable emissions are detailed below.

1. **Size** The emissions from a particular source are likely to be large relative to other attributable emissions.
2. **Influence** The responsible entity could influence emissions reduction from a particular source.
3. **Risk** The emissions from a particular source contribute to the responsible entity's greenhouse gas risk exposure.
4. **Stakeholders** The emissions from a particular source are deemed relevant by key stakeholders.
5. **Outsourcing** The emissions are from outsourced activities that were previously undertaken by the responsible entity or from outsourced activities that are typically undertaken within the boundary for comparable products or services.

Non-attributable emissions sources summary

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
Embodied emissions from auto-parts used by third party mechanical services	N	Y	N	N	N	<p>Size: Unknown. Emissions from the Relevant Entity's portfolio (tenant-operated assets) have been excluded from this inventory as they are beyond the CA service's standard scope.</p> <p>Influence: We have limited influence in reducing emissions from this source (shifting to a different lower-emissions supplier for our business)</p> <p>Risk: It is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing: Comparable organisations do not typically undertake this activity within their boundary.</p>

APPENDIX E: OPT-IN PRODUCT ACTION PLAN

N/A



An Australian Government Initiative

