ESG and Sustainability Apps for Financial Services and Insurance



### Solutions by Sustaira.



#### All-In-One Sustainability App Platform

An all-in-one Sustainability App Platform. From goal setting, to raising awareness, to taking action, all the way to results and reporting. Sustaira offers online functionality for each step of the sustainability journey.



### Sustainability App Templates

Fully customizable App Templates:

- Sustainability Goals & KPI
- Carbon Footprint Calculators
- Carbon/Sustainability
   accounting
- Carbon Offsetting
- Supplier Management
- Employee (travel) emissions
- Gamification App
- Diversification tracker (DEI)
- And more...



### **Custom Sustainability Apps**

Most Sustainability projects are unique and require extensive specialization. For those, our expert development team takes an idea, and bring it to life. Using an agile (platform) approach and a library of reusable components we deliver your custom Sustainability app(s).



### Financial Services and Insurance Sustainability and ESG Facts

### Companies do better financially

There's a lot of empirical data out there that shows that companies that consider and perform on environmental, social, and governance tend to do better financially.

### Losses of \$81 Billion USD

Insurers are no strangers to sustainability concerns. As the economy's financial first responders, they are often called upon to pay for damages and defend those filing claims involving ESG events. Indeed, 2020's climate-related windstorms, wildfires, and floods generated insured losses of US\$81 billion.

### **Managing Risk**

The historical probabilities of natural disasters, droughts and crop failures are less and less representative of future probabilities due to climate change.



### Sustainability and ESG challenges within Financial Services and Insurance

#### Transparency

In just about every industry, but especially in Financial Services and Insurance transparency around ESG and Sustainability is essential. With new policies and regulations coming everyday, having transparent, accurate data is a must have. Finding that data, and validating it, poses a major challenge for many organizations.

#### **Measuring Risk**

There are a lot of new financial vehicles banks are putting out that de-risk lending by asking people what they are doing on ESG, but also target lending towards solving ESG challenges.ESG risks cover issues ranging from a company's response to climate change, to the promotion of ethical labour practices, to the way a company grapples with questions around privacy and data management. A growing number of investors, both institutional and retail (non-institutional), and in developed and emerging markets alike, look at ESG risks as a testing ground for their portfolio companies.

#### Regulators

In just about every industry, but especially in Financial Services and Insurance transparency around ESG and Sustainability is essential. With new policies and regulations coming everyday, having transparent, accurate data is a must have. Finding that data, and validating it, poses a major challenge for many organizations.

#### **Siloed and Disparate Data**

Often, data is spread across multiple systems or even users. This data is often even excel or email based. This means that there is no easy and efficient way to aggregate and manage that data nor make it actionable or insightful. Often, existing systems are not flexible or customizable to keep up with changing needs or requirements.

### Pressure to demonstrate progress

Like many industries, organizations within Financial Services and insurance are facing heavy scrutiny and expectations are rising among many customers, investors, legislators, regulators, rating agencies, independent assessment firms, and even a company's own socially conscious employees and business partners.



### Sustaira can help

In Financial Services and Insurance, sustainability is already a major focus whether it is trying to keep up with changing requirements, needing to understand the Sustainability and ESG Efforts your partners and possible customers, or even just aggregating your data and validating it. It can be challenging to aggregate data and find a clear starting point. Sustaira has built an entire platform, and stand-alone applications you can adopt today to solve some of these issues, no matter where you are in your sustainability journey.

#### -Launchpad-

### **Digital Reporting**

Carbon Accounting scope 1, 2 and 3 App Upstream and downstream reports Sustainability and ESG Reports (e.g. GRI) Dashboards

### **Results & Rewards**

Sustainability Engagement Gamification and Rewarding

CRM

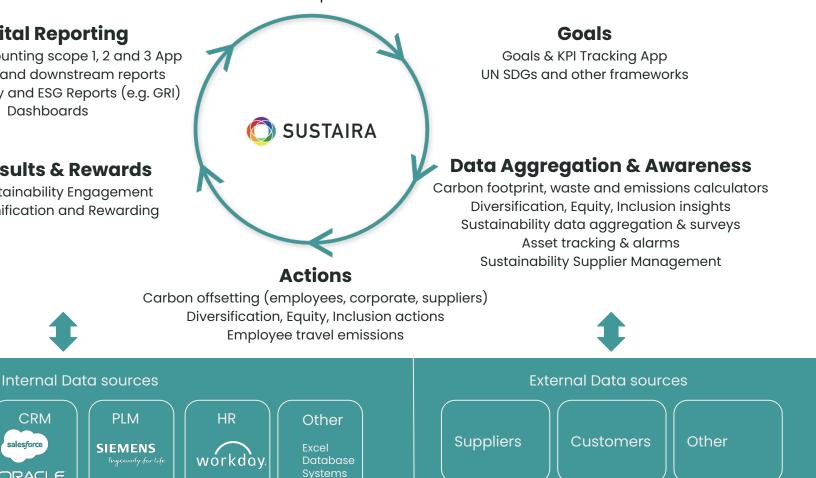
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- Microsoft

