



WE SUPPORT



# Sustainability Report 2019

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**SOS**  
INTERNATIONAL

# 1

## Statement from the CEO



Sustainable and responsible business practice has been a part of our business conduct for several years. In 2017, SOS International joined the UN Global Compact, hereby committing to report our progress on implementing the 10 principles in our strategy and operations.

SOS International have further selected six SDGs where we believe we can have the greatest impact, and which will direct our continual strive to conduct responsible and sustainable business practice.

This is our Sustainability Report where we account for our continual improvement of our three sustainability focus areas; 1) People & Health 2) Climate & Environment and 3) Ethics & Security.

The report includes our communication on progress to the UN Global Compact as well as our mandatory reporting in accordance with article 99a and 99b of the Danish Financial Statements Act. The report complements our Annual Report which covers our financial performance.

In 2020, I expect a continued focus on our agile digital transformation that enables our employees to do more of what they do good – helping people on behalf of our customers. The foundation of our position as a trusted assistance partner is built upon safeguarding the knowledge and competencies of our employees and evolving the relationships with our suppliers all around the world. We believe the agile transformation will contribute to further strengthen our position as the most trusted assistance partner.

We believe that acting as a responsible organisation is the right thing to do and a coherent effort will ensure a sustainable development in line with our business.

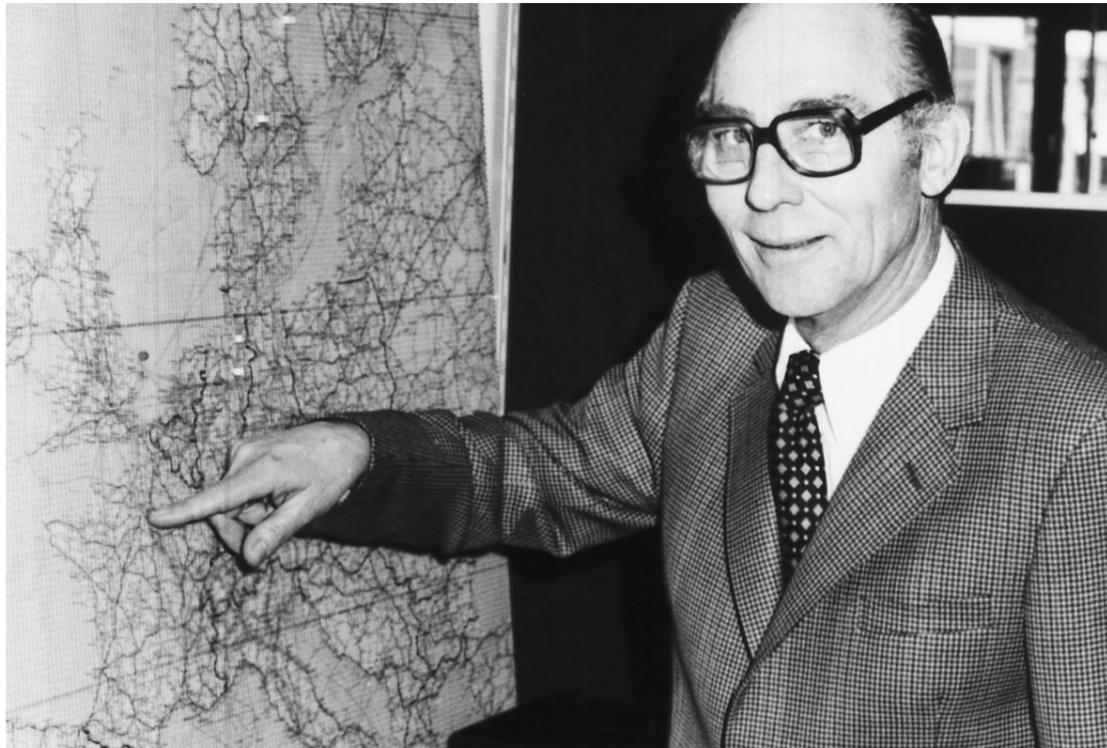
I hope you will enjoy our Sustainability Report.

Niels Krag Printz  
CEO, SOS International



## 2

# SOS International Company Overview



SOS International was established in 1961 and is now owned by 13 of the largest insurance companies in the Nordic.

SOS International is one of the leading assistance organisations in the Nordic region. From alarm centres in Denmark, Sweden, Norway and Finland, SOS International provides acute assistance all over the world, night and day, all year round.

