

## MANAGEMENT'S REVIEW

## Corporate Social Responsibility

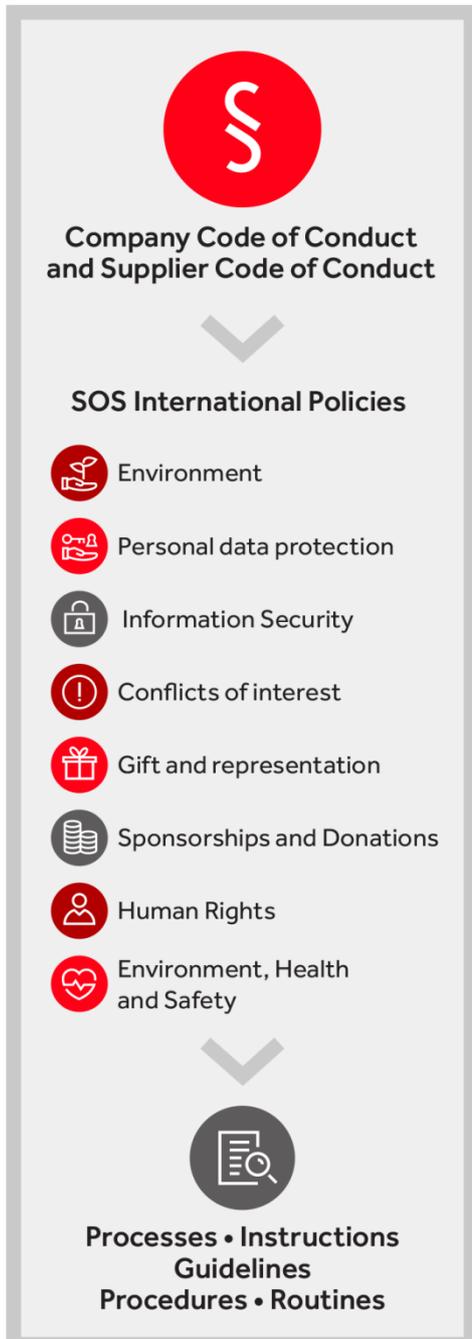


Figure 1: The governance structure in SOS International of corporate values, CSR principles, policies and processes, which has been further improved in 2016.

In SOS International CSR is an important part of being perceived as the most trusted business partner. When delivering services to our customers and end-users in the business areas Medical and Travel assistance, Health assistance and Roadside assistance, SOS International complies with principles similar to the ten principles for human rights, labour, environment and anti-corruption in the UN Global Compact. SOS International strives to achieve great results within the CSR focus areas.

## HUMAN RIGHTS

### EMPLOYEE WELL-BEING

The more than 900 employees in SOS International represent 30 different nationalities and speak more than 37 different languages assist insurance holders all over the world every day 24/7.

The well-being of the employees is essential to the success of our business and SOS International focuses on the right to a healthy and safe workplace. SOS International provides equal opportunity for all employees and does not discriminate at any level of the organisation on the basis of race, skin colour, gender, age, religion, beliefs, ethnic origin, disability, sexual orientation, political views or any other legally protected characteristic. The different characteristics and perspectives are regarded as an important asset which increases the quality of all services.

### EQUAL OPPORTUNITIES

In SOS International corporate processes ensure that men are not given preferential treatment over women and vice versa. To ensure equal gender representation at management level the corporate policy for the gender composition in management guides all recruitment and HR processes.

It is the target to represent both genders by minimum 40% at Board of Directors level as well as other management levels by 2017. In 2016 the share of the underrepresented gender increased positively compared to 2015. An additional woman entered the Board which brings the Board to 37,5% woman and 62,5% men. SOS International follows the development in the gender composition at Board level. However, the mix of men and women depends on the result of the election at the General Meeting, where the different owners choose their own elect representatives.

At Group Management level, the number of women (two) has not changed since 2015. The number of men has gone up from three to four meaning that the share of women in Group Management is 40% as opposed to 60% men. At the next management level women are represented by 43%. This means that the target is currently met for 2017 at these management levels.

It is the corporate recruitment policy to attract and retain qualified employees of both genders. This is done by focusing on attraction and recruitment as well as retention and development activities, e.g.:

## MANAGEMENT'S REVIEW

# Corporate Social Responsibility

- Encouraging the head hunters that SOS International makes use of to represent a qualified field of both female and male candidates
- Ensuring employee dialogues with action plans for development and new career opportunities
- Offering attractive parental conditions for both men and women with activities to ensure contact and dialogue with SOS International during parental leave (e.g. employee development dialogues)

SOS International expects that these activities in the long run will result in a more even distribution of male and female managers.

