

Sustainable Claim Evaluation

Presentation and structure

Ri  Circola

Sustainable Claim Evaluation

This project has been developed by **Ricircola**, an innovative start-up that works in the sustainability and circular economy sector in collaboration with **CINSA**, the National Interuniversity Consortium for Environmental Sciences.

The term «sustainable claim evaluation» is a registered trademark.



Italian Patent and Trademark Office Bulletin no. 784 dated 14 April 2023.

Brand name: PERIZIA SOSTENIBILE (SUSTAINABLE CLAIM EVALUATION)

Owner: RI.CIRCOLA S.R.L.

Application N.: 302022000149709

Class: 42

Date registered: 24/10/2022

Objective

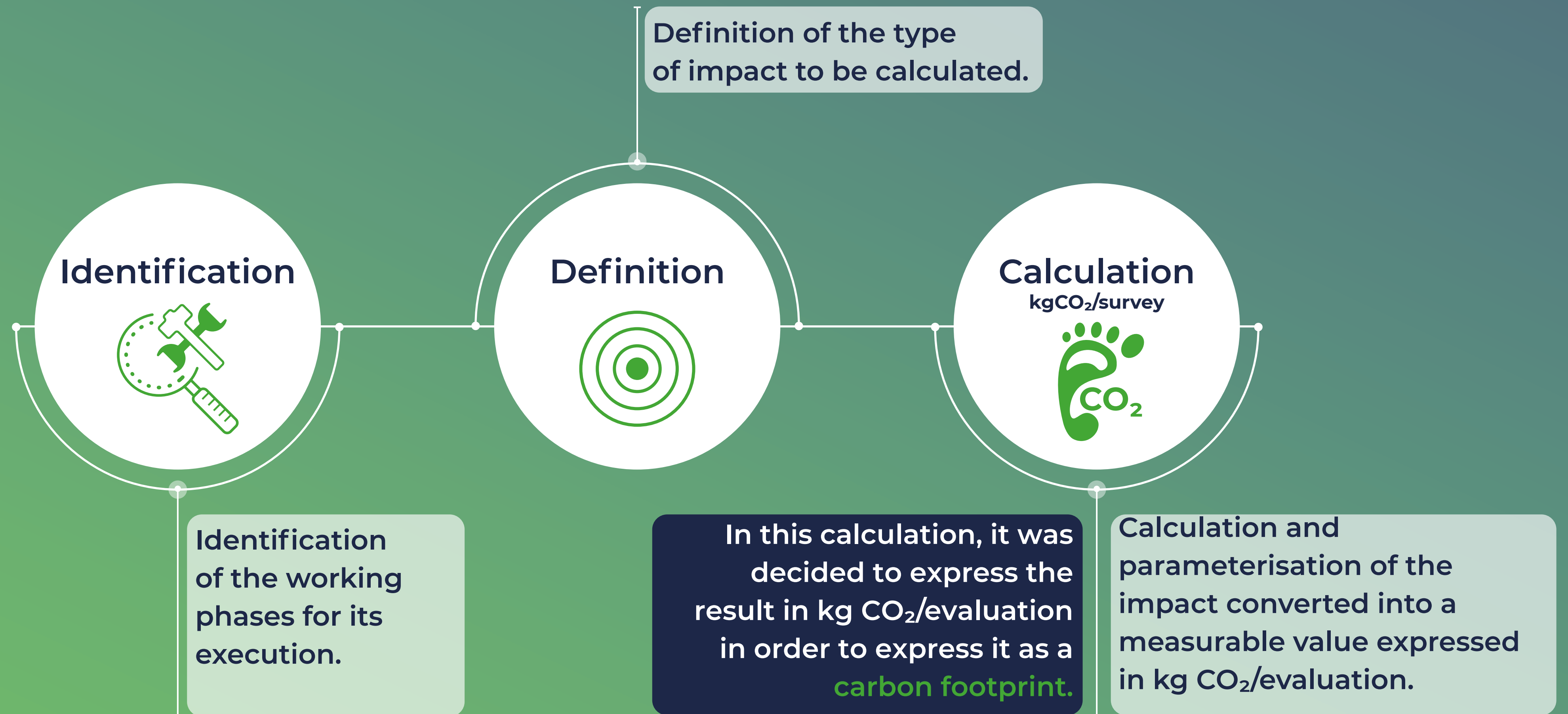
The purpose of the work is to prepare a **processing protocol** to define the **impacts** associated with **claim evaluation activities**. This protocol contains criteria for the creation of a new model defined as a “sustainable claim evaluation”.



Process

Assessment of the social and environmental impact.