SOS International offers a wide range of solutions in the form of worldwide medical and travel assistance as well as roadside assistance and healthcare solutions. SOS International secures the value chain on behalf of

the customers as a trusted partner and aims to provide the optimal end-user experience while taking the total cost for the customers into account. As a trusted partner quality and compliance are also key parameters. SOS International has a comprehensive network of qualified suppliers and partners all over the world, and six strategic partner offices in high volume areas. Counting more than 1200 employees, SOS International represents 30 nationalities and combined the employees speak more than 37 different languages.

## 3

# How SOS International works with Sustainability

SOS International has participated in the UN Global Compact since 2017 and the 10 principles are integrated in our three areas of focus: People & Health, Climate & Environment and Ethics & Security. In 2019, the vision for SOS International stays the same – “SOS International wants to be perceived as the most trusted assistance partner”.

To ensure this perception, SOS International is committed beyond national legislation. Consequently, in the daily business conduct SOS International wants to contribute to mitigate climate change, ensure gender equality, decent work and labor rights for all workers as well as substantially reduce corruption and bribery in all forms.

SOS International has identified and decided to start working with the UN SDGs to support and focus our sustainable business conduct. Based on an assessment of our sustainability related risks, six SDGs were identified with consideration for where the company can have an impact and where our business can contribute to mitigate negative effects and where our business model already have a positive impact.

SDG number 3: ‘Good Health and well-being’ encompasses the business model of the three divisions in SOS International: Mobility, Healthcare and Travelcare and our mission to help people on behalf of our customers.

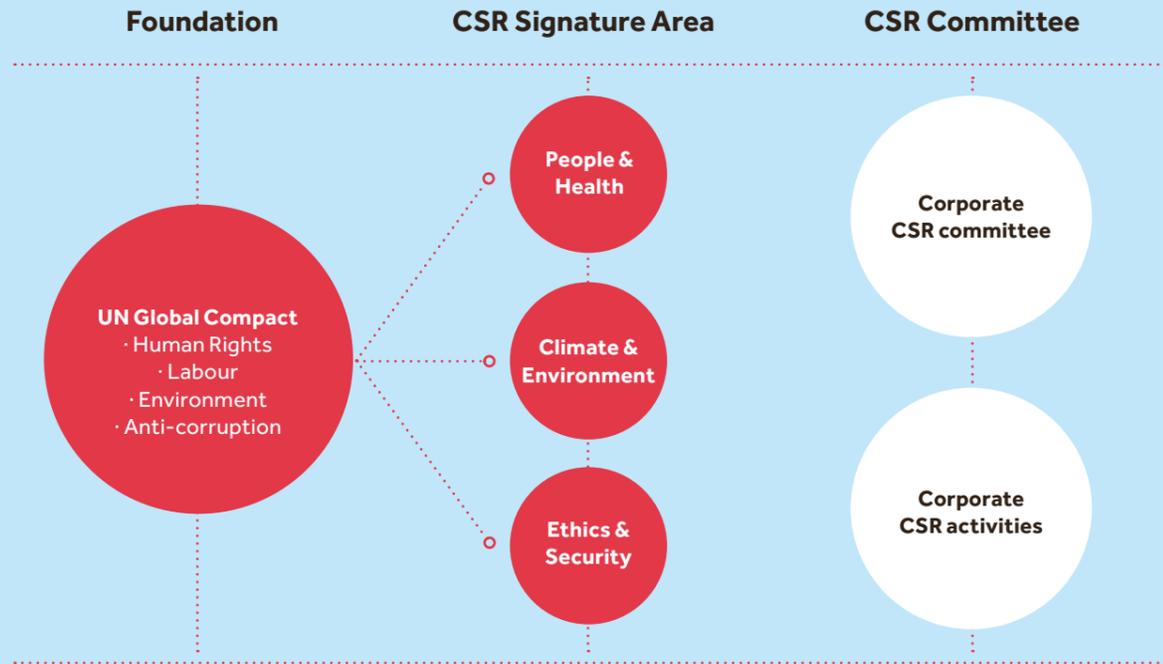
The five other SDGs are related to our three defined areas of focus and will contribute to our continual development. SOS International wants to focus on doing more of the things we do good as well as strengthen performance in the areas where improvement is wished for.



SOS International supports the Sustainable Development Goals

# 4

## Sustainability Governance overview



Our corporate strategy outlines our common strive to remain the most trusted assistance partner and includes an underlying attention on sustainability as a foundation for our future performance. Our corporate Policies and our Code of Conduct, Supplier Code of Conduct and Information Security Code of Conduct are the cornerstones and platform of our corporate commitment to conducting business with respect for human rights, labor rights, the environment and anti-corruption. At SOS International the Compliance Board is responsible for overseeing the governance structure that ensures policy compliance and that polices and principles leading the business conduct are relevant and ambitious.

