



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Advancing Sustainability in Property Claims

A Professional Perspective

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In 2022 surveying, engineering and architectural practice Gateley Smithers Purslow became a carbon neutral business. Since then, it has progressed to a carbon zero programme. Continuing the CILA Property SIG's focus on sustainability, GSP's managing director Andrew Bussey reminds us of the processes that were followed and other insights into how the insurance industry can revise its approach to building claims.

Environmental Priorities

The GSP journey to become a more sustainable operation gained momentum in 2021. We had seen a swing in attitude after COP26, chaired by Alok Sharma in Glasgow, and sensed that the future of our business would partly rely on our green credentials.

It seemed a natural progression for us. We already operated to an ISO9001 quality management system and ISO14001 environmental management system, and we had professional and support staff passionate about our impact on the environment who were ready to research and implement carbon neutral certification.

The process began with an audit of our known carbon footprint using 2021 data. We discovered around 25% of this related to direct energy usage, while about 15% arose from business expenditure, including costs for legal, accountancy, and IT support, office facilities, furniture, and other operational necessities.

However, and perhaps unsurprisingly, our biggest impact and the balance of our carbon footprint was related to travel. This comprises our teams' travel to and from our offices but, moreover, to and from sites we must access to complete our work.

We entered the carbon neutral journey expecting it to be a relatively straightforward process but, in truth, the extent of data collection for analysis proved to be very time-consuming for our business support and finance teams.

The upshot of the foregoing was then an independent audit by Positive Planet. We committed to an environmental off-setting scheme with GSP funding wind, water and geothermal projects, and we became a carbon neutral business. From that early baseline commitment and carbon neutral status in 2022, our efforts progressed towards carbon zero targets. This has meant commitment to a carbon reduction plan that will see our emissions reduced by 42% by 2030 and by over 90% come 2040.

Working with Positive Planet, we have identified methods to reduce our carbon footprint. Easy wins have been improving our offices, making better use of our heating using green energy suppliers, and moving to paperless by utilising a web-enabled business management system. Covid taught us that we can operate from anywhere, but equally office time is important for colleagues to meet and pass on knowledge. We now operate an office rota system to ensure optimum occupancy but from smaller more compact premises. The headline-grabbing sustainability move has also been company cars using alternative fuel source, and we continue to embrace that approach. The result of our efforts has been Positive Planet silver status in 2025, with a target of Gold in 2026 and Platinum thereafter.



Call for Change

Despite our own progress in this space, it seems wider attitudes to the environment have eased somewhat.

Around the world we see countries adopting differing stances towards carbon reduction planning. All this at a time when surveyors and adjusters are seeing more and more repeat storms and flood incidents affecting the same regions and properties.

We remain at a point where the insurance industry needs to lead the change, and we ask the question: can CILA, its members, and their typical suppliers work with insurers to change how we do things?

Out in the field we see masses of good materials (kitchens, flooring, etc.) being disposed of due to matching clauses. However, we know that many policyholders would embrace retention and repair, not only because it aligns with their personal attitudes, but also because it can often speed up the claim process and restore normality more rapidly.

We ask: is now the time for market research into what the UK residential and commercial markets want from their insurers, and to start adjusting policy wordings? Could a marketing gain prevail from firms prepared to promote green policies and fresh thinking?

Equally, are there ways insurers and adjusters could work more effectively with their supply chain?

GSP want to service jobs using regional staff with a maximum 2-hour commute, but that depends on clients forming partnerships to give us confidence in recruitment and in establishing regional office premises.

Perhaps insurers should be evaluating greenhouse gas emissions connected to claim resolution. Would that help provide an appreciation of the impact and move to a more local solution? While attending sites, we frequently see contractors used on projects hundreds of miles out of region (regardless of any surge) servicing building claims, which obviously involves significant travel and overnight accommodation.

As experts on claims, we encourage everyone to look at the best way to resolve each loss on its own merits. Examine the construction, investigate the impact of the incident, understand the policyholders' predicaments, and build up a bespoke solution. For example, not every fire job requires a scaffold roof and not every water damage job requires forced drying. Examine the circumstances, consider all options, and explain to interested parties what could be pursued.

Furthermore, the supply chain team has an obligation to stay up to date with the latest technology and educate others on what it has learnt. Restoration firms have innovative ideas being introduced all the time, and that often means that mass strip out of buildings after water damage can be avoided or reduced in favour of preservation and repair.

In many situations, what we 'know and trust' will remain entirely appropriate, but situations will arise where fresh thinking can now be employed.



On flooded buildings, we have seen the Build Back Better initiative providing the opportunity to improve the building fabric after flood incidents to ensure they are more robust should this recur. We ask: can this be rolled out on general perils? If an insurer is obliged to reinstate the building's external envelope, would it be appropriate to do so to the best standard rather than just meeting the minimum statutory requirement? Could surveyors be asked to obtain proposals and costings for both options, allowing an insurer to make an informed decision around this?

Other easy wins might include waste disposal. Working away from insurance, GSP regularly sees recycling as a routine approach, but that stipulation is rare on building claims. A small additional cost to sort and recycle waste from insurance losses would constitute a clear, tangible improvement.

In summary, climate change is frequently reported as happening and, as an industry, we can innovate and bring about changes to our operations.

As practitioners reading this article, could you move to a carbon reduction plan? Could you also offer ideas to insurers to improve how claims are solved? CILA is keen to work with members and interested parties on a more sustainable approach and if you have interest in assisting, please contact Toby Knight on toby.knight@mclarens.com.

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