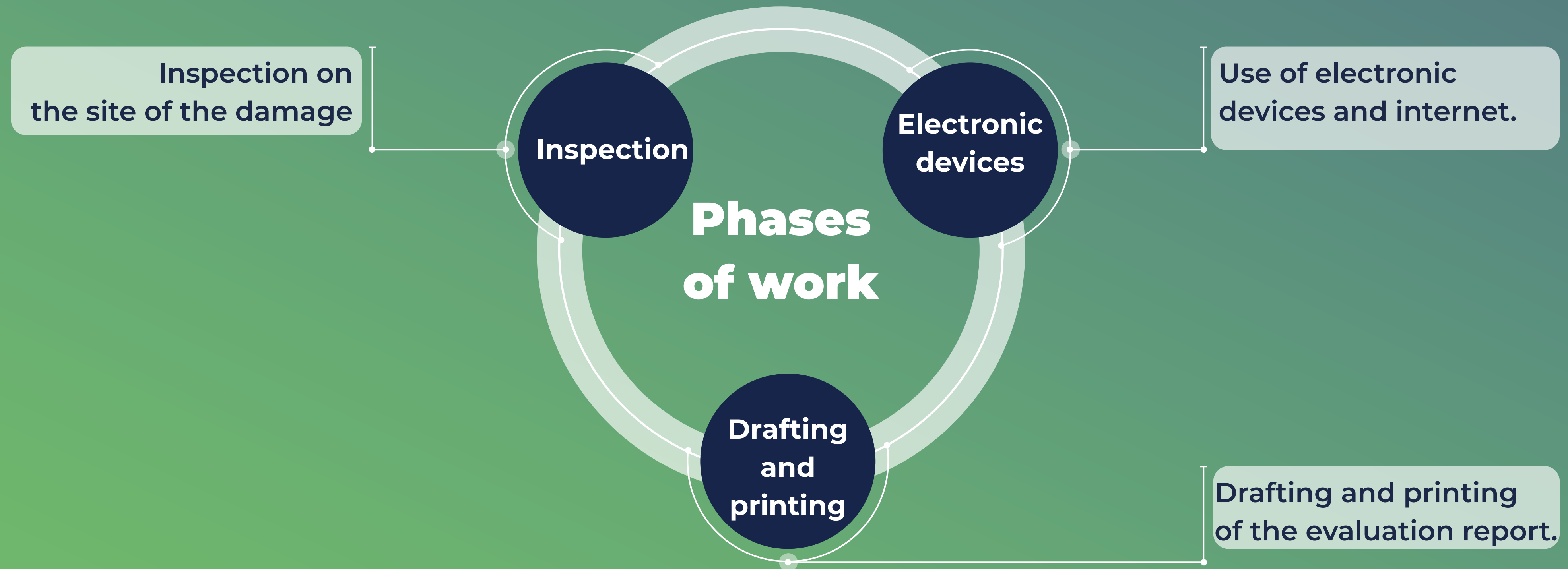
We proceed with a calculation of the **social and environmental** impact of the execution of the insurance and banking claim evaluation and drafting of the report.



Identification

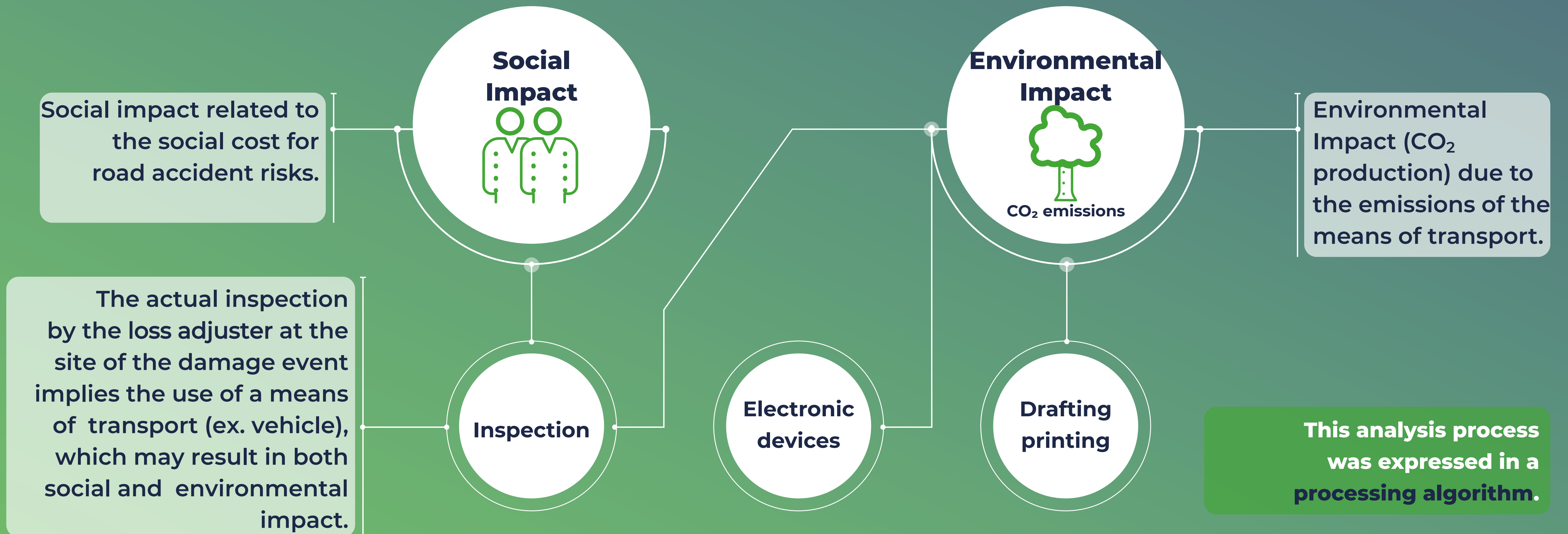
Carrying out the sustainable claim evaluation.

The phases of work, which may have a potential social and environmental impact, considered in the calculation are the following.