The UN Global Compact 10 principles are embedded in our way of doing business, caring for our employees and the climate as well as in the cooperation with suppliers and in consideration of the development of our future service palette.

SOS International has a corporate CSR committee with representatives from each of the Nordic locations, who work to implement and continuously improve our sustainability performance. A central element for the committee is to communicate and ensure employee engagement regarding our sustainability initiatives. A stakeholder analysis and stakeholder engagement provide the basis for our approach.

In the following chapters it will be elaborated how the overall governance structure applies to our selected areas of focus, by demonstrating the identified risks and the policies that entail mitigating actions and how this aligns with our identification of six selected SDGs.

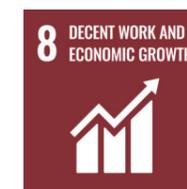
# 5

## People & Health

In accordance with our existing initiatives, SOS International has identified two SDGs and related targets that mirror our continual effort to mitigate the risk of limited employee diversity and the risk of sickness and injuries within our sustainability focus area People & Health:



*5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life*



*8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value*

*8.8: Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment*

Employees working at SOS International is the core of our business of providing assistance and SOS International naturally sees a safe and healthy working environment as a fundament for the success of our business.

SOS International welcomes diversity. SOS International cares for, respects, understands and communicates with end-users in more than 30 different languages all over the world everyday 24/7 and is proud of the more than 1200 people choosing to work at SOS International.

As part of our respect for diversity and caring for the wellbeing of our employees, SOS International is fully committed to uphold human rights and labor rights in compliance with the UN Global Compact principles 1 to 6. These efforts are manifested in our:

- Code of Conduct and Supplier Code of Conduct
- Gender Equality Policy
- Personal Data Policy
- Strive for equal opportunities for everyone
- Proactive approach in creating a healthy and safe work environment
- Proactive approach to preventing incidents in our services.

### Mitigating risk of limited diversity

In SOS International the Gender Equality Policy directs our effort to create equal opportunities in leadership as well as in operational business conduct. To mitigate the risk of limited employee diversity and to secure a long line of different competencies and position SOS International as a company with high diversity and equal opportunities for everyone, SOS International:

- Has defined objectives for equal distribution of both genders at management level.
- Ensures that the objectives are considered in the SOS Corporate Recruitment Policy
- Makes career opportunities visible for all employees

## SOS International is in balance

In 2019, SOS International have re-identified the targets for gender composition throughout the organisation. We want to work with a balanced gender composition approach to enhance the importance of the right set of competencies and diversity. This approach will direct the need for continual work with maintaining a diverse working environment and equal opportunities for everyone.

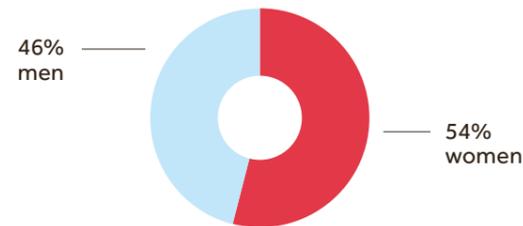
The target for gender composition on Board Level is seen as in balance when between 25-40%. SOS International continually work to meet this target by 2023. The owners choose their own representative at the General Meeting election, while four of the members are chosen by the SOS International employees. The four SOS representatives are not to be included in the estimation according to §99b in FSA. The gender composition is hence relying on the representatives of the owners and SOS International is therefore not fully able to influence the gender composition of the members.

The target for gender composition in Group Management is in balance when between 33-40%. We meet this target with 33% in 2019, as we have done in the four consecutive years. A new hire of a CIO in 2019 has been done with consideration of both genders, but the final decision has been based on the right set of competencies.

On the level 2-4 of other managers, SOS International remains within the balanced target between 45-60% in 2019, as we did in 2018.

SOS International sees a continual balanced employee composition in new hires in 2019 as displayed below. The gender composition for all new hires is calculated with no regard for employee/management level in the organisation.

