



Sustainability:
*Deepening **cooperative***
***identity** through*
*creating **shared value***

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ICMIF AMERICAS
DIGITAL CONFERENCE
CONFERENCIA DIGITAL
2021



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- 07** Sustainable Mobility



Agenda



Origins of
Insurance and
Sustainability

01

Back to the Origin of Insurance

Insurance

Insurance is a Mutuality of Risks. A Solidarity and Responsible origin.

CSR

Insurance is the predecessor of CSR (Corporate Social Responsibility).

Cooperativism

Exponentially when it comes to Cooperatives and Mutuals

Sustainability

Sustainability as an evolved CSR: a strategy that generates shared value (Porter and Kramer) and profitability.

Sustainability - Profitability

- Reputation and legitimacy
- Motivation and productivity of human capital
- Reinvention of products and markets
- Energy efficiency and circular economy



Amartya Sen, 1999: "social innovation becomes an expanded freedom of individuals for the improvement of the quality of life".

Sustainability - Profitability

Conditions

INWARD

when the actions are disseminated/socialised among the human capital and the latter shares in them (shared value)

Conditions

OUTWARD

for the Company and the stakeholder (shared value) as long as the action or strategy is linked to the business.



With a higher correlation when it comes to Argentinian insurers that are cooperatives.



**Context -
Insurance
and SDGs**

02

Global Risks Landscape 2021

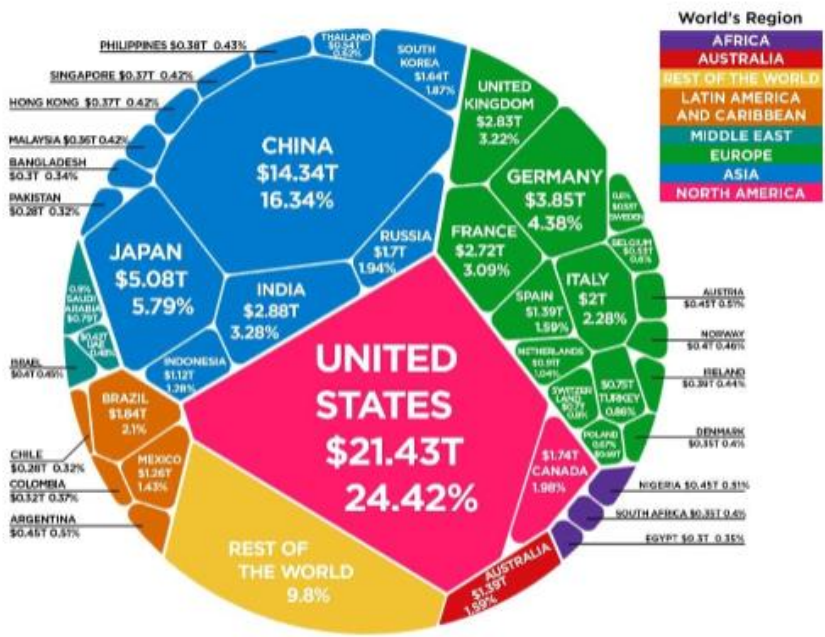
Top Global Risks by Likelihood



Top Global Risks by Impact

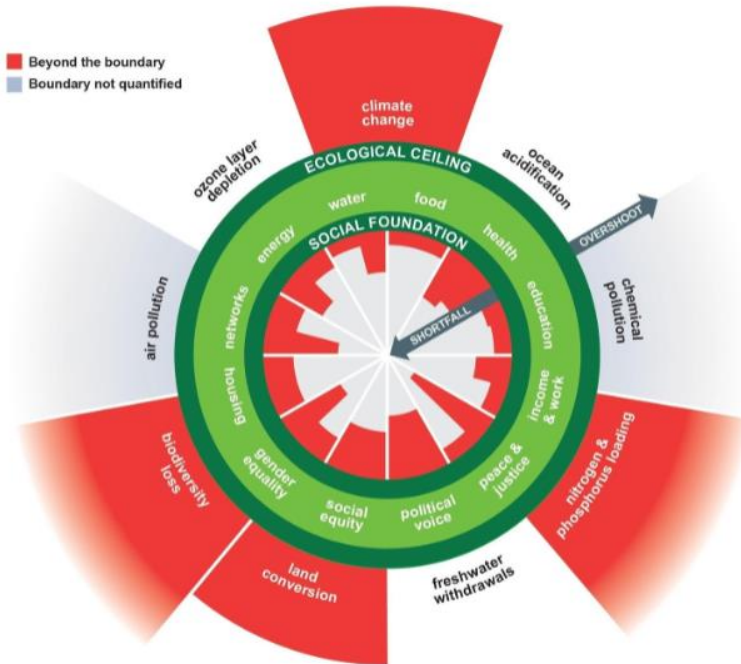


■ Economic ■ Environmental ■ Geopolitical ■ Societal ■ Technological



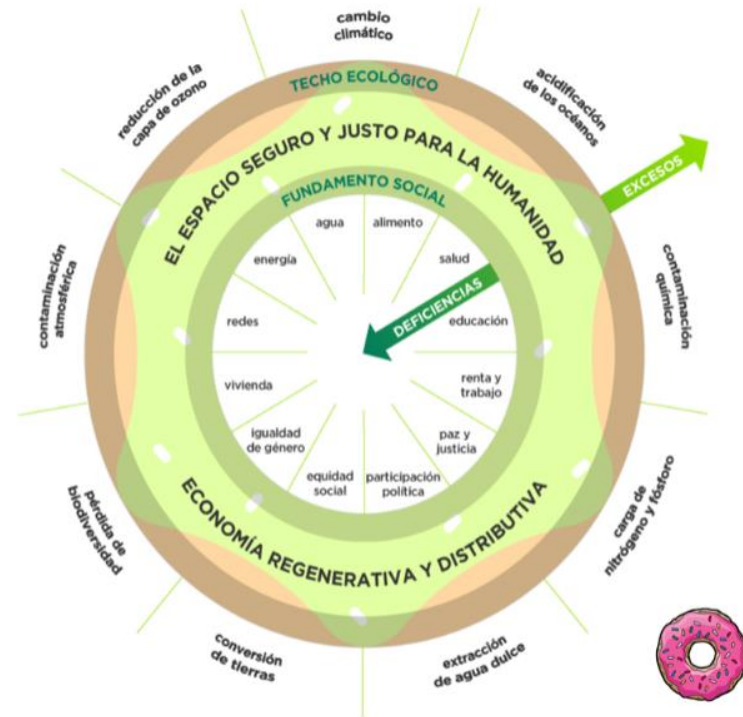
Source: (in billions of \$)

Planetary boundaries



Johan Rockström y Will Steffen

Donut Economy



Kate Raworth

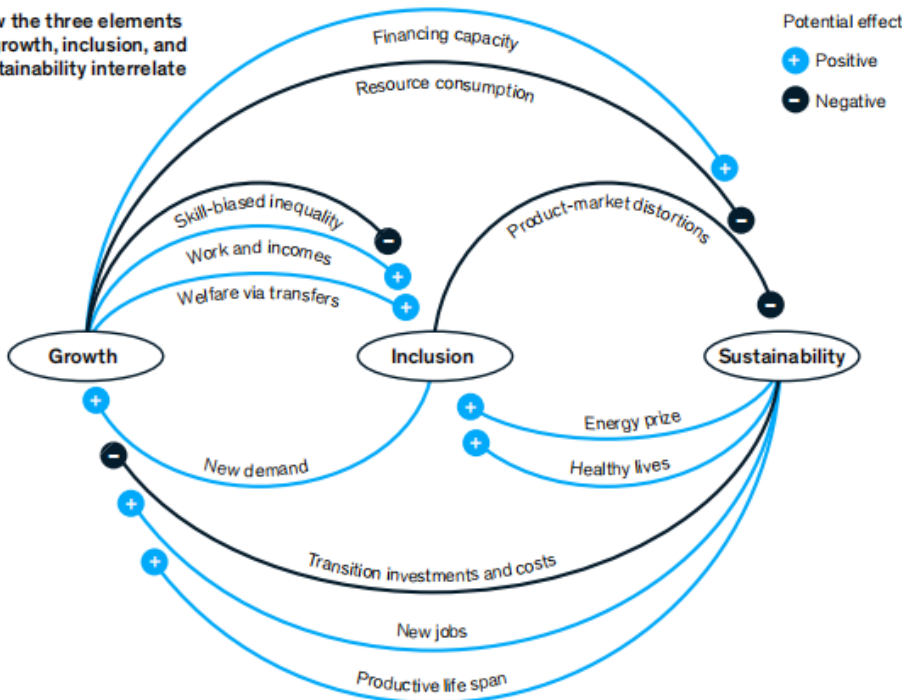
Earth Overshoot Day falls on
July 29, 2021



EARTH
OVERSHOOT
DAY

Our future lives and livelihoods: Sustainable and inclusive and growing

How the three elements of growth, inclusion, and sustainability interrelate



Bob
Sternfels,
Tracy
Francis, Anu
Madgavkar,
and Sven
Smit

McKinsey
& Company

Insurance - Resilience - SDGs



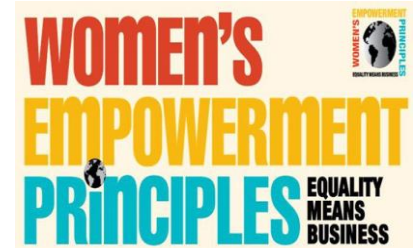
Insurance is at the heart of virtually every one of the 17 Goals, including health, water and sanitation, energy, economic growth, infrastructure, cities and climate change.

