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## ICMIF Centenary Conference: “Leading with Purpose”

**Sustainability as a strategic differentiator for mutual/cooperative insurers.**

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October 27th, 2022 - Rome, Italy

# SANCOR SEGUROS COOPERATIVE

## STAKEHOLDERS

INSURANCE POLICY HOLDERS

9.330.000



EMPLOYEES

3.330



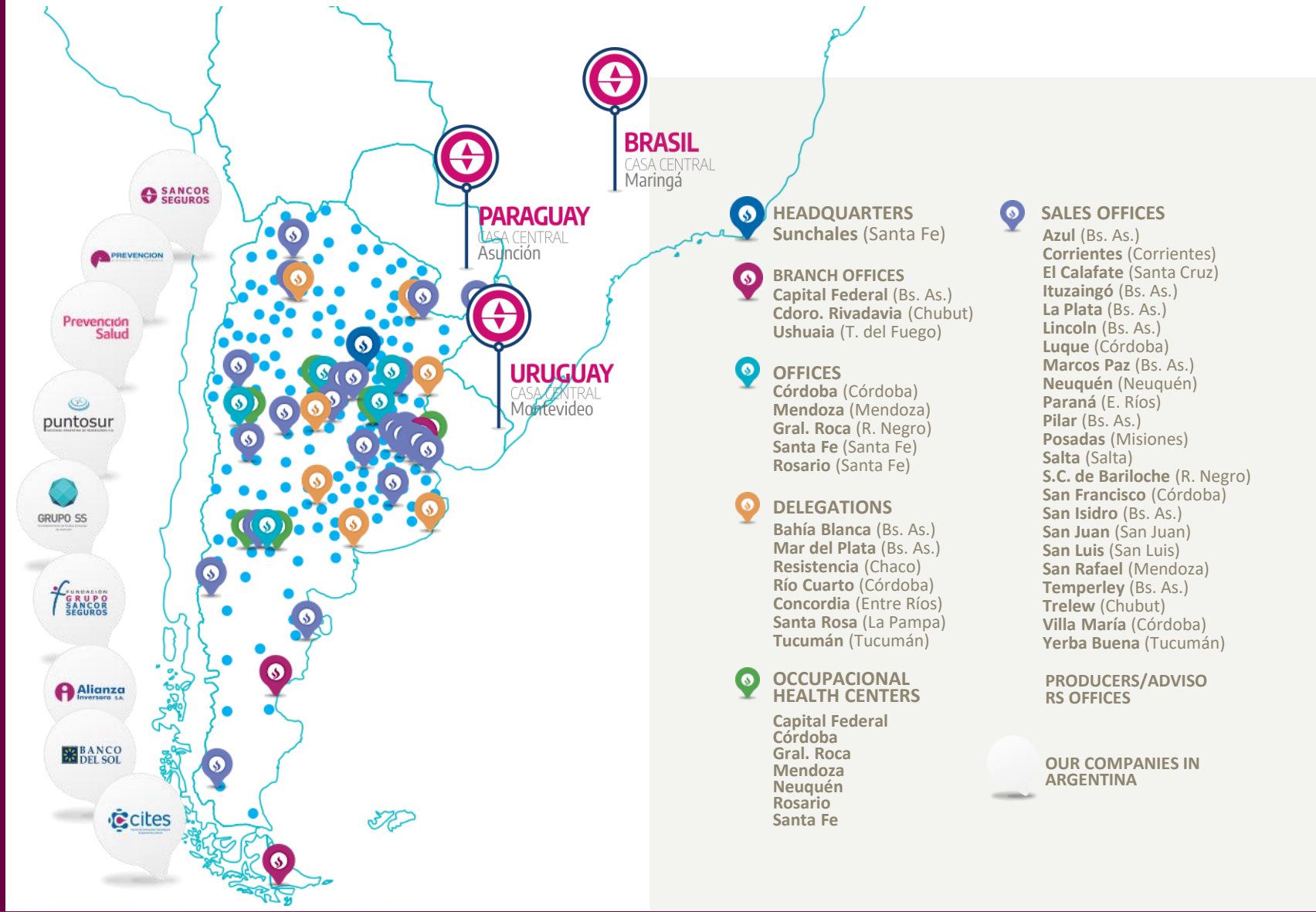
INSURANCE AGENTS

13.200



IDENTIFIED OFFICES

774



- SANCOR SEGUROS
- PREVENCIÓN
- Prevencción Salud
- puntosur
- GRUPO SS
- FUNDACIÓN GRUPO SANCOR SEGUROS
- Alianza Inversora S.A.
- BANCO DEL SOL
- cites

- HEADQUARTERS**  
Sunchales (Santa Fe)
- BRANCH OFFICES**  
Capital Federal (Bs. As.)  
Codoro. Rivadavia (Chubut)  
Ushuaia (T. del Fuego)
- OFFICES**  
Córdoba (Córdoba)  
Mendoza (Mendoza)  
Gral. Roca (R. Negro)  
Santa Fe (Santa Fe)  
Rosario (Santa Fe)
- DELEGATIONS**  
Bahía Blanca (Bs. As.)  
Mar del Plata (Bs. As.)  
Resistencia (Chaco)  
Río Cuarto (Córdoba)  
Concordia (Entre Ríos)  
Santa Rosa (La Pampa)  
Tucumán (Tucumán)
- OCCUPACIONAL HEALTH CENTERS**  
Capital Federal  
Córdoba  
Gral. Roca  
Mendoza  
Neuquén  
Rosario  
Santa Fe
- SALES OFFICES**  
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)
- PRODUCERS/ADVISORS OFFICES**
- OUR COMPANIES IN ARGENTINA**

# SANCOR SEGUROS SUSTAINABILITY STRATEGY



## Dialogues

with  
stakeholders

**+ 6.200**

EXPECTATIONS  
REVEALED  
SINCE 2005



## Innovation

in the  
development of  
sustainable  
products and  
services



Development of  
CSR initiatives  
connected with  
**prevention,  
health and  