### Gender composition of new hires 2019

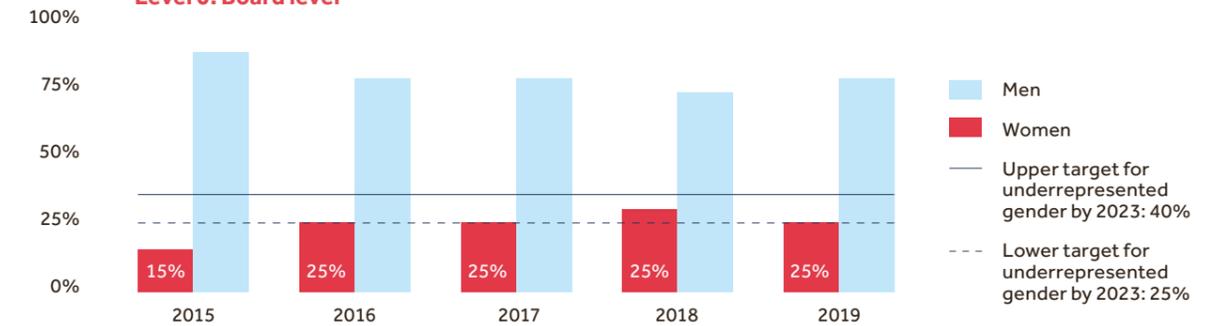


In order to achieve our policy goals and ensure the employment of the best-qualified people, a number of actions are carried out:

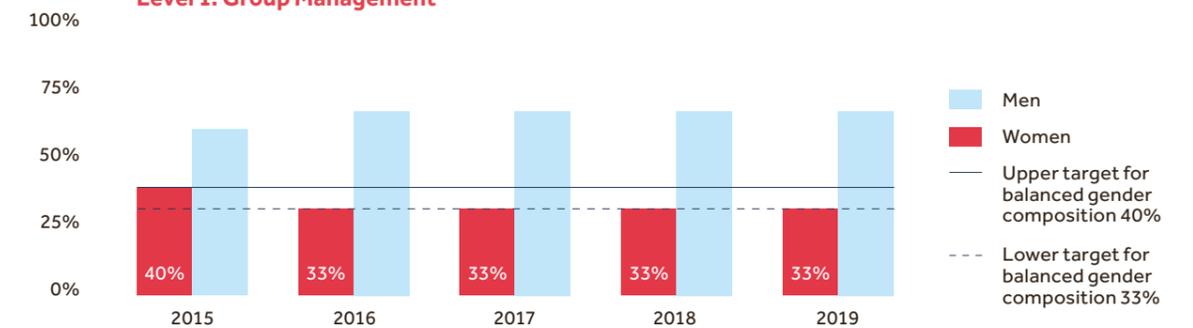
- Internal targets for the share of the underrepresented gender is set.
- Make an effort to make SOS International attractive to managers of all genders, e.g. by encouraging equal opportunities for career development.
- Establish requirements for gender representation in recruitment procedures; we go for the best candidate regardless of gender.
- Ensure equal pay for all genders who undertake the same job/have the same responsibilities.
- Ensure that recruitment agencies present candidates of all genders.

### Our targets and latest results related to our Gender Equality Policy

#### Level 0: Board level



#### Level 1: Group Management



#### Level 2-4: Other managers



## Healthy and safe work environment

### Mitigating risk of sickness and injuries

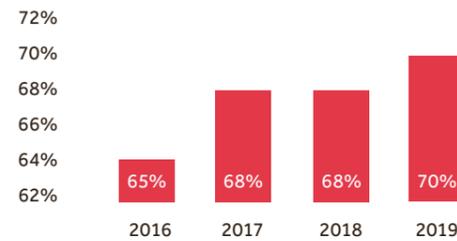
Prevention of sickness and injuries for SOS International's employees is pivotal for the sustainable development of our business. To reduce sickness and injuries, SOS International has a catalogue of various initiatives and offers available to the employees. In 2019, "Health day/week" was introduced as part of our strategic goal to be a healthy organisation. Across our Nordic offices, SOS International encouraged employees to engage in physical activity during the work day and made room for joint experiences that bring mental energy. The initiatives during the week have led to more work day movement and a focus on the possibility of choosing Walk and Talk instead of traditional meetings. This focus will continue in 2020.

### Examples of actions initiated to prevent sickness and injury:

- "Duty of Care" initiatives with a broad range of security measures for employees and relevant consultants travelling abroad.
- Employee councils with local representatives.
- Workplace risk assessments.
- SOSialise – Nordic employee organisation arranging social and sport events.
- First aid training offered to employees
- Safety measures such as available defibrillators both inside and outside our office buildings.
- Numerous employee offers including flu vaccines and smoking cessation training
- Health checks for employees working night shifts.

These initiatives are adding to strengthen our working environment which is measured during our annual Employee Engagement Survey (EES). In 2019, SOS International has come closer to our 2020 goal of a satisfaction score of 71. The survey shows a 90% response rate and an overall satisfaction score on 70, hereby seeing a valid picture and a further improved work environment compared to 2018. Based on our EES, each department creates a list of actions in order to ensure continual focus on employee satisfaction. In 2020, SOS International will keep up the work to focus on reaching our 2020 ambition.