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# Sustainability & ESG Apps in Financial Services and Insurance

### ESG Data Aggregation & Surveys

### **Problem statement:**

- Sustainability/ESG data is siloed and disparate
- Errors due to manual Excel
- Many people involved
- Inefficient static reporting
- Difficult to demonstrate impact
- Limited annual report

### **Solution value:**

- Centralized data hub
- Fast and easy online
- Adjust to changing requirements
- Centrally manage multiple users and accounts
- Easy integration via web services and API integrations

1 General Information	Current situation
On a scale from 0-10 where 10 is the highest, how would you rate your organization's ustainability and ESG maturity?	2. Why would you state that? We are doing quite a bit in Sustainability but could do more.
. Where would you say you currently fall in your sustainability/ESG journey?	4. Does your company provide annual Sustainability, CSR and/or ESG reports? If so, provide a link:
Awareness ③ rom 1 - 5 (5 the highest), how would you rate your progress on the following items?	- not currently
. If you have made a net zero pledge, what date have you set as a goal?	
12/31/2022	
	H Submit Survey



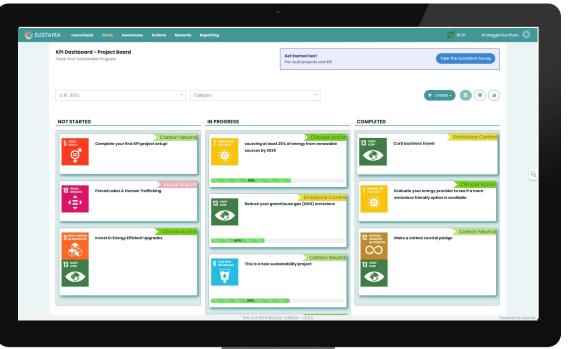
### Sustainability App Template: <u>Sustainability Goals & KPI Tracker</u>

### **Problem statement:**

- No efficient way to track progress based on set goals
- Lack of transparency and engagement
- Difficult to demonstrate and share impact

### Solution value:

- Online 24/7 goal tracking
- Transparency
- SDG and custom frameworks
- Easy to share results internally and externally







### Sustainability App Template: Carbon Accounting

### **Problem statement:**

- Sustainability/ESG data is siloed and disparate
- Inefficient static reporting scope 1, 2 and 3
- Difficult to demonstrate
   impact
- Limited annual reports

#### Solution value:

- Centralized data hub and single source of truth
- Fast and easy online collecting and sharing data
- Rapidly adjust to changing requirements

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### Sustainability and ESG Reports & Dashboards

#### **Problem statement:**

- Lack of tracking Sustainability and ESG goals and results
- Incapable to turn insight into actions
- Lack of transparency and accountability
- Hard to meet ESG and rating agency reporting needs

### Solution value:

- Real time dashboarding
- Building blocks can rapidly be extended with features
- Integration with back-end
- Easy to share results internally and externally
- Meet ESG reporting standards

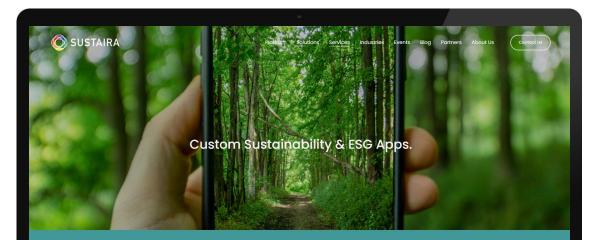




SUSTAIRA

### Custom Sustainability & ESG Apps

There are unique projects that require extensive specialization expertise and attention. For those, our expert development team can take your ideas and bring them to life. Our team uses an Agile Methodology and works alongside your team the entire time. Have something special brewing? Let us help.



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#### Build something meaningful.

Connect with Sustaira. Let's talk



### About Sustaira.

Sustaira is the Sustainability Software Platform for all your web and mobile Sustainability and ESG solutions. Imagine a world where cutting edge technology and Sustainability domain expertise are combined. Sustaira offers 3 sustainability solution categories: Our all-in-one Sustainability App platform, app templates, and custom web and mobile initiatives. We're going beyond goal setting, data gathering and reporting. Sustaira makes it actionable, accountable, scalable, and rewarding. As a 360-degree software platform, Sustaira is on a mission to accelerate Sustainability and ESG initiatives by enabling and empowering Sustainability Directors to make their organizations more Sustainable. Faster.

Sustainability starts with Sustaira.

"We have a tremendous opportunity to do the right thing. To connect the dots...To combine our app expertise within the Sustainability domain, so we truly make a difference and accelerate the Sustainability journey organizations are taking."

Vincent de la Mar, Founder Sustaira



# Sustainability starts with Sustaira. Will you join the journey?

## Thank you.

To get in touch with a member of our team, send us an email at <u>info@sustaira.com</u> or head over to our website <u>www.sustaira.com</u>

Be sure to join the Sustaira community and follow us on all social media, @Sustaira



