



Partnerships to Create More Resilient Businesses

We are a group of companies growing in tandem



+3600

People in
our Workforce



+13,400

Insurance Agents
our Sales Force



+9,000,000

People Covered by our
Policies

50
Offices

8
Medical Centers

766
Agents' Offices

+20
Companies in
our Holding



Cooperative Work Philosophy

- ▶ Consolidating our values
- ▶ Translating them into new businesses



HOLDING



CITES, Sancor Seguros Impulsa, and Sancor Seguros Ventures emerged as the result of this work philosophy; these are our 3 arms that promote the development and creation of new businesses based on innovation, technology, and social and/or environmental impact. In turn, each of them has developed a network of partnerships with other players from the economic and academic sectors to promote knowledge and productive development.



CHALLENGE



BALANCE

Business and their impacts

People's needs



BUSINESS MANAGEMENT

SUSTAINABILITY STRATEGY

1

Dialogue

2

Risk identification and management

3

Detecting opportunities

4

Cooperation and partnerships

5

Providing resilient and Innovative answers



How we build resilience with our stakeholders

From an insurance perspective, an industry well-versed in responding to adversity, we know how to contribute to the resilience of our policyholders. In this sense, and above all, we work to prevent risks through:



Insurance underwriting



Support from our insurance agents



Prevention training for insured workers



Road safety actions and training



Disease prevention



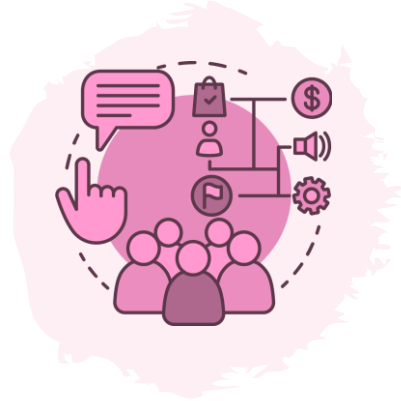
Care for the elderly



Insurance or support tools for vulnerable groups

Our **Clients** are gaining access to new education and are not satisfied with low prices or high quality at the cost of a deep environmental or social footprint.

AI and insurance: Impact on clients



Digital Convenience

Clients expect a smooth and effortless experience through multiple digital channels.



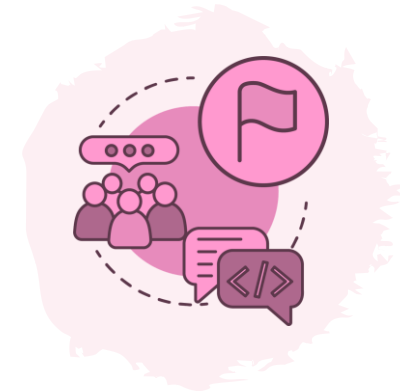
Transparency y Flexibility

Clients demand more transparency in costs and the ability to customize their policies.



Focus on Prevention

Clients are looking for solutions that not only protect them but also help them avoid risks.



Enhance Experience

Clients expect exceptional service, with a fast claims process and personalized attention.

AI and insurance: Ongoing Initiatives by Sancor Seguros Group aligned with trends



Artificial Intelligence

- **Customer Voice:** Integration of Qualtrics Tool that enables large-scale listening to our clients and correlates with business variables.
- **Intelligent Assistant:** Teramot tool incubated at CITES.
- **Support Bot:** Implemented at the Call Center.



Insurtech and Disruptive Models

- **Napsis:** Platform for human resources management.
- **Workon:** Triple-impact platform for job selection and search. Invested by SS Impulsa.



Data Analysis and Personalization

- **Data Science Applied to Predictive Models:** Cancellations, cross-selling, fraud prevention, and litigation prevention.
- **360°-Degree Client View and Advanced Segmentation.**



Embedded Insurance

- We develop technological capabilities to pursue business opportunities (Quotation, policy issuance, and payment APIs).

Value Chain



The Role of Agents

Two clear examples in this regard

- 1** **“Zero Paper” Project:** through its application, we are reaching increasingly high levels of adherence to the digital policy and other technological solutions among our customers.
- 2** **Support for our policyholders:** i.e. to help them understand that the increase in policy prices in an inflationary context such as the one we experienced recently, stems from the need to keep the insured sums up to date and ensure proper protection.



+120 partnerships in support of our insurance activities and our business sustainability.