Analysis

The phases of work are in turn analysed according to a LCA (Life Cycle Assessment) logic, attributing to each phase a parameterised impact value in kg of CO₂, thereby determining the carbon footprint.



Sustainability objectives

For the 2030 sustainable development agenda

3 GOOD HEALTH AND WELL-BEING



Sustainable mobility policies that make it possible to reduce automobile accidents: reduction of health care costs charged to the company.
(Social sustainability)

8 DECENT WORK AND ECONOMIC GROWTH



Promotion of a different approach to the activities of professionals who work in keeping with sustainable solutions.
(Social sustainability)

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Development of alternative approaches to work and working methods.
(sustainable mobility)

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



The sustainable survey is a new management model in terms of the sustainability of a professional activity.

13 CLIMATE ACTION



The adoption of sustainability policies makes it possible to reduce the carbon footprint of a professional activity.

The software

```
language_attribute
charset="<?php bloginfo 'charset' ); ?>
name="viewport" content="width=device-width"
rel="profile" href="http://gmpg.org/xfn/11"
rel="pingback" href="<?php bloginfo 'pingback_url' ); ?>
fruitful_get_favicon(); ?>
[IE IE 9]><script src="<?php echo
<?php wp_head(); ?>
</head>
<body <?php body_class();?>
<div id="page-header" class="hfeed
<?php
$theme_options = fruitful_get_theme_options();
$logo_pos = $menu_pos = "";
if (isset($theme_options['logo_position']))
$logo_pos = esc_attr($theme_options['logo_position']);
set($theme_options['logo_position'], $logo_pos);
if (isset($theme_options['menu_position']))
$menu_pos = esc_attr($theme_options['menu_position']);
set($theme_options['menu_position'], $menu_pos);

```


Presentation of the algorithm

The use of algorithms and specific formulas is managed through a dedicated software that proposes a precise value expressed in kgCO₂/evaluation result.

```
1  "received_JSON": {
2    "km": 40,
3    "videoPerizia": true,
4    "stampaPerizia": false,
5    "carType": "benzina"
6  },
7  "socImpact": {
8    "steps": [
9      {
10     "name": "Step6_soc",
11     "values": {
12       "co2_value": 0,
13       "euro_value": 0
14     },
15     "type": "",
16     "impact": "social",
17     "note": "6b. perito si sposta nella"
18   }
19 ]
20 }
21
22 ],
23 "values": {
24   "euro_value": 0.093,
25   "co2_value": 12
26 }
27 }
28 },
29 "totImpact": {
30   "values": {
31     "euro_value": 6,
32     "co2_value": 783
33   }
34 }
35 },
36 "savedImpact": {
37   "values": {
38     "euro_value": 0,
39     "co2_value": 0
40   }
41 }
```

