



INSURING TOMORROW: FOSTERING SUSTAINABILITY AND RESILIENCE

Session:
Sustainable Development: Global
Goals, Local Impact



SANCOR INSURANCE GROUP

Interest Groups

INSURED
5.000.000



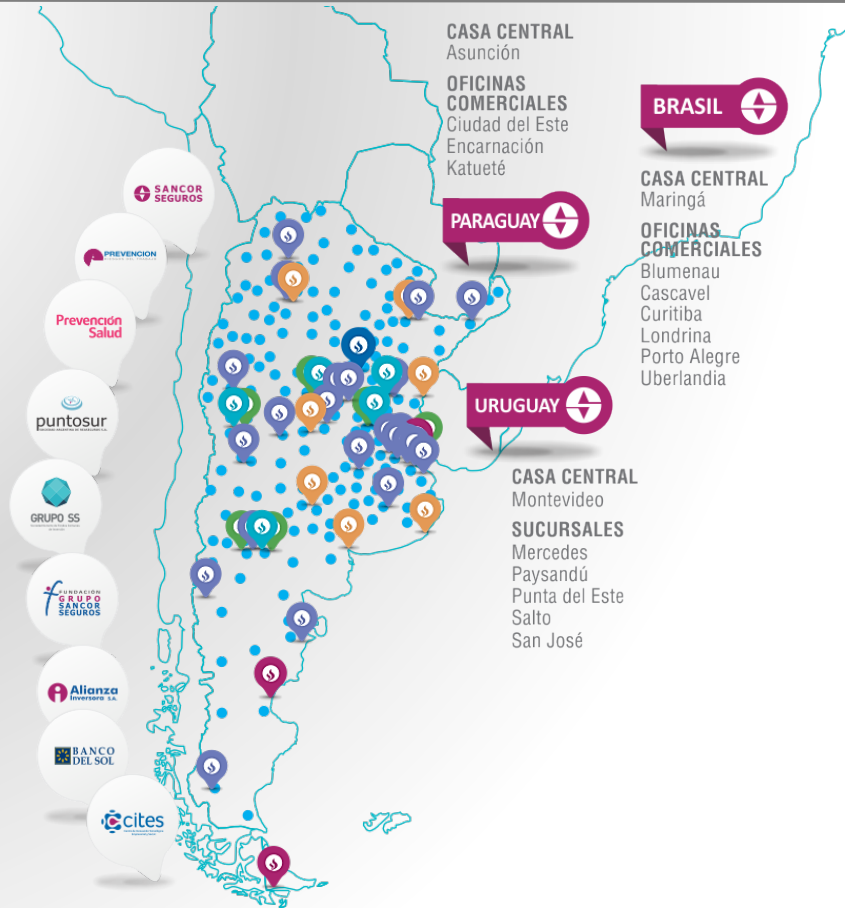
EMPLOYEES
2.965



PRODUCERS
ADVISORS
6.300



IDENTIFIED
OFFICES
530



- CASA CENTRAL**
Sunchales (Santa Fe)
- SUCURSALES**
Capital Federal (Bs. As.)
Cdoro. Rivadavia (Chubut)
Ushuaia (T. del Fuego)
- SEDES**
Córdoba (Córdoba)
Mendoza (Mendoza)
Gral. Roca (R. Negro)
Santa Fe (Santa Fe)
Rosario (Santa Fe)
- DELEGACIONES**
Bahía Blanca (Bs. As.)
Mar del Plata (Bs. As.)
Resistencia (Chaco)
Río Cuarto (Córdoba)
Concordia (Entre Ríos)
Santa Rosa (La Pampa)
Tucumán (Tucumán)
- CENTROS MÉDICOS LABORALES**
Capital Federal
Córdoba
Gral. Roca
Mendoza
Neuquén
Rosario
Santa Fe
- OFICINAS COMERCIALES**
Azul (Bs. As.)
Corrientes (Corrientes)
El Calafate (Santa Cruz)
Ituzaingó (Bs. As.)
La Plata (Bs. As.)
Lincoln (Bs. As.)
Luque (Córdoba)
Marcos Paz (Bs. As.)
Neuquén (Neuquén)
Paraná (E. Ríos)
Pilar (Bs. As.)
Posadas (Misiones)
Salta (Salta)
S.C. de Bariloche (R. Negro)
San Francisco (Córdoba)
San Isidro (Bs. As.)
San Juan (San Juan)
San Luis (San Luis)
San Rafael (Mendoza)
Temperley (Bs. As.)
Trelew (Chubut)
Villa María (Córdoba)
Yerba Buena (Tucumán)
- OFICINAS PRODUCTORES ASESORES**
- NUESTRAS EMPRESAS EN ARGENTINA**