safety**



## Value Generation

through knowledge,  
strengthening the  
social and economic  
development



Systematization and  
**measurement**  
of economic, social  
and environmental

**performance**  
**54**

INDICATORS OF  
IMPACT  
economic, social  
and environmental

# Tools and initiatives





# SUSTAINABLE Citizen

Insurance awareness

Prevention

Health

Ethics Integrity

Environment

**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 waste**

# Towards a Sustainable Citizen



	DIMENSIONS	BUSINESS IMPACT	CONTRIBUTION TO THE SDGs
	<ul style="list-style-type: none"> <li>• Insure your assets</li> <li>• Insure yourself</li> <li>• Insure your family</li> <li>• Insure your company</li> </ul>	 <b>Policies Capital</b>	
	<ul style="list-style-type: none"> <li>• Prevención en la vía pública</li> <li>• Prevención en el hogar</li> <li>• Prevención en la empresa</li> <li>• Prevención en la escuela</li> </ul>	 <b>Claims</b>	
	<ul style="list-style-type: none"> <li>• Nutrición adecuada</li> <li>• Actividad física habitual</li> <li>• Chequeos médicos periódicos</li> <li>• Cero adicciones</li> </ul>	 <b>Benefit expenses</b>	
	<ul style="list-style-type: none"> <li>• Cumplimiento de las normas</li> <li>• No cometer ni propiciar fraude</li> <li>• Guiarse por valores solidarios</li> <li>• Cumplir con los compromisos</li> </ul>	 <b>Fraud Debts</b>	
	<ul style="list-style-type: none"> <li>• Adhesión a la póliza electrónica</li> <li>• Uso de herramientas tecnológicas</li> <li>• Uso responsable de los recursos</li> <li>• Destino sustentable para los residuos</li> </ul>	 <b>Production costs</b>	