RUS: A Lifetime of Principles

03



Values and Principles



Cooperativism
*5 Values and
7 Principles*

Global Compact
10 Principles:

- Labour
- Environment
- Human rights
- Anti-corruption

OECD
OECD Guidelines

WEPS
*Women's
Empowerment
Principles*

Cultural Change: RUS 2.0

04

Reshaping



2019

Towards RUS Digital

We launched this strategy on our 60th anniversary

2021

Cultural Change: RUS 2.0 PURPOSE

Growth
Equity
Sustainability

2018

Holacracy

We were beginning to modify our structure (management was disappearing).

2020

UNs 2.0

New work cells to provide a more agile, digital, personalised and omnichannel service 24/7, geographical divisions disappear.

Sustainability in RUS: Re-evolve

05

Creating Shared Value

Reconfiguring our Organisational Model also implies re-evolving our CSR towards a Sustainability Strategy.

1

Sales Re-evolution

Marketing

- *Sustainable Mobility*
- *Insurance for Equity*

2

Preventive actions

Sustainability Cell

- *Campaigns*
- *Training*

3

Value chain

Ecosystems

- *RUS Incubator*
- *Suppliers*



**Insurance
for
Equity**

06

Cooperative Value: Equity

We work to **democratise and promote access to insurance for everyone** in our country. The objective is to generate a real social impact on a specific group of people targeted by the coverage, a group that is invisible or neglected by the insured activity but with specific needs.



Microinsurance premises



Barrio Mugica

Ex Villa 31, Ciudad Autónoma de Buenos Aires



La Juanita

Partido de La Matanza, Provincia de Buenos Aires

Coverage in these premises

Products redesigned based on previous research of households and businesses in each neighbourhood.

Bicycle

It is the most used means of mobility

It is the means of transport used by the majority of the population in these neighbourhoods.

Home

Flexible premiums

In contrast to a traditional product, the safety measures and construction features were made more flexible.

Health

Comprehensive Cover

Covers specific risks and illnesses that when they occur people are paid cash to deal with the situation.

Life and Funeral

Unique moments

To protect family members after the death of the insured person

Personal Accident

Protection in informal sector

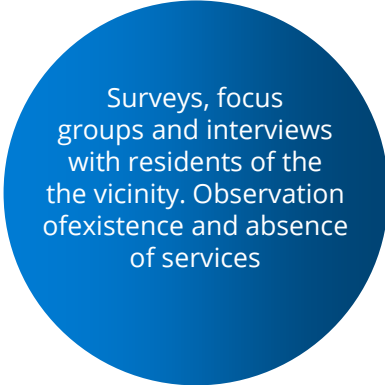
Informal activities: domestic work, market stallholders, activities linked to construction.

Commercial

Tailor-made

Designed taking into account the main characteristics of the shops surveyed in each neighbourhood.

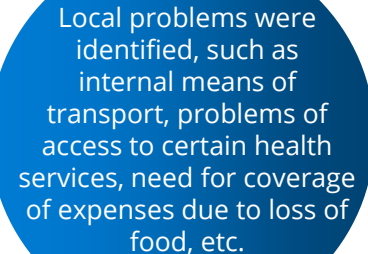
Product development process



Surveys, focus groups and interviews with residents of the vicinity. Observation of existence and absence of services