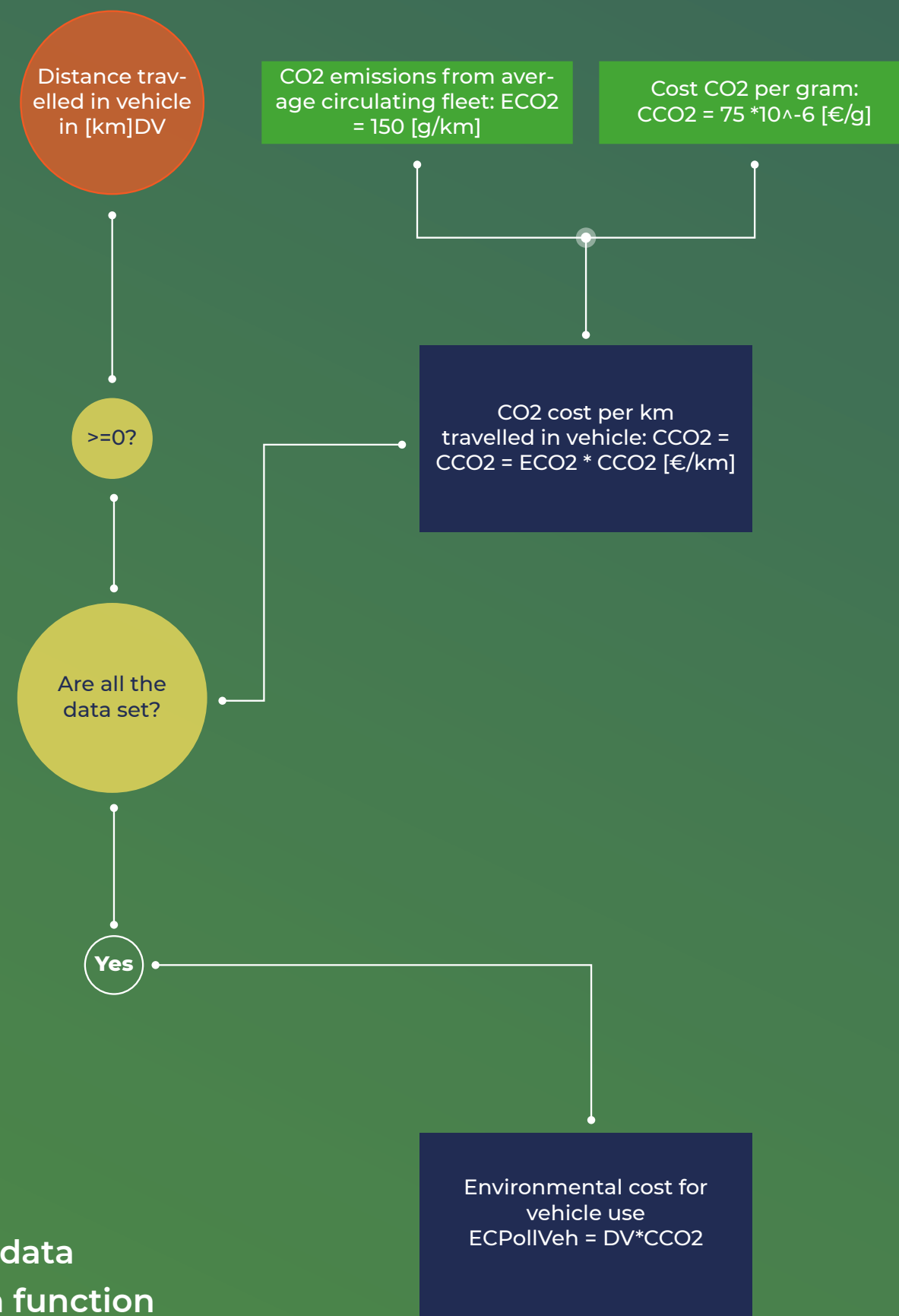
Algorithms
of specific
formulas

kgCO₂/evaluation

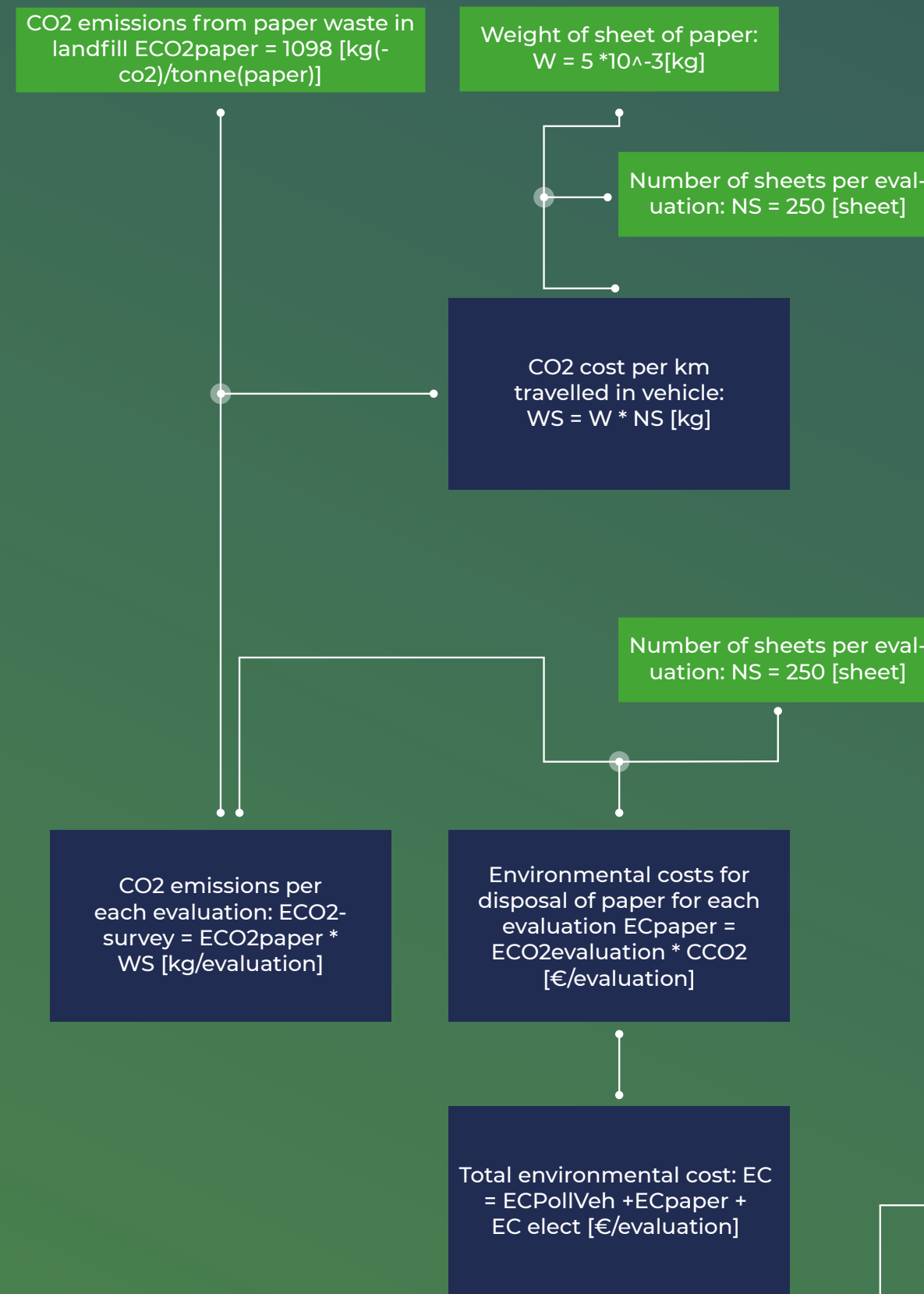
Environmental cost

Algorithm flow chart

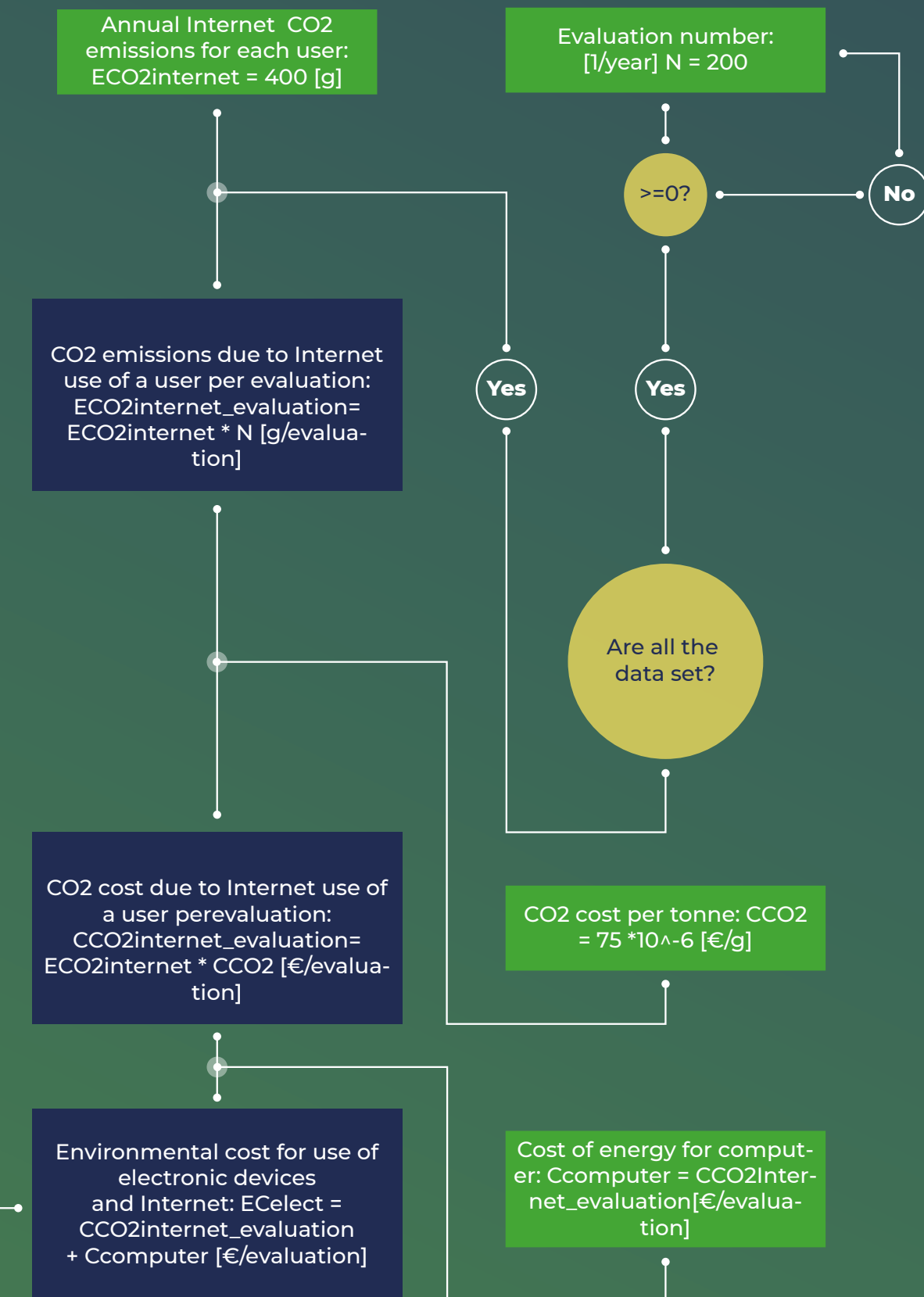
