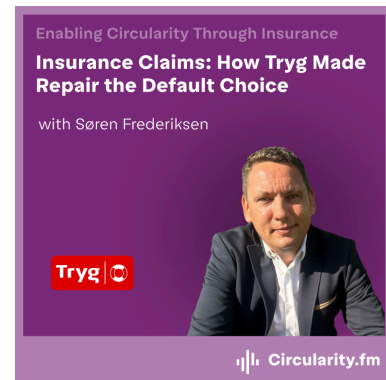


Insurance Claims: How Tryg Made Repair the Default Choice

Key Learnings

Recognize Insurance As A Systemic Lever For Circular Practices

Every insurance claim is a decision point between replacing and repairing. When an insurer with millions of claims per year builds repair first into supplier contracts and KPIs, it shifts behaviour across entire industries, not just individual companies. In Denmark, bumper repair rates tripled from under 10% to over 30% once the major insurer Tryg pushed repair as the default. **For circularity to scale, it matters who controls the decision points in a system. Insurers sit on one of the largest.**



Invest In Repair Even At Breakeven To Build Long-Term Capability

The common assumption is that sustainable solutions cost more, like paying double for biodynamic carrots. But in insurance claims, repair rarely costs more than replacing. Some repairs are clearly cheaper, others sit close to breakeven. **Even when individual savings are small, supporting repair builds more sophisticated techniques over time, and the combination of lower costs, reduced emissions, and higher customer satisfaction compounds.**

Sustain Change Through Continuous Follow-Up, Not Just Initial Incentives

Getting suppliers to start repairing requires data that shows the gap, financial incentives that make participation attractive, and training that removes skill barriers. But initial momentum fades without sustained effort. Ongoing benchmarking, regular follow-up, and consistent storytelling through relevant channels are what keep behaviour change in place. **One thing is to get the ball rolling, another thing is to keep it rolling. Scaling repair means designing for continuous engagement, not one-off programmes.**

Bridge The Skills Gap Between Product Knowledge And Repair Capability

Professionals who know a product inside out do not automatically have the skills to repair it. Building, assembling, or replacing requires different competencies than repairing does. This distinction is easy to miss because familiarity with the product gets confused with ability to fix it. **Scaling repair means investing in specific repair skills, even among people who already work with the product every day.**

Listen to the full episode here:

<https://circularity.fm/episode/insurance-claims-how-tryg-made-repair-the-default-choice/>