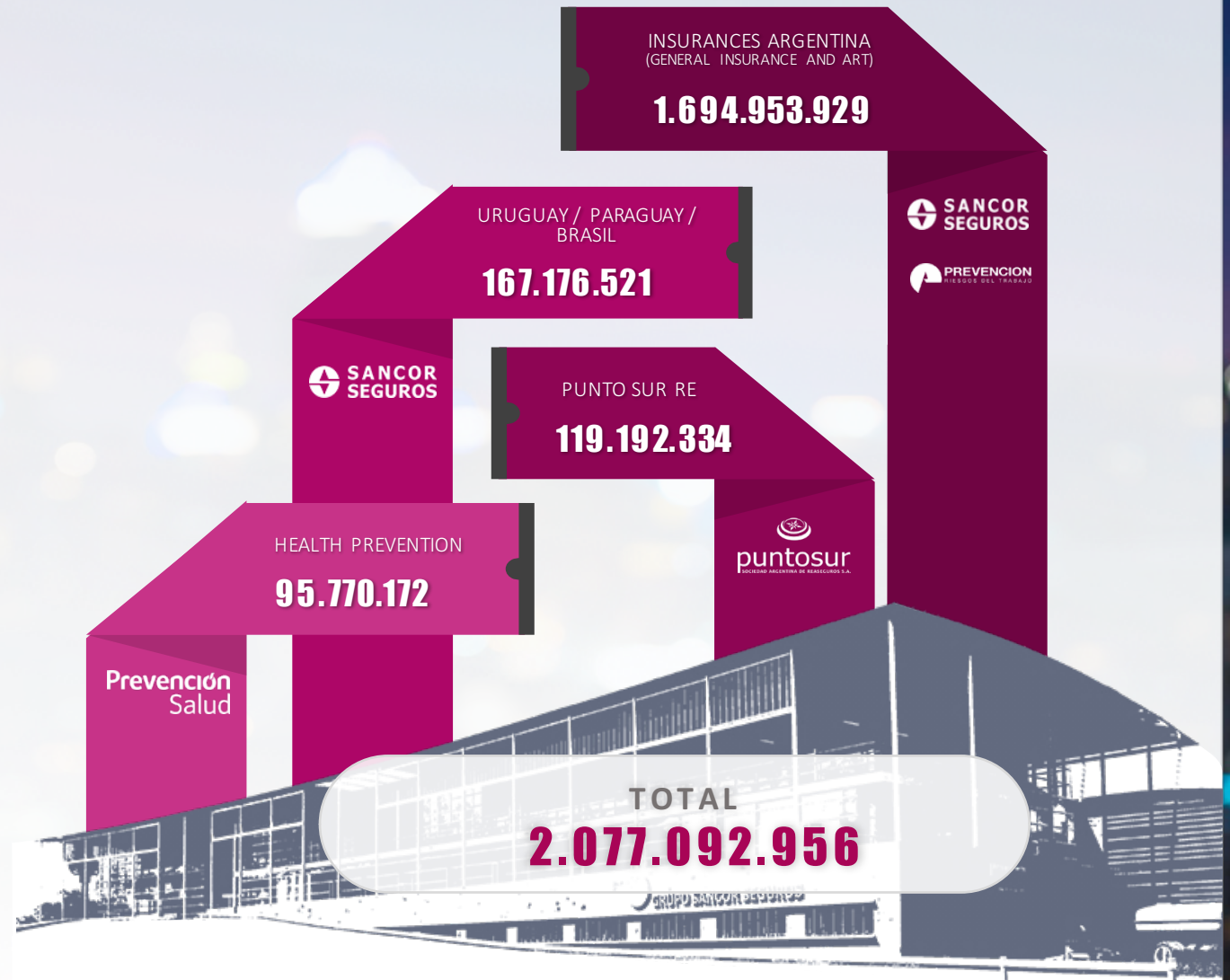



PRODUCTION

SANCOR INSURANCE GROUP



SEPTEMBER 2018 |
Figures expressed in USD



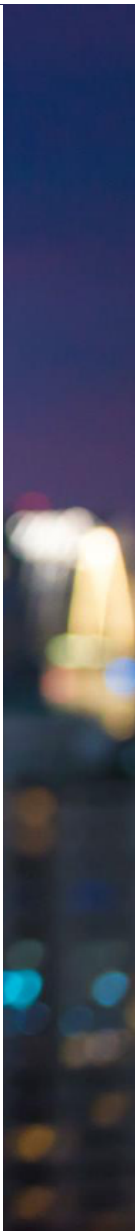
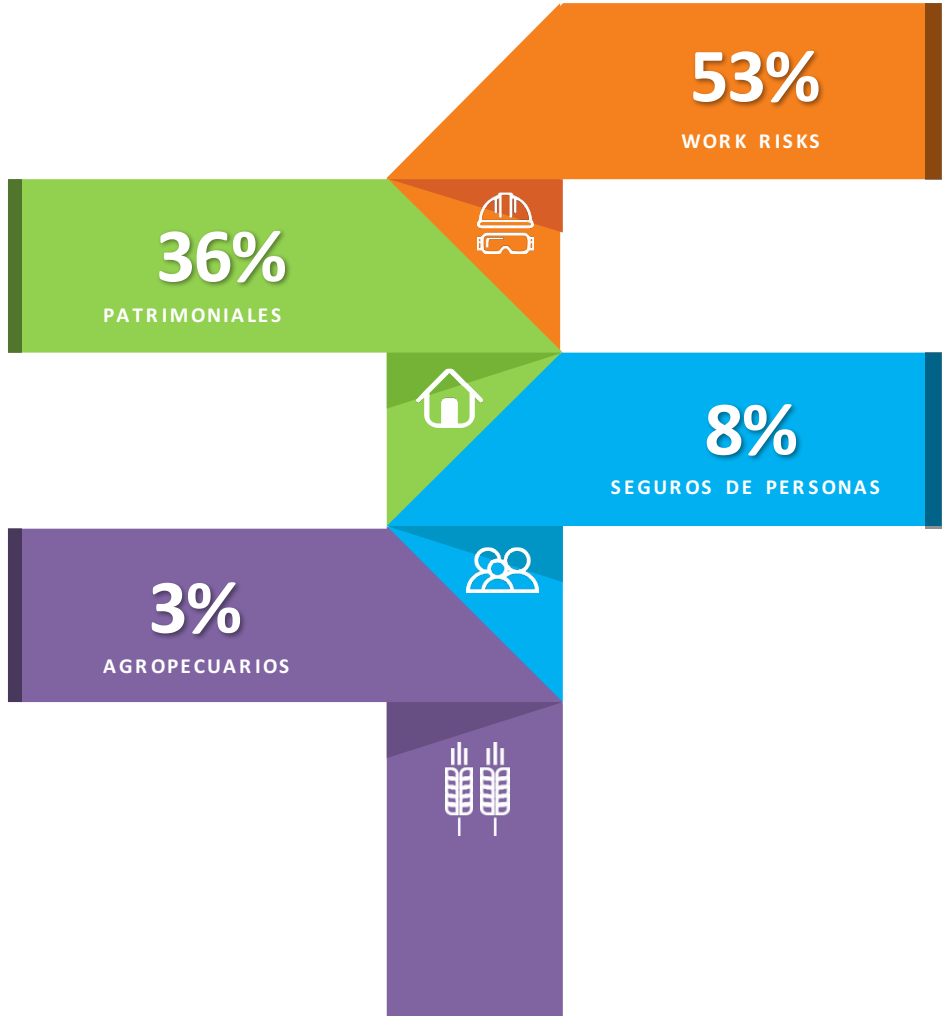


PRODUCTION

DIVERSIFICACION



RESPONSABILIDAD SOCIAL EMPRESARIA | GRUPO SANCOR SEGUROS





SANCOR INSURANCE GROUP SUSTAINABILITY STRATEGY



Dialogue
with interest
groups



Innovation
in the
development of
sustainable
products and
services



Development of CSR
initiatives related to
**prevention,
security and
health**



**Generation
of value** through
knowledge,
strengthening
scientific
development



Sistematization and
economic, social and
environmental
**performance
measurement**



Insure your assets

Insure yourself

Insure your family

Insure your company



Prevention on the streets

Prevention at home

Prevention in your Company

Prevention at school



Proper Nourishing

Regular Physical Activity

Periodic Health Checkups

No addictions



Abide by the rules

Do not commit or facilitate fraud

Live according to solidarity values

Meet your commitments



Adhere to a digitalization policy

Use web tools

Use resources responsibly

Ensure a sustainable end for your rubbish

STEP 1

UNDERSTAND SDG



**TRAINING AND
WORKING WITH
HIGHER
MANAGEMENT**



**IDENTIFICATION
OF STRATEGIC
SDG FOR THE
BUSINESS**



**PRIORIZATION
OF SDG AND
COMMITMENT
OF HIGHER
MANAGEMENT**

STEP 1

UNDERSTAND SDG



INTERNAL ANALYSIS

RELATIONSHIP OF THE 17 SDGs WITH SANCOR INSURANCE GROUP



Evaluation of the relevance of the SDGs according to the Themes categorized in VERY STRATEGIC - STRATEGIC and LITTLE STRATEGIC. Exercise of the CEO and the Board of Directors



Analysis of the link between the 17 SDGs and their 169 corresponding goals with the Sustainability Strategy and the Material Issues of the GSS.



Identification of existing initiatives, programs, actions and challenges linked to the strategic SDGs for the company.