Environmental cost/A



Environmental cost/B



Environmental cost/C

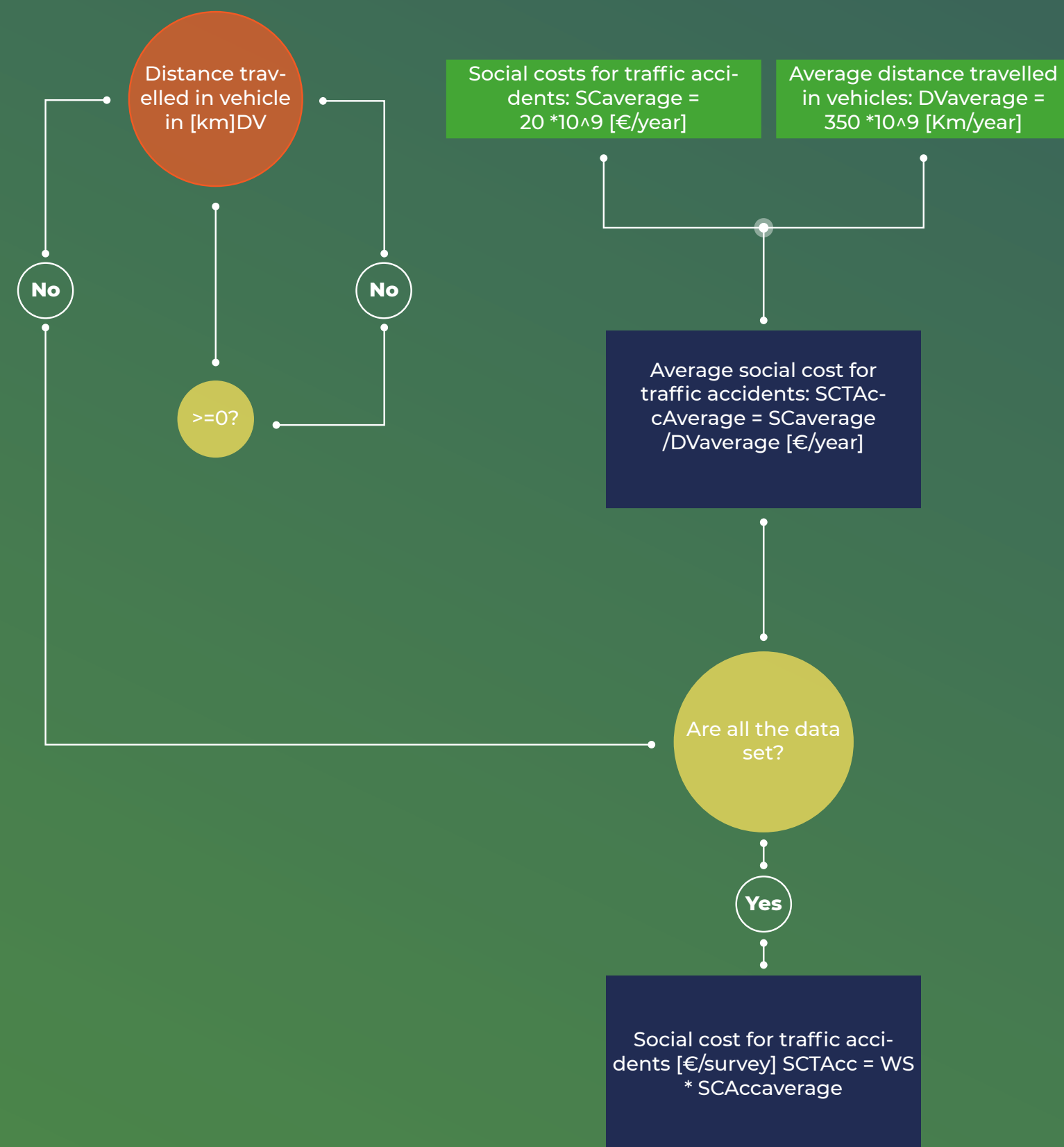


- Condition
- User input data
- Calculation function
- Baseline constant

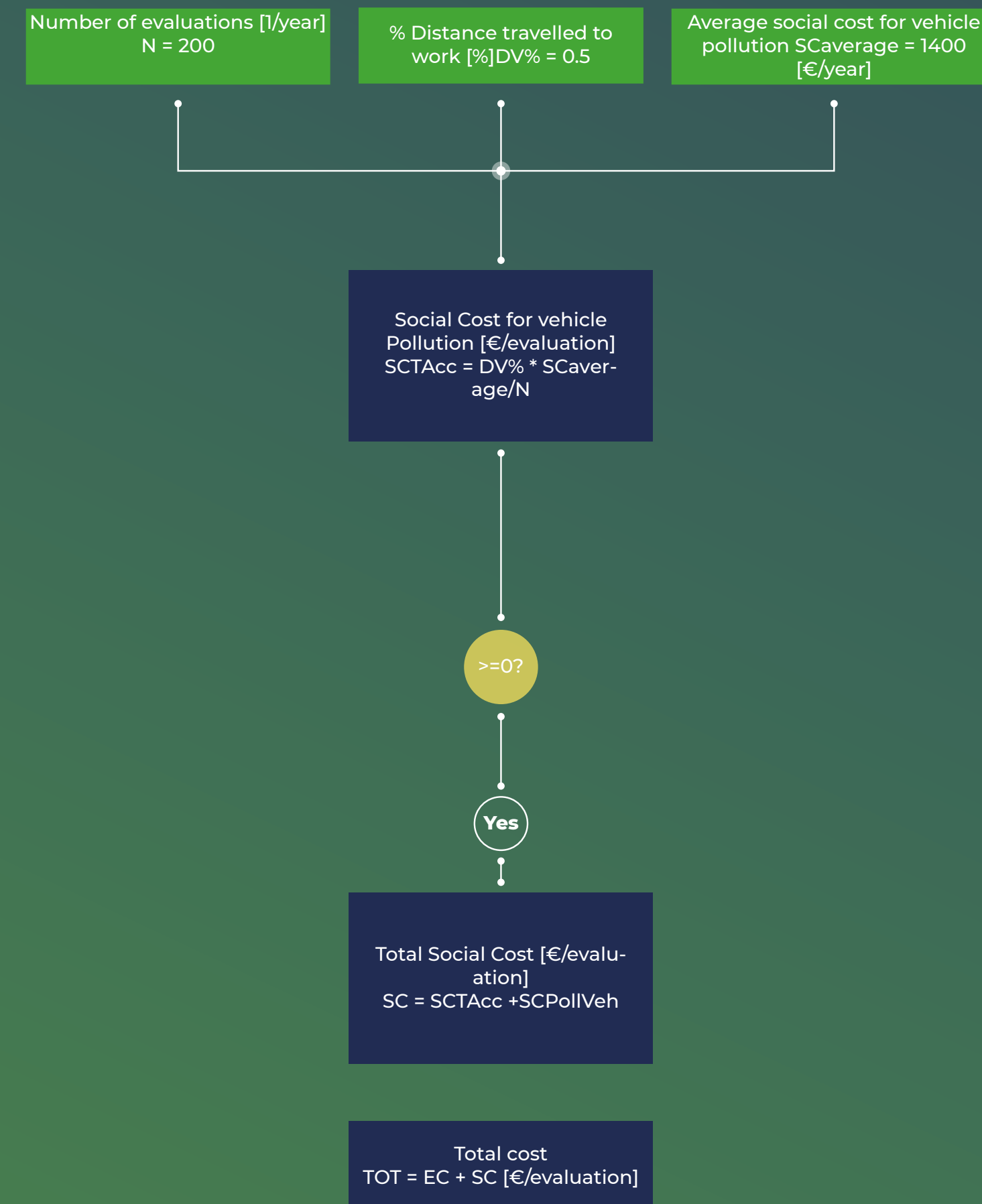