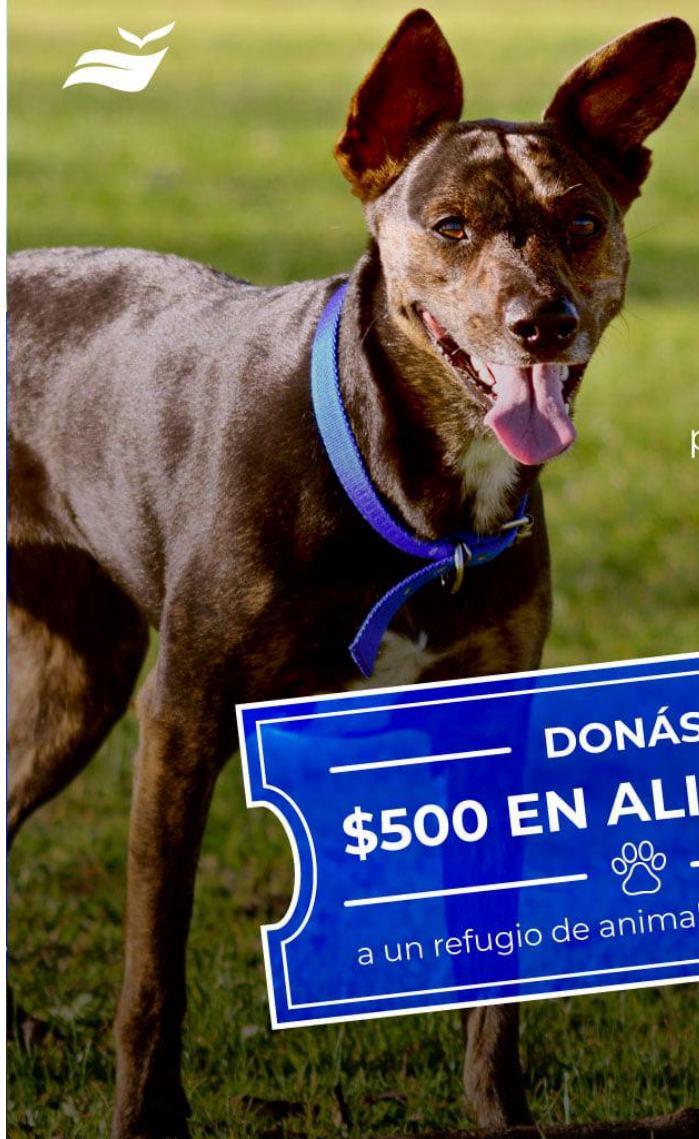
Support from neighbourhood institutions, business groups, neighbours, etc., to establish specific solutions, with services provided on site



Local problems were identified, such as internal means of transport, problems of access to certain health services, need for coverage of expenses due to loss of food, etc.



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para tu mascota.

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 **SSN** | SUPERINTENDENCIA DE SEGUROS DE LA NACIÓN



 **SSN** | SUPERINTENDENCIA DE SEGUROS DE LA NACIÓN

 **AMES** | Asociación de Mujeres en Seguros

 **FEMS**
FORO EJECUTIVO DE MUJERES EN SEGUROS

Actions towards the community

2019

U-RUS meetings on gender equality:

Florencia Freijo

Luciana Peker

Nadia Cutro

Debora "La Gurisa" Dionicius

Cecilia Carranza Saroli

2020

Work was carried out together with the MTEySS on an Action Programme for training for a group of transgender people and another group with motor disabilities.

2021

Sponsorship of sportswomen in different disciplines: Cecilia Carranza (sailing), La Gurisa Dionicius (boxing), Nadia Cutro (rally), Boca Juniors women's football and volleyball teams.

Offer of scholarships open to society to study a Diploma in Gender Violence to be taught at the Autonomous University of Entre Ríos.

For several years now, we have adopted a gender-neutral wording in our communication pieces.

We actively support initiatives such as the Executive Forum of Women in Insurance (FEMS) and the Women and Insurance Association (AMES). We are also members of the Gender Equity Committee of the Cooperative Confederation of the Argentine Republic (Cooperar).

5 GENDER EQUALITY



Internal gender equality actions

2012

85% increase in women's participation in the company's payroll.

2015

Signing of the commitment to the principles of women's empowerment.

2018

Updating of Internal Regulations.

Extension of paternity leave.

Incorporation of leave for fertility treatments.

Extension of adoption leave.

2019

Updating of the Code of Ethics, adding a point on respect for the honour and privacy of individuals and a free hotline for reporting violations of the code.

2020

Gender and diversity counselling.

Training and sensitisation of all staff on diversity, inclusion and unconscious bias.

2020

Executive Coordination Committee, the highest governing body of the operational structure, made up of 6 women and 4 men. Incorporation of women on the Board of Directors. More women in leadership positions.



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FAPASA

Convenio de Formación
a Inserción Laboral
RUS - FAPASA

 Seguros por la **equidad**



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Seguros por la **equidad**

Seguro de
Salud Trans

Sé libre de elegir y expresar quien sos.
Te acompañamos brindándote una
cobertura para el cuidado de tu salud.



**Thank you
very
much!**

*"Every person wants
their working life to
have a higher purpose
that goes beyond
earning money and
doing a task".*

Paul Polman