STEP 1

UNDERSTAND SDG



VERY STRATEGIC AND STRATEGIC SDGs



STEP 1

UNDERSTAND SDG



IDENTIFIED TARGETS AND GOALS

MUY ESTRATÉGICOS

ESTRATÉGICOS

RELACIÓN DE LOS ODS Y METAS CON LOS TEMAS MATERIALES DEL GRUPO SANCOR SEGUROS Y LOS EJES DE LA ESTRATEGIA DE SUSTENTABILIDAD:

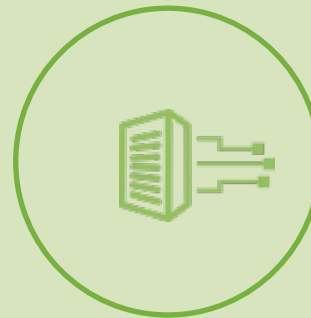
OBJETIVOS DE DESARROLLO SUSTENTABLE	METAS AL 2030	TEMAS MATERIALES DEL NEGOCIO / EJES CIUDADANO SUSTENTABLE	EJES ESTRATEGIA SUSTENTABILIDAD
1 - FIN DE LA POBREZA Erradicar la Pobreza en todas sus formas y en todas partes.	4 5	Salud Conciencia aseguradora Prevención	<ul style="list-style-type: none"> Desarrollo de Iniciativas de RSE vinculadas a la Prevención, Seguridad y Salud. Innovación en el desarrollo de productos y servicios sustentables. Generación de Valor a través del Conocimiento, fortaleciendo el desarrollo Científico.
3 - SALUD y BIENESTAR Garantizar una vida sana y promover el Bienestar para todos en todas las edades.	1 5 2 6 3 7 4 8	Salud Prevención	<ul style="list-style-type: none"> Desarrollo de Iniciativas de RSE vinculadas a la Prevención, Seguridad y Salud. Innovación en el desarrollo de productos y servicios sustentables. Generación de Valor a través del Conocimiento, fortaleciendo el desarrollo Científico.