Social cost

Algorithm flow chart

Social cost/A

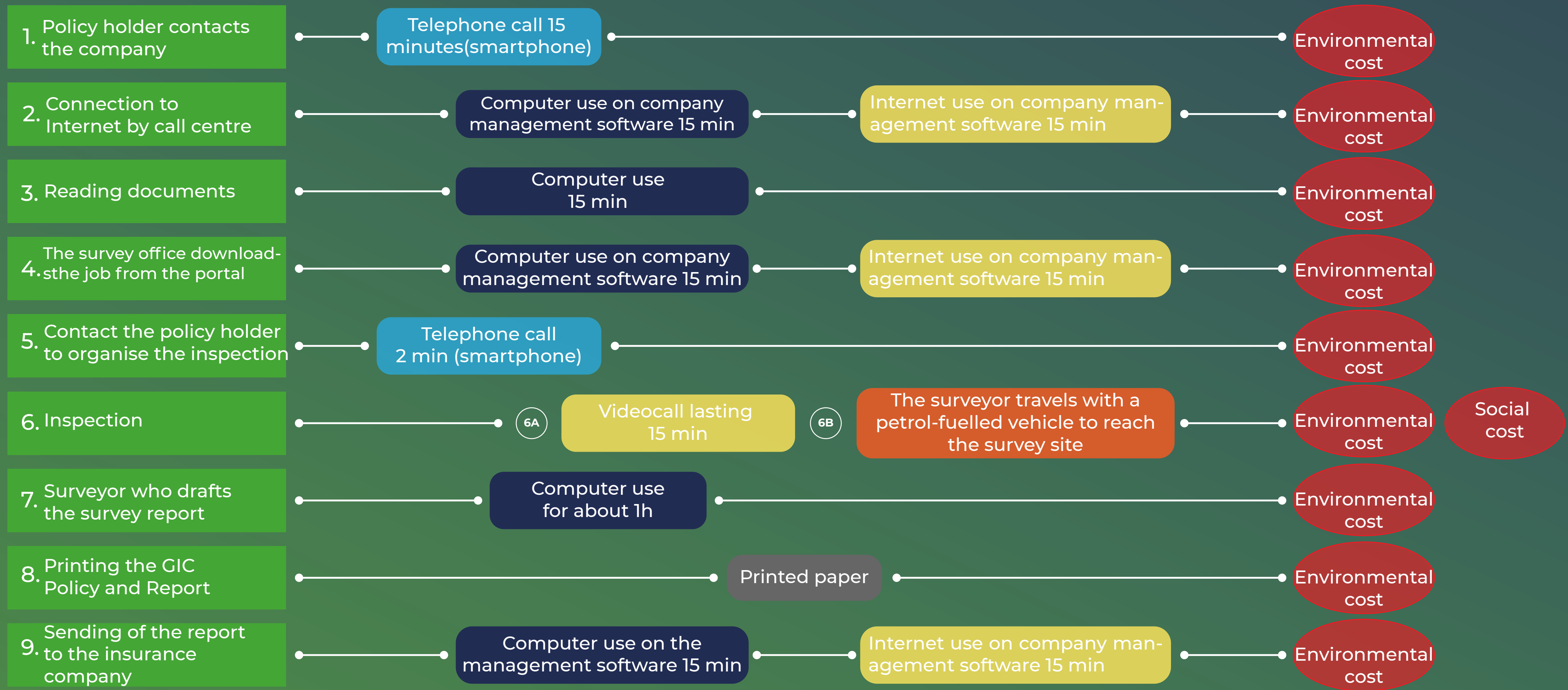


Social cost/B



- Condition
- User input data
- Calculation function
- Baseline constant

Damage assessment phases



User Interface

1. Data entry

Ri Circola

PERIZIA SOSTENIBILE

A che distanza è il luogo del sopralluogo?

chilometri

Qual è la tua macchina?

Benzina Diesel Ibrida Elettrica

Hai effettuato una videoperizia?