### Employee Engagement Survey Results



### TCO – The lifecycle perspective

Along with the continual initiatives to minimise sickness and injuries for the people working at SOS International, a new workspace concept was rolled out in 2019 with focus on the Total Cost of Ownership (TCO). SOS International hereby refers to the cost of procurement, maintenance, and disposal of a given product as well as the environmental impact from production to disposal.

In 2019, the workspace concept was implemented in two relocations of local offices (Aarhus and Oslo). Among other goals a contributory cause of the relocations was to improve the work environment of employees at SOS.

### Procurement

In the moving process at the Aarhus office, SOS International has balanced between reusing existing office tables and thereby reducing our climate impact or choosing new tables that will reduce our power consumption in the long run. SOS selected new furniture for the office, not only upgrading the working areas by reducing noise but also selected with attention to future disposal and future reduction in power consumption.

### Painting for the future

MI-free painting has been used on every surface in the office in Aarhus as well as in Oslo. This serves to reduce the toxic steams from regular painting, which will reduce the risk of developing allergies. By using MI-free painting SOS International invests in our employee's wellbeing.

### Public transportation

A key criterion for the selection of the new locations has been easy access to public transportation as SOS International wish to support sustainable transportation in line with our Travel Policy and make it easy for employees to choose sustainable transportation.

### Workspace design

A part of the new workspace design is to ensure scalability as the number of employees varies during the year due to peak seasons, why effective utilisation of space is crucial. This means that SOS International has considered multifunctionality when designing the work space. E.g. that meeting rooms close to the alarm centre can easily be converted to work stations or that our classroom for high-season training also functions as regular work stations during the high season.



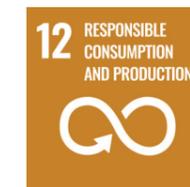


## 6 Climate & Environment

SOS International has conducted an environmental impact assessment and found that our continual focus to mitigate risk of negative impact on the climate and environment has the greatest impact in our Mobility Division. In compliance with UN Global Compact principle 7 to 9, SOS International sets targets, develops our services and technologies to encourage greater environmental responsibility. SOS International has identified two SDGs, 12: Responsible consumption and production, and SDG 13: Climate Action, that will respectively contribute to our continual efforts to mitigate negative impact on the environment and climate as stated in our Environmental Strategy, Travel Policy and in our Environmental Policy in our Mobility Division.

Travelcare and Healthcare Division. At SOS International the Environmental Strategy guides the daily business conduct with regards to responsible and sustainable practice throughout the organisation. Here, SOS International states how our effort to mitigate negative influence on the climate and environment is employed in how SOS International:

- Measures and monitors our carbon footprint and continually works to make data measurable in order to improve our green accounts further
- On an ongoing basis, improves our waste disposal arrangements and ensures the safe handling of chemicals
- Develops services and products according to our environmental impact assessment



*12.5: By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse*

*12.6: Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle*



*13.3: Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning*

In the following it is described how SOS International has seen progress on the above-mentioned parameters in 2019. SOS International is working on establishing grounds for performing even better in the future, while still meeting the demands of our customers.

### Energy consumption

The corporate Green Accounts at SOS International has been a focus area in 2019. Due to the relocation of two offices, SOS International has had the opportunity to estimate the total cost of ownership for establishing separate reporting devices and negotiate on how SOS International measures CO<sub>2</sub> emissions from electricity and heat. As there is no comparable data for two consecutive years, the reporting on these numbers will be postponed for the Sustainability report for 2020. SOS International have seen a insignificant increase in total ton of CO<sub>2</sub> emissions from heat and electricity in the Copenhagen office in 2019.

In 2019, SOS International is further able to report on data from the Stockholm office, where we see a significant decrease in total C<sub>2</sub> ton from electricity consumption.

In 2019, SOS International was recertified in the ISO 14001 standard for Environmental Management in the Mobility Division, which serves as a platform for our environmental performance and continual progress in reducing the company's carbon footprint.