STEP 2

DEFINE PRIORITIES



MAPPING THE
VALUE CHAIN TO
IDENTIFY AREAS
OF IMPACT



SELECT INDICATORS
AND COLLECT DATA



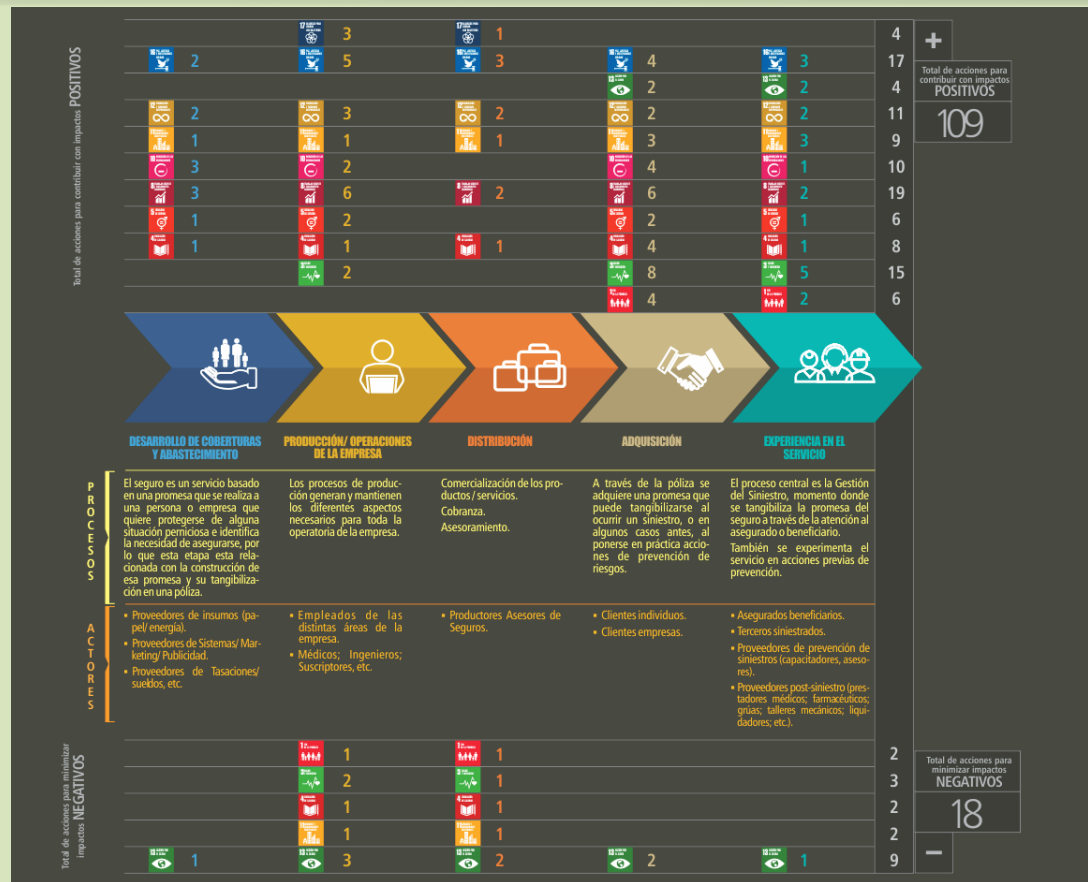
DEFINE
PRIORITIES

STEP 2

DEFINE PRIORITIES



MAPPING THE VALUE CHAIN





































STEP 2

DEFINE PRIORITIES



ANALYSIS OF SDGs IN THE VALUE CHAIN


































ODS	METAS	POTENCIAL IMPACTO (+) O (-)	ESLABÓN CADENA DE VALOR						
	1.4	(+) Seguridad vial. Microseguros. Inversión social en la comunidad. Productos orientados a personas con bajos recursos.							
	1.5	(-) Seguridad vial.							
	3.1	(+) Seguridad vial. Productos orientados a la mujer. Prevención en niños. Salud laboral. Prevención de enfermedades no transmisibles. Ciudadano Sustentable. GEN PRE. Microseguros.							
	3.2								
	3.3								
	3.4								
	3.5	(-) Seguridad vial. Salud laboral.							
	3.6								
3.8									
	4.1	(+) Educación a través de Fundación. ICES. Cooperativas escolares. Ciudadano Sustentable. Seguridad vial. Programas de inclusión.							
	4.4								
	4.5	(-) Seguridad vial.							
	4.7								
	5.1	(+) Difusión de mensajes de no discriminación. No discriminación en el ámbito laboral. Empoderamiento de las mujeres. Fomento del liderazgo femenino en los ámbitos del cooperativismo.							
	5.2								
	5.5		(-) Fomento del liderazgo femenino en los ámbitos del cooperativismo.						
	8.2	(+) CITES. Microseguros. Innovación con empleados. Creación de empleo decente. Cero papel en pólizas. Ciudadano Sustentable. Educación y capacitaciones. Erradicación del trabajo infantil. Prácticas de economía circular.							
	8.3								
	8.4								
	8.5								
	8.6								
	8.7								
	8.8								
	8.10								
			9.5	(+) Innovación disruptiva (CITES). Innovación corporativa (con empleados). Mejoras en calidad de servicios contratados.					
				(-) Capacitación e involucramiento en programas de innovación.					

STEP 2

DEFINE PRIORITIES



ANALYSIS OF SDGs IN THE VALUE CHAIN

	10.2 10.3 10.6	(+) Programa de inclusión. Difusión de mensajes de no discriminación. Alianza con CIPPEC. Alianza con Pacto Global de Naciones Unidas.				
	11.2 11.4 11.5	(+) Seguridad vial. Ciudadano Sustentable. Apoyo y contención a personas en situaciones de vulnerabilidad por efectos climáticos. (-) Seguridad vial.				
	12.6 12.8	(+) Rendición de cuentas transparente. Espacios de articulación y capacitación sobre tendencias de reporting y sustentabilidad. Ciudadano Sustentable.				
	13.1 13.2 13.3	(+) Productos orientados a la adaptación de riesgos relacionados con el clima. Acompañamiento de personas en casos de desastres naturales en ámbitos laborales. Política transversal de medio ambiente. Cero papel, póliza electrónica. Educación. (-) Política transversal de medio ambiente. Cero papel, póliza electrónica. Educación.				
	15.1 15.2	(+) Programa de sustentabilidad ambiental y seguros "PROSAS". Cero papel, pólizas electrónicas. Política transversal de medio ambiente. Educación: Ciudadano Sustentable y compromiso con el medio ambiente. (-) Alcance de programas ambientales aún no abarca el 100% de las operaciones.				
	16.2 16.4 16.5 16.6 16.7	(+) Trabajo por los derechos de los niños. Cláusulas sobre trabajo infantil en procesos de selección de proveedores. Lucha contra el lavado de activos y financiamiento del terrorismo. Alianzas para luchar contra la corrupción. Procedimientos internos para asegurar la no corrupción. Procesos de diálogo.				
	17.7 17.8 17.15 17.16 17.17 17.19	(+) CITES. Alianza para el desarrollo. Transparencia.				

STEP 3

ESTABLISH OBJECTIVES



**TO ESTABLISH SPECIFIC,
MEASURABLE AND
TIME-LIMIT
SUSTAINABILITY
OBJECTIVES**



**TO ANNOUNCE
COMMITMENTS WITH
THE SDGs:
PARTICIPATION AND
WORKSHOPS**

STEP 3

ESTABLISH OBJECTIVES



SDG	Relevance	Goal	SDG	Relevance	Goal	SDG	Relevance	Goal
		1.4 1.5			8.2 8.3 8.4 8.5 8.6 8.7 8.8 8.10			12.6 12.8
		3.1 3.2 3.3 3.4 3.5 3.6 3.8			9.5			13.1 13.2 13.3
		4.1 4.4 4.5 4.7			10.2 10.3 10.6			15.1 15.2
		5.1 5.2 5.5			11.2 11.4 11.5			16.2 16.4 16.5 16.6 16.7
								17.7 17.8 17.15 17.16 17.17 17.19

Relevance LOW HALF HIGH

STEP 3

3 GOOD HEALTH AND WELL-BEING



SDG 3: HEALTH

Ensure a healthy life and promote well-being at all ages

ESTABLISH OBJECTIVES



Category:

VERY STRATEGIC

The development of initiatives linked to prevention, safety and health are part of one of the fundamental axes of our strategy.

With have:

- 7 Labor medical centers,
- A prepaid medicine institution and,
- An ample development in health insurance

The slogan is to create value where we are experts, in the scope of our business.

