

Sustainable insurance

Sustainable claims handling

Each year, Tryg handles more than one million claims. Hence, one of our biggest impacts as an insurance company is associated with our claims handling processes.

To support its customers’ sustainable choices, Tryg seeks to make its claims handling processes as sustainable as possible. Our long-term goal is to be amongst the leading Nordic insurance companies in the quest for more sustainable claims handling. By encouraging our employees, our suppliers and our business partners to take a leading role in exploring how we can become even better at sustainable claims handling, we will drive positive environmental and social progress and contribute to a more circular economy.

In the update of our targets for 2023 to 2024, we have increased our ambition level with regard to the share of our claims spend that is classified as sustainable. It is of high importance to us to ensure that as many as possible of our claims handling activities are classified as sustainable. As a result, we raised our target to increase our claims spend classified as sustainable by 80% in 2024 compared to 2020. Hence, 30% of our claims spend is to be classified as sustainable in 2024, meaning we are to almost double the share of our spend classified as sustainable compared to 2020.

To increase the claims spend that we classify as sustainable, we intensified the use of the claims handling methods that historically have proven to be more sustainable in 2021. Furthermore, together with suppliers and partners, we have introduced new claims handling initiatives that enable us to implement more sustainable claims handling methods. From 2020 to 2021, we increased our share of sustainable spend by 35% and tracked more than 30 initiatives. In 2021, the motor sector contributed most to the progress achieved. Going forward, we expect the property sector to contribute to a larger degree.

In 2021, Tryg took measures to verify its sustainable spend classification methodology. We will continue to seek dialogue and collaboration with industry peers to further align the reporting methods used in relation to more sustainable claims handling.

Read more about our sustainable spend classification methodology and reporting

Carbon emission reductions from sustainable claims handling
The carbon footprint of Tryg’s claims handling activities is significant in comparison to the rest of our carbon footprint. To contribute to a low-carbon economy, our target is to achieve a total CO2 reduction effect of 20,000-25,000 tonnes through more sustainable claims handling in 2024.

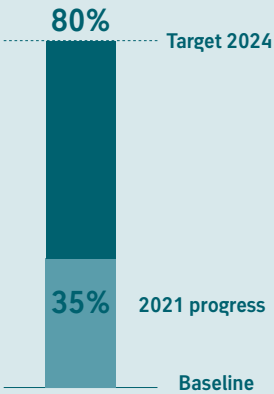
Further initiatives will be aimed at documenting carbon emission reductions through performing life-cycle analyses and collaborating with our suppliers to identify more opportunities for reducing CO2 in our claims handling processes.

In 2019, Tryg carried out three pilot studies to establish the method for calculating CO2 emission reductions, which included the repairing of car windshields instead of replacing them, performing phone fixes instead of providing traditional on-the-spot roadside assistance and reusing car spare parts instead of replacing with new parts.

Additionally, in 2021, Tryg calculated the CO2 reduction effect of other claims handling initiatives, such as digitising veterinarian and doctor consultations, repairing plastic car bumpers and remote monitoring rather than on-site monitoring of building claims. From existing and new cases, we achieved a total CO2 reduction effect of 6,740 tonnes in 2021 through more sustainable claims handling.

In 2022, we will increase our efforts to reduce the carbon emissions deriving from our claims handling activities by intensifying the use of operational or supplier-specific targets to further these initiatives. Additionally, we plan to map the total carbon emissions deriving from our claims handling activities.

Target 2024: 80% increase in sustainable claims spend



CO2 reduction effect of more sustainable claims handling initiatives (tonnes CO2e)

Initiatives	2020	2021
Motor		
Used spare parts	2,778	3,187
Repairing of windshields	2,936	3,377
Road assistance by phone-fix service	41	60
Repairing of plastic car bumpers	49	84
Health & Animal		
Digital doctor consultations (Tryg Lægehjælp)		2
Digital veterinarian consultations (FirstVet)		25
Property/Building		
Remote monitoring of building claims		5
Total CO2 reduction effect	5,804	6,740



Tryg’s commitment to incorporating sustainability into claims handling processes contributes to SDG 12, Responsible consumption and production, specifically indicators 12.2.1 and 12.5.1 as well as target 12.6.



Tryg’s commitment to incorporating sustainability into claims handling processes contributes to SDG 13, Climate action, specifically indicator 13.1.1 and target 13.3.