Whereas the certification applies only to our Mobility Division, SOS International's efforts also include our

### Employee engagement

#### Christmas gift 2019

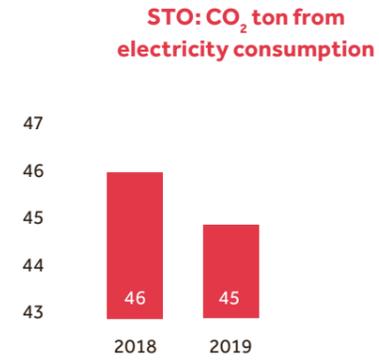
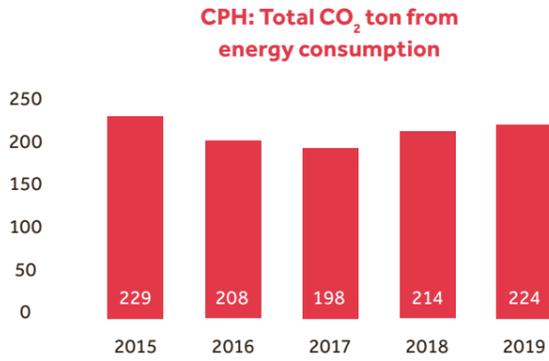
The backbone of SOS International is helping people, and in 2019 a new model for the annual Christmas gift has reflected this overall purpose.

The employees have been engaged in actively choosing between a charitable gift from the NGUVU initiative or to donate the amount of their present to Save the Children with SOS International adding up the donation with 100%.

15% of the employees at SOS International chose to donate their present and 85% of the employees chose to support the NGUVU initiative "The African Basket",

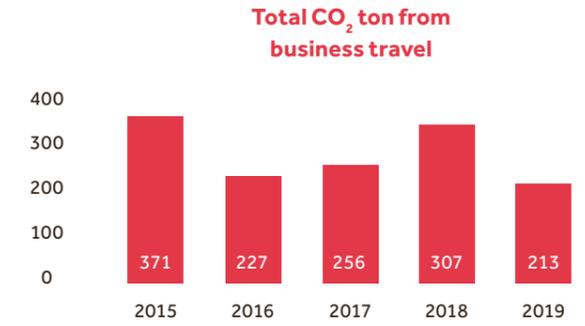
hereby helping marginalised women in Africa. This new model is a pilot and part of our sustainable development, therefore not set in stone.

In 2020, SOS International will continue to develop initiatives that engage our employees in active sustainable decisions, to create awareness as well as encourage adoption of environmentally conscious behavior.



**Business travel**

SOS International continues to work in compliance with our Travel Policy, with focus on using video conferencing when possible. The evidence is traceable in the decrease in total ton of CO<sub>2</sub> emissions from business travel from 2018 to 2019. This effort will continue in 2020. In 2019, SOS International has also rolled out a cost handling App, Acubiz One, to form a better control environment on how travel expenses for business travel is spent. This will further contribute to create awareness on corporate travel conduct and grounds for future initiatives to reduce the company carbon footprint.



**Waste management**

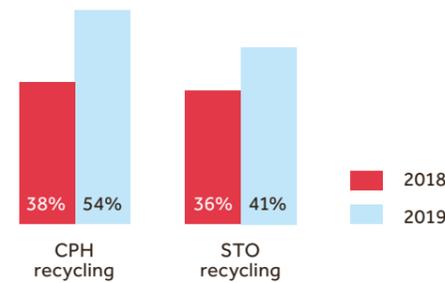
SOS International aims at reducing pollution and CO<sub>2</sub> emissions from waste production through waste sorting. The waste disposal arrangements at the Copenhagen office include several types of waste categories, including bio waste. In 2019, SOS International has strengthened the waste management system in Copenhagen by increasing the number of waste bins for creating an easy and responsible practice for our employees to engage in.

the Stockholm office. This shows a 5% increase in recycled waste. In 2020 the focus on expanding the waste management system will continue.

This focus on waste affects the procurement choices of regard to biodegradable and certified products as well as a rise in attention to how our procurement conduct in furniture, office equipment as well as IT software and hardware is influencing our environmental performance.

In 2019, at the Copenhagen office there has been an 16% increase of recycled waste. We are further able to report on data for two consecutive years in

**Waste management Copenhagen and Stockholm**



## Development of service palette

### Preventive and proactive services

In corporation with our customers SOS International is continually working with increasing the total amount of cases where the end-user is advised and guided over the phone for fixing the problem, instead of sending out a roadside assistance vehicle. By increasing the practice of Phone Fix, this business conduct is also contributing to reducing the CO<sub>2</sub> emissions. In 2019 the internal target for amount of phone fix in Denmark were heightened but were still met, which show a positive development and a reduction in CO<sub>2</sub> emissions from our Mobility Division.

SOS International has continued the focus of education of our employees on how to assist the end-users over the phone.

In addition to this, several new initiatives were launched during 2019 to respond to market changes. In terms of electrification, there has been a focus on ensuring the right competencies to meet the increasing demand for assistance on electric vehicles. In the Oslo office SOS International has trained the employees at the alarm centre to support end-users with electric vehicles when experiencing troubles with charging stations.