STEP 3

3 GOOD HEALTH AND WELL-BEING



By 2020, halve the number of deaths and injuries caused by traffic accidents in the world.

GOAL Nr. 3.6

ESTABLISH OBJECTIVES



Cases reported during 3 periods of "in itinere" accidents in that imply a traffic accident.

Prevention ART									
Period	Workers insured with Prevention RT	% growth in number of workers insured with Prevention RT	Total claims	Accidents in itinere	% growth in accidents in itinere	Total deaths	Deaths due to accidents in itinere	% growth in deaths in itinere	Incidence rate of death claims in itinere (per million workers covered)
2015/2016	1.596.180		95.764	20.353		150	77		48,2
2016/2017	1.667.675	4,5%	95.343	21.188	4,1%	135	58	-24%	34,8
2017/2018	1.749.668	4,9%	96.367	21.333	0,7%	148	69	19%	39,4
% acum.		9,6%			4,8%			-10%	-18%

System ART									
Period	Workers insured	% growth in number of workers insured	Total claims	Accidents in itinere	% growth in accidents in itinere	Total deaths	Deaths due to accidents in itinere	% growth in deaths in itinere	Incidence rate of death claims in itinere (per million workers covered)
2015/2016	9.171.898		623.598	137.034		786	357		38,9
2016/2017	9.169.086	-0,030%	579.913	136.055	-0,71%	683	305	-14,56%	33,2
2017/2018	SD		SD	SD		SD	SD		-15%

STEP 3

ESTABLISH OBJECTIVES



3 GOOD HEALTH AND WELL-BEING



ACTIONS TAKEN IN THE LAST YEAR TO GET CLOSER TO THE GOAL

GOAL
Nr. 3.6

350

Risk Advisors

129.203

Visits to companies of various economic activities.

320.000

Safety recommendations

9.189

Claim investigations

26.232

employers advised in person.

Program for the Prevention of Traffic Accidents in the Work Environment

	 Companies reached	 Workers reached	 Argentinian locations reached
2015/2016	30	2.507	20
2016/2017	42	3.934	23
2017/2018	33	11.102	16

STEP 3

3 GOOD HEALTH AND WELL-BEING



ACTIONS TO REACH THE GOAL

GOAL
Nr. 3.6

ESTABLISH OBJECTIVES



Employees		Commitment Program / Road Motivators Program
Suppliers		Supplier Development Program: Road Safety training for Suppliers
Insurance Advisors Producers		Our Insurance Advisors Producers collaborate in the execution of different lines of action of the Routes in Red Program
Insured		Program of Prevention of Traffic Accidents in the Workplace Prevention First
Community		National Program for the Prevention of Traffic Accidents Routes in Red
Future generations		Prevenimientos Program / GenPRProgram E Program (aimed at adolescents) / Road Education
Educational community		Train the trainer program (aimed at teachers)
Gobierno		We integrate the Consultative Committee of the National Road Safety Agency, interacting with its authorities and with NGOs and associations of relatives of victims. Road Commitment Program (for traffic inspectors, police. Guards and firemen).

STEP 3

ESTABLISH OBJECTIVES



3 GOOD HEALTH AND WELL-BEING

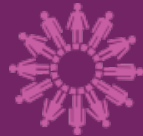


ANNOUNCING THE COMMITMENTS: OUTWARDS

GOAL
Nr. 3.6



- We disseminate our commitment to the 2030 Agenda in public and private SDG dialogues held in Argentina; in communication reports and in the previous Sustainability Report.



- We participated in the call #EmpresasCEADS for the submission of initiatives that contribute to the SDGs.



- Our case was presented by the Global Compact in the progress report of Argentina regarding compliance with the SDGs, at the meeting that took place in Mexico in 2017.

STEP 3

ESTABLISH OBJECTIVES



753
Trained collaborators

ANNOUNCING COMMITMENTS: INWARDS



STEP 3

ANNOUNCING THE COMMITMENTS

ESTABLISH OBJECTIVES



1.882
Training hours



STEP 3

ESTABLISH OBJECTIVES



STEP 4

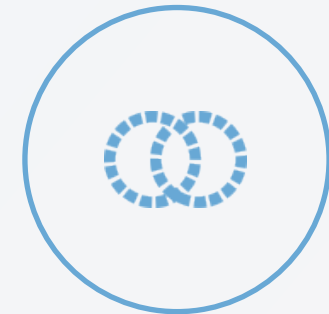
INTEGRATION OF SDG



ANCHOR THE SUSTAINABILITY GOALS WITHIN THE BUSINESS OPERATIONS



BEING SUSTAINABLE IN ALL THE FUNCTIONS. INTEGRATING SUSTAINABILITY OBJECTIVES IN AREAS AND BUSINESS UNITS



COMMITMENT IN PARTNERSHIPS: VALUE CHAIN ASSOCIATIONS; INITIATIVES OF THE SECTOR. ASSOCIATIONS OF MULTIPLE INTERESTED PARTIES