## PROTECTION OF PERSONAL DATA

Protection of privacy and data protection is a human right. SOS International has paid close attention to the enactment of the new General Personal Data Regulation which was adopted in April 2016 and which applies to SOS International as well as our customers. SOS International has conducted an analysis of the new regulation and which changes are required and has appointed a personal data program project which will monitor the implementation of the new requirements in the organisation. Many employees have received awareness training and more than 110 employees have received training dedicated to the identification of IT risks such as phishing, social engineering etc.



Figure 2: In 2016 a number of different activities took place to support a safe, social and healthy work environment

## MANAGEMENT'S REVIEW

# Corporate Social Responsibility

## ENVIRONMENT

In 2016 SOS International has achieved the ISO14001 certification in the Technical Division.

As part of the existing environmental management system the ISO14001 certificate underlines the efforts that are carried out every day to improve the environmental performance. E.g. SOS International monitors and develops all services with a close eye to the environmental impact and strives to improve the company's carbon footprint by focusing on:

- Phone fix: We advise and guide the insurance holder to fix the problem over the phone instead of sending out a towing vehicle.
- Repair on spot: We repair the car on site instead of towing it to a station.
- Co-loads of repatriated cars: If the service agreement allows for co-loads, we tow up to cars 8 cars at the time
- Where possible and where we have the available data we monitor the number of kilometres driven per case in order to affect this number positively

Regarding the service "phone fix" there is a very positive development in 2016 compared to 2015. The number of cases where SOS International could assist insurance holders over the phone instead of sending out a towing vehicle has increased by more than 40 %. SOS International constantly strives to increase this number and exceed the expectations of our customers and stakeholders.

### CORPORATE GREEN ACCOUNTS

In 2016 SOS International has exceeded the goal to reduce carbon footprint due to air travel of the employees by 20%. The fall in CO2 consumption related to business travel activities has declined by more than 35%. This goal is closely related to the objective of increasing the corporate use of video conferences. Being a Nordic company employees from all Scandinavian offices are constantly in close dialogue with each other, SOS always encourages the employees to use the video conference system as an alternative to business travel.

The SOS Green Accounts is developed according to the Greenhouse Gas Protocol Corporate Standard, and is divided into three scopes:

- Scope 1: Energy consumption from own and leased cars
- Scope 2: Energy consumption from heat and electricity
- Scope 3: Carbon footprint from business travel

In 2016, SOS international's carbon footprint related to all three scopes amounted to 849 tons of CO2.

## ANTI-CORRUPTION

In 2016 SOS International has worked to emphasise the importance of the company's anti-corruption principles further in the network. A new provider strategy ensures that SOS International continuously prepare overall ratings for individual providers in order to ensure that the customers and end-users are referred to the best provider for the nature and scope of the specific case. The overall provider rating is based on site inspections, financial quality, medical quality and overall quality including the principles covered in the SOS Supplier Code of Conduct. The SOS Supplier Code of Conduct has been communicated to more than 350 hospitals and clinics worldwide.

### ANTI-CORRUPTION AND COMPLIANCE TRAINING

SOS International constantly works to improve the relationship with suppliers and business partners. The four exclusive offices of who perform cost control case handling and network management on behalf of SOS International in Spain, Greece, Thailand and China have participated in a workshop where anti-corruption training was on the agenda. The anti-corruption dilemma session

## MANAGEMENT'S REVIEW

# Corporate Social Responsibility

spurred many interesting discussions about anti-corruption principles and cultural differences. The outcome of the workshop is a strengthened relationship to our partners with a strengthened awareness about SOS International's anti-corruption principles.

Furthermore, in 2016 new hires received anti-corruption training with a point of departure in the principles in the SOS International Code of Conduct, related policies and ethical guidelines.

Where possible and where data is available the number of kilometres driven per case is monitored in order to affect this number positively.

## FRAUD AND INVESTIGATION

In order to save claims costs and damages for our customers, fighting fraud is high on the agenda in SOS International. The SOS International investigation department works hard to detect fraud on behalf of the customers. A team of competent specialists comprised by investigators, doctors, dental specialists and experienced partners in our international network handle inquiries on suspected fraud related to medical treatments every day. Since 2012 we have seen an increase in the number of investigation cases. SOS International works hard to continually improve the investigation processes and the competences of the investigation specialists.

## CYBERCRIME

Fraud due to cybercrime is an increasing societal problem. As part of the corporate Information Security Management System and corporate certification in ISO27001, SOS International is aware of the risk of cybercrime. The risk assessments performed with related IT processes ensure that SOS International closely monitors and reacts to this type of fraud. The Information Security Board and Compliance Board have the overall responsibility for ensuring the proper safeguarding of data and overall information security in SOS.



## NETWORK RELATIONS

All assistances are carried out in collaboration with a network of carefully selected suppliers and partners worldwide. In 2016 SOS International has worked together with various towing companies on social events where children have had the opportunity to see the towing trucks and play "towing driver" for a day. In Finland the towing trucks from SOS International OY participated in more than 90 social events. It is the objective to be able to participate in even more social events in 2017 with partners from both the medical assistance and roadside assistance networks.