### Distance treatment

In 2019, SOS International has focused on distance treatment as part of the psychology and physiotherapeutic counselling services in our Healthcare Division. This technological opportunity meets a strengthened demand for flexible healthcare solutions and also reduce the CO<sub>2</sub> emission otherwise imposed by transportation for counseling. In 2019, SOS International has seen a positive trend in the demand for distance treatment, primary driven from Sweden, which can partially be concluded as a symptom of the great distances in the country as well as a readiness to rethink how we do and have always carried out traditional treatment.

In 2020, we will proceed to improve our services within distance treatment and investigate the end-user and employee adaption for new treatment methods. SOS International will plan, train and organise to meet these challenges in 2020.

### Distance treatment (index)

2016	2017	2018
100	123	148

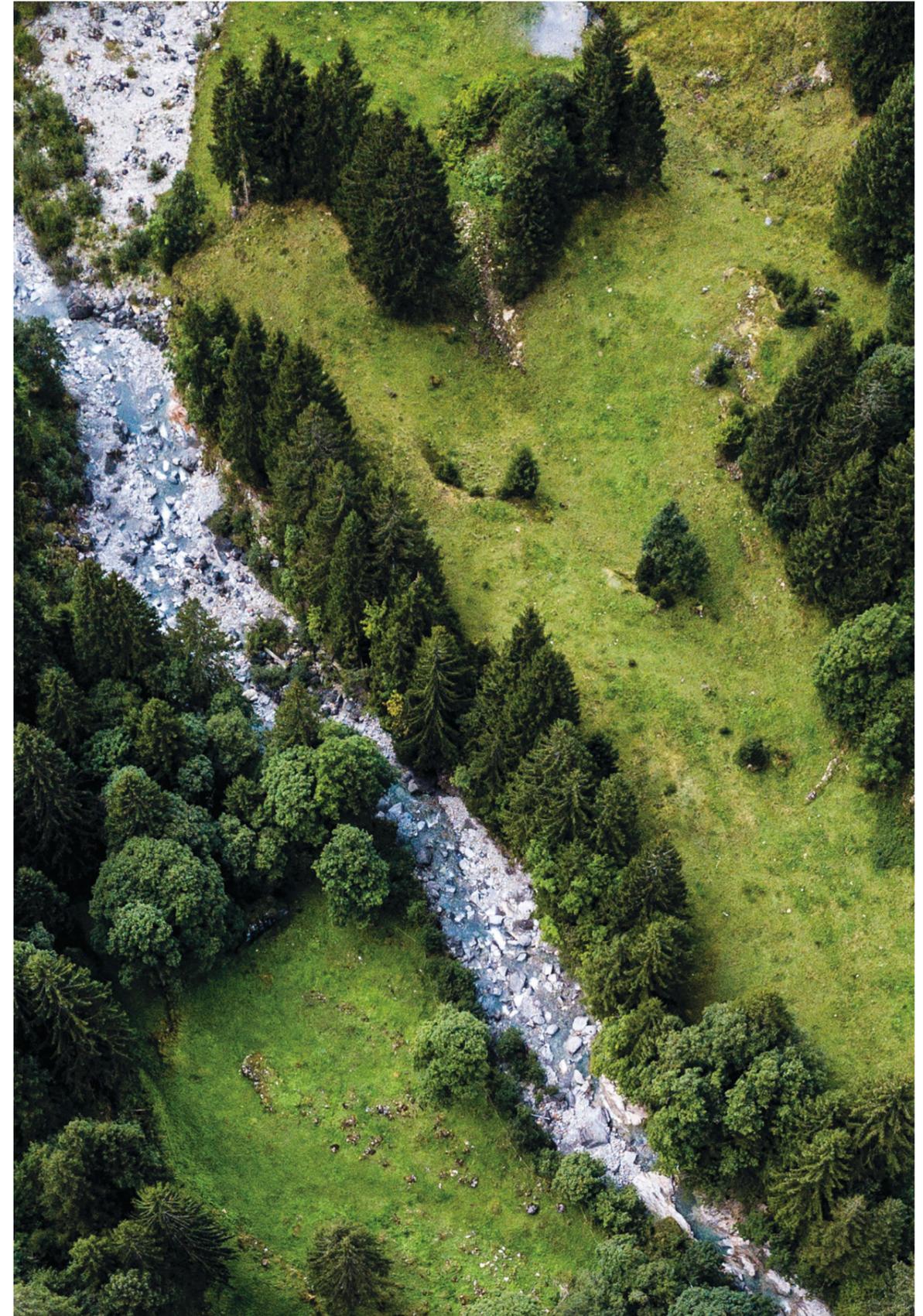
### Efficient use of resources

During the winter high season, SOS International experiences a rise in cases where end-users need stretcher transportation. By compiling stretcher transportations, we can send out one medical escort instead of one for each case and in most cases also reduce CO<sub>2</sub> emissions. This is an example of how reducing negative impact on the climate and reduction in claims cost go hand in hand.