STEP 4

INTEGRATION OF SDG



GLOBAL AND INCLUSIVE STRATEGY



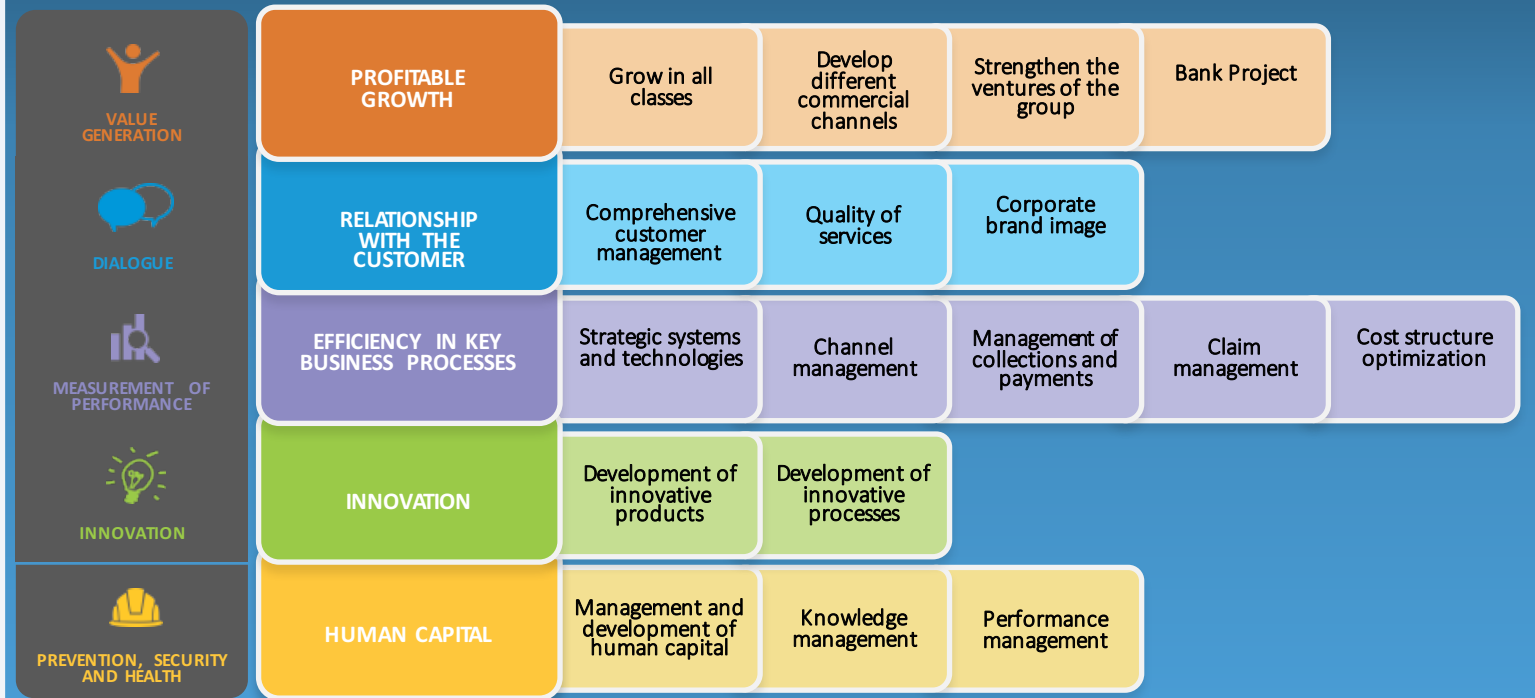
STEP 4

INTEGRATION OF SDG



STRATEGIC PLANNING OBJECTIVES AND STRATEGIC BUSINESS INITIATIVES

RSE / SUSTAINABILITY



STEP 4

INTEGRATION OF SDG



EVOLUTION TO SUSTAINABILITY KPI'S ALIGNED TO BUSINESS VECTORS AND THE SUSTAINABILITY STRATEGY

- Identification of a sustainability goal for each Area, compliance and monitoring.
- Formalization of CSR Planning for Business Units, compliance and monitoring. (Performance of zonal CSR referents).
- Comprehensive analysis of 48 areas for which 103 preliminary objectives were proposed to begin work.
- The areas that have the greatest number of objectives are those with which more work is done in the CSR area to comply with the indicators.

STEP 4

INTEGRATION OF SDG



EXAMPLE OF OBJECTIVES BY AREAS

HR MANAGEMENT- MARKETING MANAGEMENT	Ensure that all campaigns communication messages comply with sustainability criteria.
	Establish a procedure to validate communication pieces with criteria of sustainability, safety and prevention.
	Link the communicational pieces -institutional and products- to the concept of Sustainability.
	Develop, in conjunction with the CSR Management, the Inclusive Communication axis of the Inclusion Program.
HR MANAGEMENT- PR MANAGEMENT AND PUBLICITY	Include the environment (carbon footprint, use of recyclable materials) in all events.
	Include inclusion and accessibility (ramps, braille) in all events.
	Include aspects of health care (healthy menu, fruits, gluten, diabetics, sodium).
	Include aspects of hygiene and safety (fire extinguishers, care of cables, ergonomic chairs).
RH MANAGEMENT CONTROL MANAGEMENT	Monitor donation indicators, including amount, number of institutions, topics and follow-up of donations to determine impact.
RH MANAGEMENT- PAS SERVICES MANAGEMENT AND INSURED CARE	Include sustainability trainings and SDGs in Leadership Training Program
	Include aspects of sustainability in the DALE Program.
	Replicate the CSR process in PAS (add them to the CSR program, implement green offices, policy digitization objectives).