# 2030 AGENDA – STRATEGIC SDG



# IMPACT / RELEVANCE SDG MATRIX

## WE IDENTIFIED:



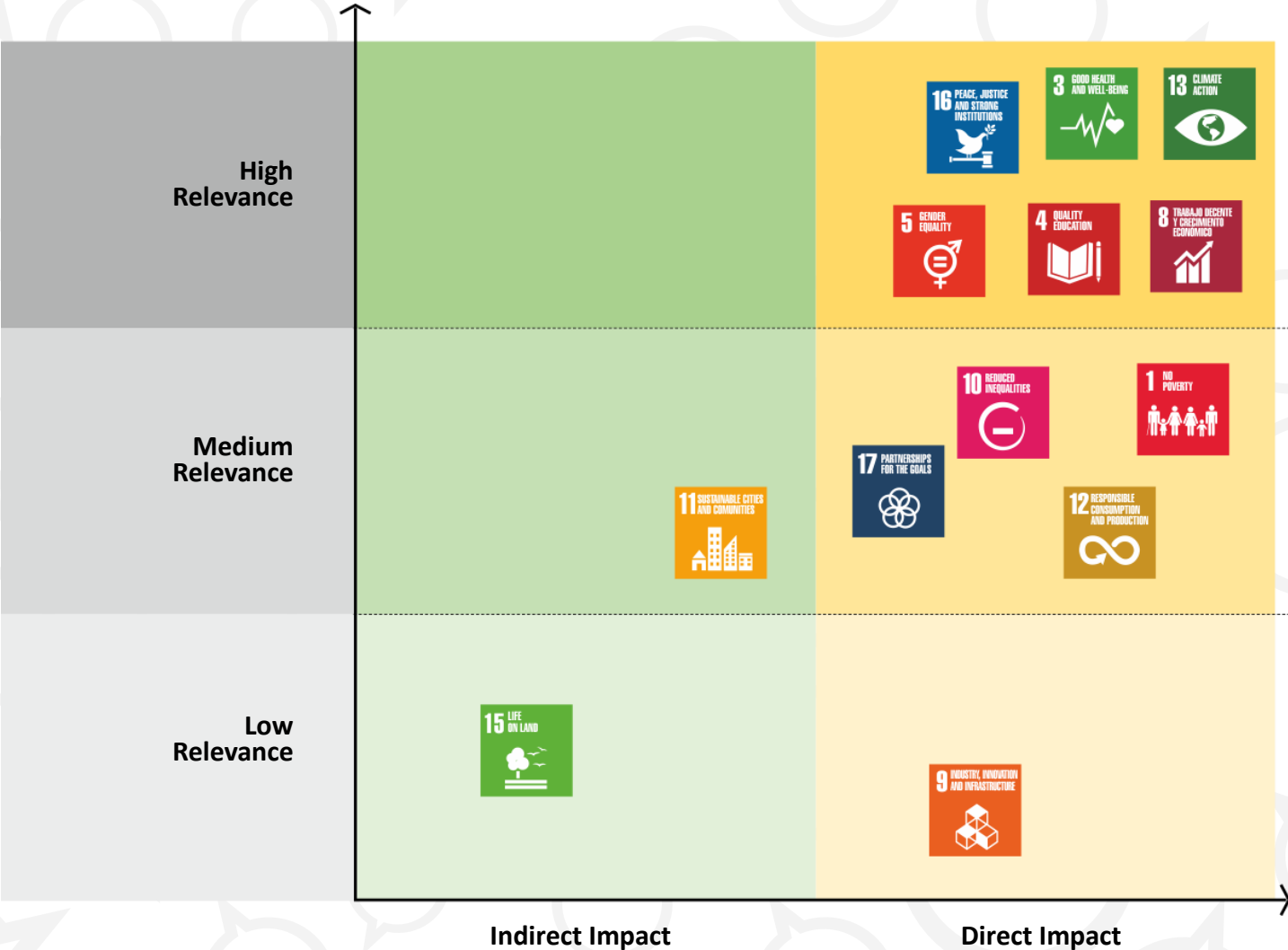
**29** high impact targets out of which **23** contribute with the National Targets.



