

Gjensidige and social innovations

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Social responsibility and claims prevention for over 200 years

Mission statement: We secure lives, health and assets in a sustainable way

First Gjensidige Brannkasse founded 18. oktober 1816

Handwritten text in Norwegian script, likely a historical document or letter related to the founding of the fire insurance company.



The industrialisation of Norway and traditional prevention initiatives



Development of society and new areas of focus





Sustainability is at the core of our operation - and a prerequisite for long-term value creation

Safe society



- Damage prevention
- Sustainable products
- Engaged employees
- Social engagement

Reduced CO2 intensity

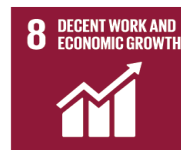


- Sustainable claims handling
- Digital transformation
- Reduce own footprint

Responsible investments



- UN's Global Compact Principles
- Screening and follow-up of external asset managers



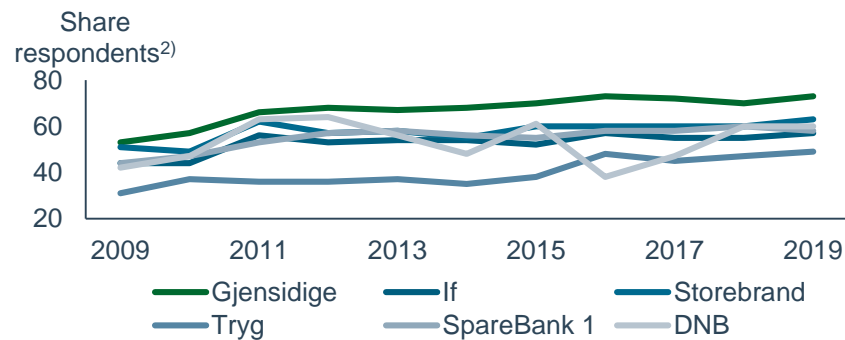
Gjensidige has the best reputation in finance sector in Norway - including within social responsibility



Superior reputation in Ipsos ranking¹⁾ - again

- No 1 overall reputation in the finance sector
 - No 6 independent of sector
- No 1 reputation in social responsibility and moral in the finance sector

Overall reputation - finance sector



1) Ipsos Reputation-survey, includes 109 companies in Norway, in 10 different sectors., Survey criteria: overall impression; social responsibility and moral; economy and profitability; marketing and information; environmental focus.
2) Share of respondents who responded: very / quite good impression



Example: Helping young drivers become good drivers



- Claims preventing service launched 2015
- Incentivising young drivers to become good drivers
- 2000 km = 60 % in the start bonus
- >19 500 user per month



Example: Cancer prevention with Kreftforeningen



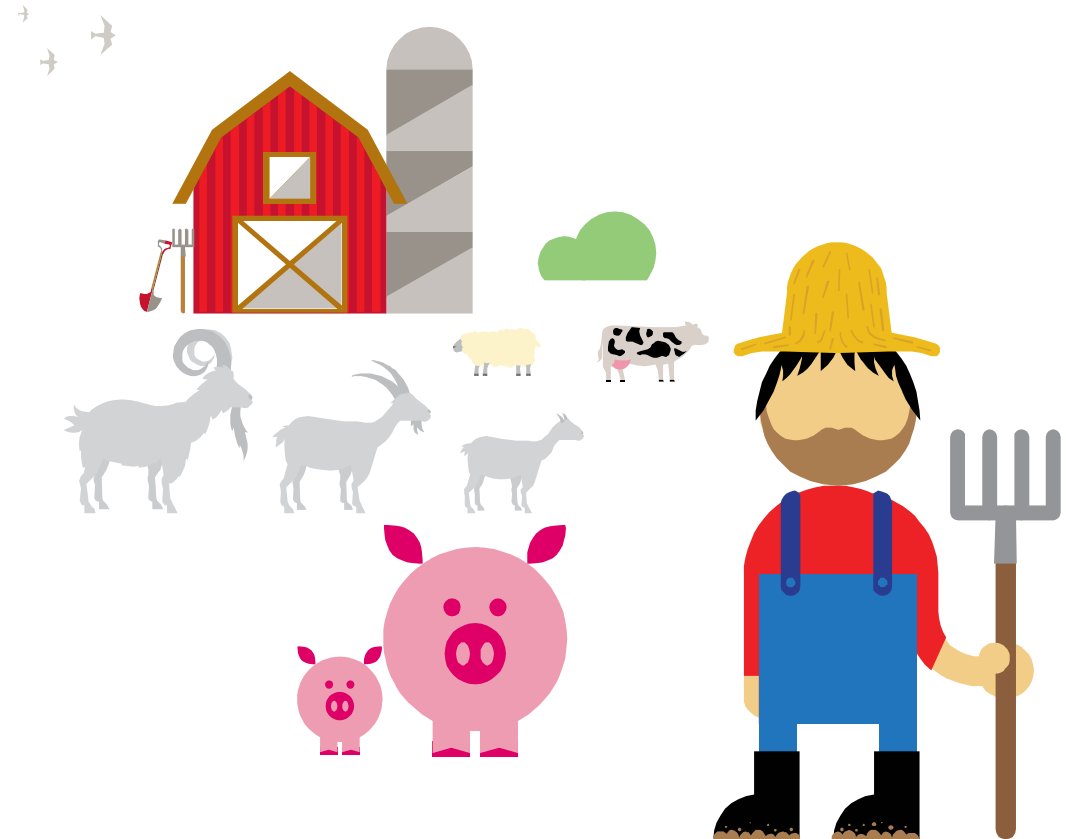
- Commercial and strategic partner since 2018
- Developed beta of a new service to help long-term sick to get back to their workplace
- In progress of developing new insurance products for employees with cancer
- Raising awareness on cancer through sponsorship i.e. Holmenkollstafetten



Example: Sustainability fund for a viable and future-oriented Norwegian agricultural sector



- Over 60 years of partnership with Norges Bondelag.
- Long history of claims prevention i.e. implementing fire warning systems
- Established new sustainability fund with Norges Bondelag for claims prevention
- Using data to help farmers reduce their risk





Example: A proprietary risk management concept for helping commercial customers reduce risk



- We have developed a industry specific customer risk assessment for all SMB customers
- Interactive analytical tool based on identification of claims root causes
- Helping customers identify and reduce risk
- From anti-selection to positive selection
- >12 000 assessments conducted since 2016 + ~1 400 physical inspections per year



Gjensidige

THANK YOU