STEP 5

REPORT AND COMMUNICATE



MATCHING WITH THE FUNDAMENTAL SUBJECTS OF ISO 26000



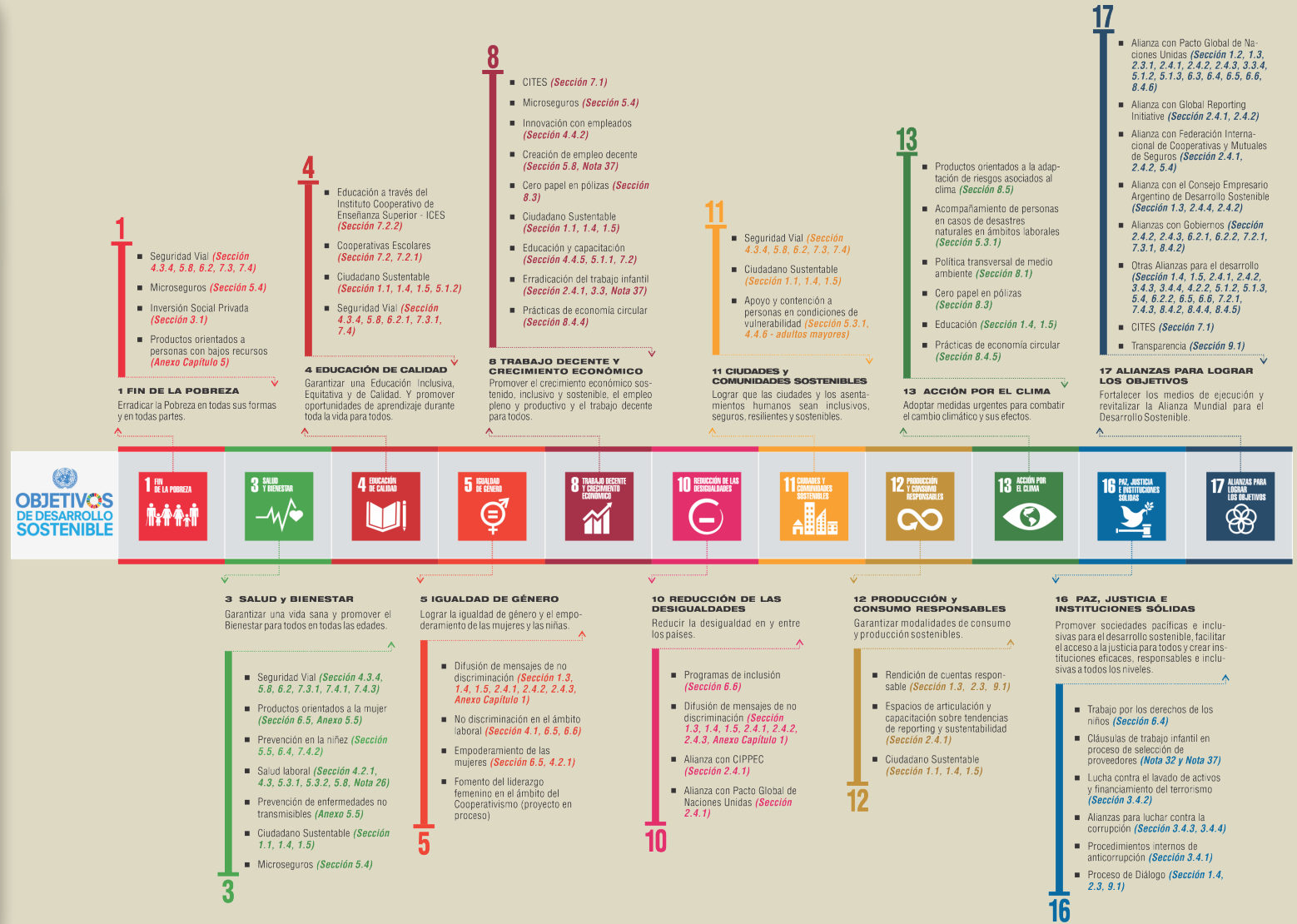
RELATIONSHIP BETWEEN SDGS DEFINED AS STRATEGIC WITH GRI INDICATORS



COMMUNICATING THE MATERIAL THEMES: CAMPAIGN BE SUSTAINABLE

STEP 5

REPORT AND COMMUNICATE





WHAT IS YOUR
GOAL?