SI NO

Hai stampato la perizia su carta?

SI NO

2. Data processed



3. Environmental parameters in detail

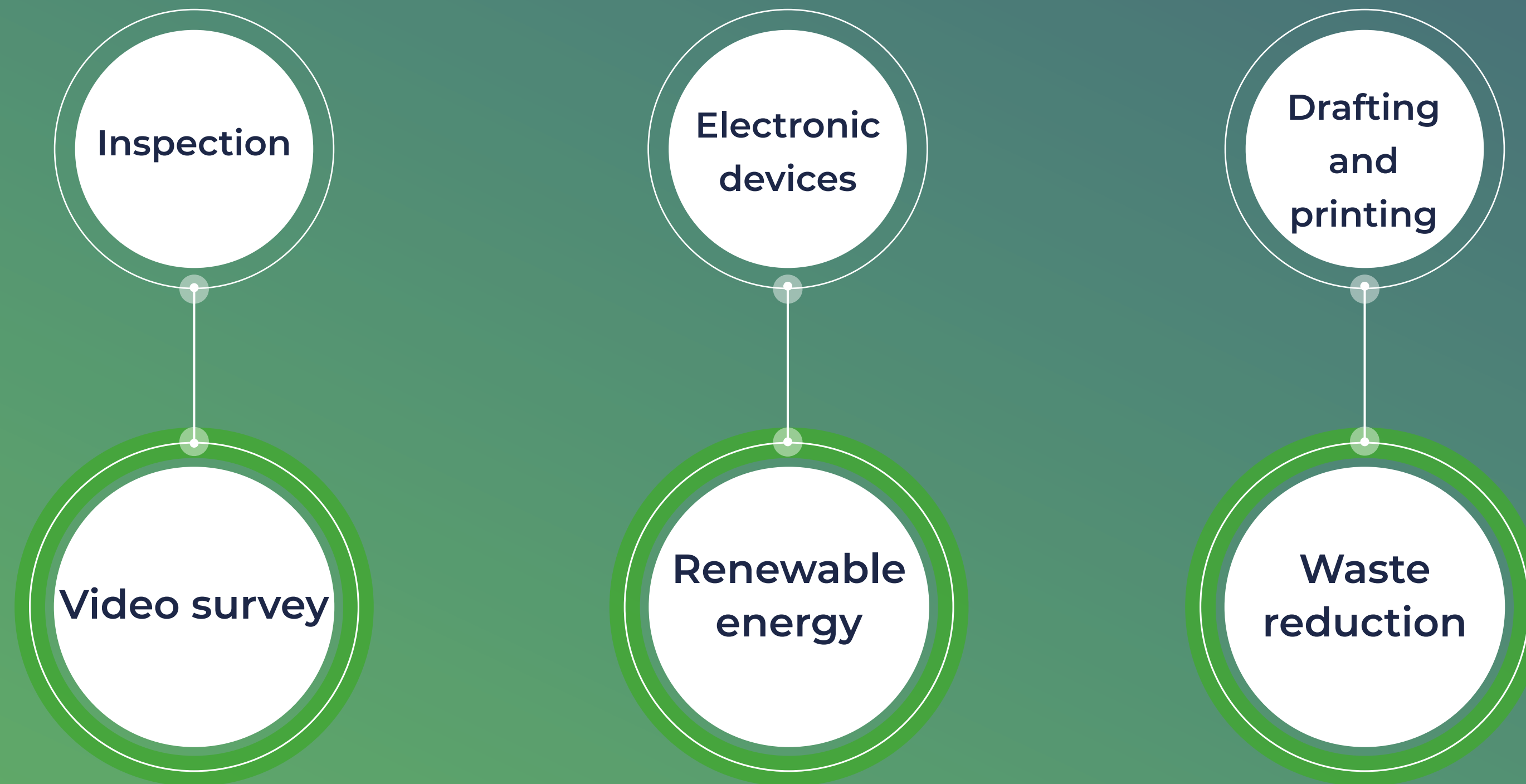
Dettagli Vai alle fonti

Descrizione	Tipo di impatto	Dettagli	gCO ₂
1. assicurato contatta la compagnia di assicurazione	enviromental	phone-call	0
2. call center si connette ad internet	enviromental	device-with-internet	0,017
3. lettura dei documenti	enviromental	device	0,016
4. lo studio peritale scarica l'incarico dal portale della compagnia	enviromental	device-with-internet	0,017
5. contattare assicurato per fissare sopralluogo	enviromental	phone-call	0
6. sopralluogo	enviromental	car	62
7. perito redige la relazione di perizia	enviromental	device	0,064
8. stampa delle CGA, Polizza e relazione	enviromental	paper	0,001
9. invio della relazione alla compagnia di assicurazione	enviromental	device-with-internet	0,017

Descrizione	Tipo di impatto	Dettagli	gCO ₂
6b. perito si sposta nella casa dell'assicurato	social	car	1.990

CO₂ Containment strategies

The strategies that can be deployed to reduce the cost deriving from the social and environmental impact of the insurance inspection are the following:



By adopting all three of these strategies we can hypothesize **annulling the cost of non-sustainability** of the drafting of the survey reports, offering a database useful for the drafting of the **corporate sustainability report**.

Thank you for your attention

Ri  Circola