### Guides for the community

In our communication SOS International is to be an expert within our three business areas. We use our competencies, experience and our accumulated data to actively guide customers and end-users to foresee and prevent incidents when travelling aboard, for instance;

- What to consider when traveling pregnant or with small children
- How the travel patterns of Scandinavian seniors affect case costs
- Good advice for electric cars and self-drive holiday
- How to avoid stress during your holiday
- How to take steps to avoid hazardous situations during major demonstrations abroad





# 7 Ethics & Security

When it comes to business ethics, security and principles on anti-corruption SOS International has identified UN SDG number 16: Peace, Justice and Strong Institutions, which will give direction for the continual effort to substantially reduce fraud within our value chain. Among other things, the Supplier Code of Conduct is in place to mitigate the risk of for example financial fraud in the supply chain and to ensure that SOS International continues to comply with the policy on no corruption or bribery. This reflect our commitment to UN Global Compact principle 10 on anti-corruption.



16.5: Substantially reduce corruption and bribery in all their forms

## Risk of fraud

SOS International will not tolerate any form of corruption or bribery. To mitigate the risk of fraud, SOS International continually works with preventive actions and governance structure to ensure compliance with principle 10 on anti-corruption, which is implemented in our:

- Sponsorship & Donations Policy
- Conflicts of Interest Policy
- Gift & Representation Policy
- Supplier Code of Conduct

The Sponsorship & Donations Policy underlines the importance of evaluating sponsorships and donations according to the contents of the sponsorship. For instance, in 2019, SOS International worked with Børneulykkesfonden in compliance with our Sponsorship and Donations Policy to create awareness

on traffic safety for children. SOS International supports the preventive video about right turn accidents in traffic.

The Gift & Representation Policy describes how to avoid receiving or giving gifts or representation arrangements that are or could be perceived as being a reward in exchange for a certain service. In 2019, SOS International has continued to register gifts and representations throughout the organisation to secure a transparent and compliant behavior throughout the company.

### Preventing fraud is daily business conduct

To mitigate the risk of fraud SOS International has trained its employees in detecting fraud in the case of claims relating to car accidents in 2019. By flagging the specific cases where assistance coordinators pick up clues that a fraud is being committed, our assistance coordinators prepare the roadside assistance partner in our network before arriving on the site. The roadside assistance network documents the damage with photos and check that the sequence leading up to the damage correlate to the evidence. This service has shown good results.



### Protection of personal data is a human right

SOS International handles personal data on a daily basis in multiple forms and with different purposes across the three divisions. This entails a risk of data breaches which SOS International wishes to mitigate. In order to mitigate this risk, SOS International was recertified in ISO 27001 on Information Security Management in May 2019 and continually strengthen our Information Security Management system to:

- Ensure data protection by continually improving security
- Ensure 24/7 operation setup through resilient business continuity management
- Mitigate information security risks

At SOS International, personal data right is a fundamental human right and SOS International is respecting the end-user's data security as well as their ownership of their own personal data. This will continue to be a central part of how SOS International do business in the future.

As our service palette grow, SOS International faces continual demand on securing compliance with our Security Code of Conduct, Information Security- and Personal Data Policy along with general principles and specific requirements according to the categories of information and personal data in question. Our appointed Data Protection Officer (DPO) is responsible for providing legal advice on GDPR and supervision on how SOS International complies with the data protection regulations.

### Training and education

The onboarding program in SOS International is a key to secure compliant behavior across the whole organisation. In 2019, SOS International has focused on our performance and where improvement is possible. All new employees are currently completing mandatory compliance e-learning on topics such as:

- Code of Conduct and Policies
- Confidentiality
- Information security
- Management system
- Sustainability

Every year, all employees are further completing a brush-up course that insures continual awareness on the above topics and knowledge of how to act according to compliant demands every day at SOS International.

In 2019, SOS International has worked on a strengthened corporate e-learning structure, hereby rising awareness on how the corporate policies are part of the everyday management of SOS International and is embedded in how SOS International secures a structured transition of new employees joining the organisation. In 2020, SOS International will persist to evolve and strengthen the continual implementation of existing corporate policies and management system in the everyday business conduct.





Miljømærket for ansvarligt skovbrug



COMMUNICATION ON PROGRESS

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