**17** medium impact targets out of which **9** contribute with the National Targets.



**3** low impact targets out of which **3** contribute with the National Targets.





# SANCOR SEGUROS COMMITMENT WITH THE 2030 GLOBAL AGENDA

**57.314hs.** of professional and technical training to employees  
**52 %** women in average \*

**8** buildings of the Group count with Lactarium Units

**u\$s 1.504.575.675** of direct economic value distributed

**533** students in the Cooperative Institute of High Education

**62,28%** of the micro-insurance holders are women

**+889.500** referrals in hygiene and Security to Insured companies

**7.830** Insurance Agents in the country

**+2.914.000** people reached by the institutional campaign of Being Sustainable

**102** School Co-operatives sponsored in the country

**33%** increase of women in executive and managerial positions comparing to 2005

**275.984** Insured companies (mostly SMBs)

**28.777** suppliers **69%** from the local provinces

**u\$s 2.100.097** paid for accidents caused by climate events

**863** employees trained in Sustainability \*

**9.553** micro-insurances granted to entrepreneurs

**u\$s 2.367.149** of credits and financial aids granted to employees

**35%** increase in the portfolio of memberships of the digital coverage



**106** brigade employees

**24%** employees aged under 30

**66%** reduction of the safe drinking water consumption for irrigation purposes in our Corporate Buildings

**55%** reduction of printings

**1,92%** reduction of accident rates in our Insured companies

**43.665** trained workers in labour risks with Prevention First 0\*

**364.345kg** of recycled wastes in all the country

**1.355** trained employees in Criminal Liability Law

**25.277** insured workers reached with the Program Prevention of Traffic Accidents in the Labour Environment \*

**182.452** insureds with professional support against accidents

**14** Sustainability Reports published for the accountability

**35%** reduction of casualties by in itinere accidents of insured workers

**2.246** influenza vaccines to employees and their family units

**31.958** teenagers reached with awareness actions of Have Fun Without Alcohol \*

**+7.800** participantes en diálogos sobre Temas Materiales del Negocio.\*

**100%** trained employees in Fraud Prevention

**+7.204.000** people reached with all the safety action plans of Roads in Red since 2007

**17** cardio-protected facilities

**40%** discount in Insurance Hiring for employees

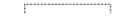
# Sustainable business management: holistic approach

Sustainability is implemented as a transversal process of the whole management



# GLOBAL AND TRANSVERSAL STRATEGY

## AXES OF THE UN GLOBAL COMPACT



ANTI-CORRUPTION

LABOUR

HUMAN RIGHTS

ENVIRONMENT

## ISO 26000 CORE SUBJECTS



ORGANIZATIONAL GOVERNANCE

FAIR OPERATING PRACTICES

LABOUR PRACTICES

CONSUMER ISSUES

HUMAN RIGHTS IN THE INSURANCE INDUSTRY

COMMUNITY INVOLVEMENT AND DEVELOPMENT

THE ENVIRONMENT



## IMPACT ON STAKEHOLDERS



GOVERNANCE

EMPLOYEES

INSURANCE AGENTS

CONSUMERS

SUPPLIERS

COMMUNITY

OTHERS

# SUSTAINABILITY INTEGRATED TO BUSINESS MANAGEMENT

17

Years of **Corporate Social Responsibility Process.**



120

**Partnerships** related to the insurance activity; cooperativism; education; inclusion and equality; safety prevention and environment.



+50

Economic, social and environmental **Impact Indicators** in our latest Sustainability Report, following a **transparent line.**



# PRESENT AND FUTURE COMMITMENTS



## Human Rights

- Human Rights promotion and Due Diligence.
- Women empowerment.
  - Children's and Adolescent's Rights .
  - The inclusion of vulnerable groups.

## COMMITMENTS



## Caring of the Environment

- A clear strategy that identifies main risks and impact areas.
- A comprehensive management of climate risks.
- The setting of measures and goals.



Shall we move forward  
together?

