



10 green initiatives to make your insurance claims more sustainable

In the past twelve to eighteen months sustainability has evolved from being a niche element of the Environmental Lobby to a mainstream objective within Companies' Corporate and Social Responsibility (CSR) agenda. From an environmental perspective it is arguable that this is overdue, but it has left Insurance Companies, their operational processes, and their supply chains with a significant gap to fill quickly.

<i>Green initiative</i>	<i>Ease of implementation</i>	<i>Green benefits</i>	<i>Other benefits</i>
<i>Motor repairs</i>	Moderate	<p>Vehicle parts not going to the landfill</p> <p>Lower production of new parts leading to reduction in CO2 emissions</p> <p>Supporting the circular economy</p>	<p>“Green” car parts are cheaper</p> <p>Cost-effective repairs</p>
<i>Automotive paint alternatives</i>	Easy	<p>Less VOC emissions and energy requirements</p>	<p>Water-based paints proved to be superior to the traditional ones</p>
<i>Concrete alternatives</i>	Difficult	<p>Reduction of CO2 emissions</p> <p>By-products not disposed in the landfill</p>	<p>Both alternatives proved to be superior to traditional cement</p> <p>Less respiratory diseases</p>
<i>Recycling plastic windows</i>	Moderate	<p>Not disposing windows to the landfill</p> <p>Both recycled windows and by-products used for new purpose</p> <p>Supporting the circular economy</p> <p>Not contributing to deforestation</p> <p>Lower CO2 emissions and energy requirements</p>	
<i>Recycling carpets</i>	Moderate	<p>Not disposing carpets to the landfill</p> <p>Reduction of water and air pollution</p> <p>Used for new purpose</p> <p>Supporting the circular economy</p>	

Flood prevention

Difficult

Less materials, resources and energy being spent

Humans and the natural environment living in cohabitation

More transparency for customers leading to better understanding of the issue

Alternative transport to customer visits

Moderate

Reduction of emission

Greater energy efficiency

Health benefits

Virtual claims handling

Easy

Less on-site visits leading to lower carbon footprint

More efficient performance

May be perceived as an advantage by customers

Lower cycle times and costs

Repairing items instead of replacing them

Easy

Not disposing damaged items to the landfill

Production and transportation of new items not needed

Less CO2 and greenhouse gas emissions

Can lead to considerable financial savings

Being smart about handling claims

Easy

Excess waste not going to the landfill

Less time and costs required

More efficient