**SAFETY AND
PREVENTION**



**COOPERATIVES AND
EDUCATION**



**INCLUSION
AND
EQUALITY**



**ENVIRONMENTAL
MANAGEMENT**

Creating partnerships towards our goals

+50

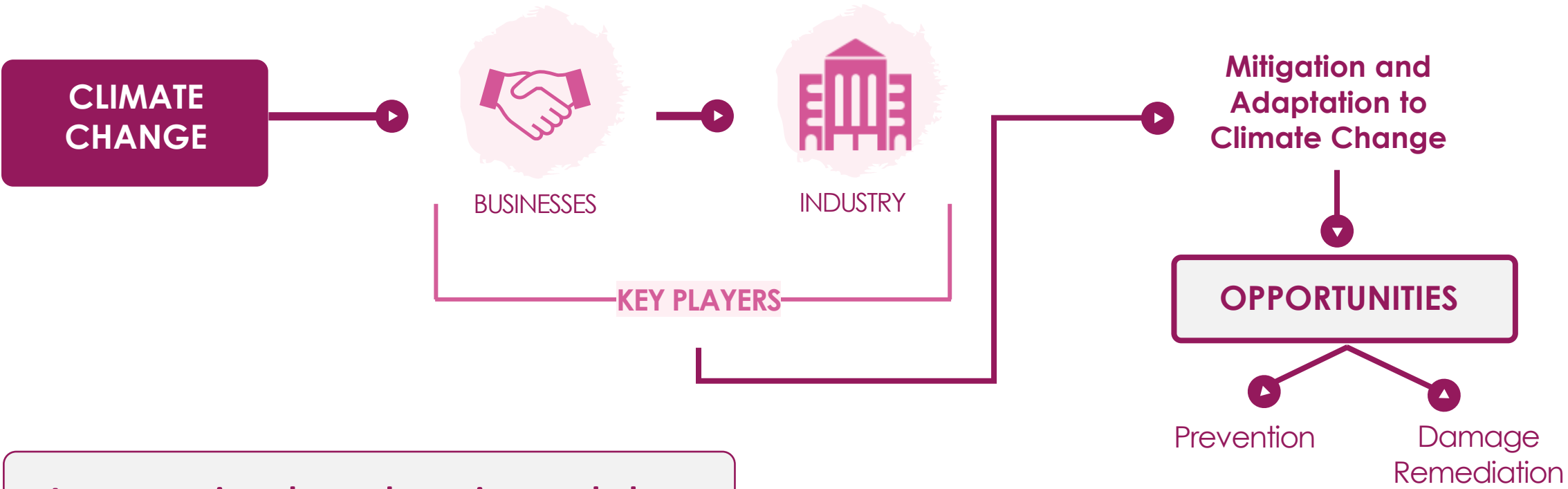
Entities linked to cooperativism, insurance, sustainability and government, working on common commitments.



Partnerships to promote commitments and strategies that enable real action in different areas



Partnerships to embed resilience in an integrated approach to transitioning to a net-zero future



Insurance is a key adaptation tool that should be encouraged.

Grupo Sancor Seguros' Circular Economy Process



1

**SUSTAINABLE MANAGEMENT
OF SALVAGED GOODS AND
VEHICLES**



2

**SUSTAINABLE MANAGEMENT
OF DAMAGED ASSETS AND
WASTE MATERIALS**

1

Sustainable Management of Salvaged Goods and Vehicles

598

Vehicles treated at the CESVI Recycling Center (29.7% of all insurers)

1,532.5 kg

of WEEE from salvaged goods delivered to entities certified for recycling.

2.013

Commercialized auto parts from vehicles delivered by Sancor Seguros (out of a total of 6,679)

Alliance with



2

Sustainable Management of Damaged Assets and Waste Materials

WASTE	2020/2021	2021/2022	2022/2023	COMMITTED BUSINESS UNITS
Organic	15,619 kg	25,399.6 kg	44.890,60 kg	Headquarters/General Roca
Paper/Cardboard	10,576.40 kg	5,538.35 kg	4.767,50 kg	Headquarters/General Roca/ Mendoza/Resistencia/Río Cuarto/Bahía Blanca/Córdoba/Paraná/Santa Fe/Concordia/Rosario/Santa Rosa
Plastic	650.55 kg	2,316.97 kg	1.119,65 kg	Headquarters/General Roca
Plastic caps	27.70 kg	108.24 kg	80,70 kg	Headquarters/Córdoba/Concordia
Oil	120.00 kg	353.30 kg	71,50 kg	Headquarters
Other dry waste (plastic cups, keys, tetra, PET, cardboard, ferrous scrap, aluminum, various plastics)	1,048.80 kg	2,266 kg	44.353,20 kg	General Roca/ Mendoza/Río Cuarto/Paraná/Resistencia

19
ALLIES

12
LOCATIONS

9
PROVINCES



The circular economy at Sancor Seguros is a strategy that makes our processes more sustainable and resilient while fortifying our commitment to the environment and society.

By working with cooperatives and local entities, we not only provide a sustainable destination for waste but also promote employment and strengthen the local economy.

**Thank You
Very Much**

