



Sustainable value creation

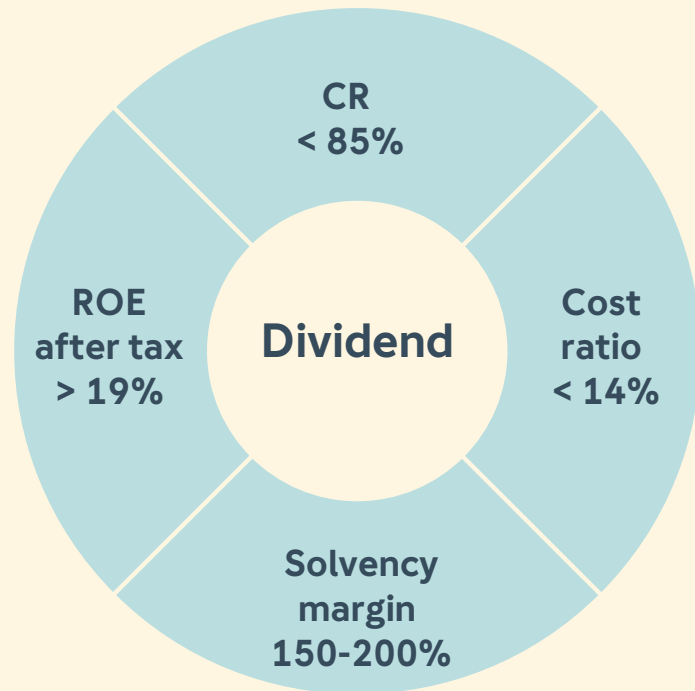
Helge Leiro Baastad
CEO



**We have an ambitious
strategy for growth
and profitability ...**

Strong ambitions for the benefit of all stakeholders

Ambitious annual financial targets 2022–2025



Taking care of people, and our planet



Key sustainability goals:

- **80%** premiums from sustainable products by 2025
- **35% reduction** in CO₂e from claims handling processes by 2025
- **Net 0** emission in investment portfolio by 2050

Catering to increasing need for security and demand for convenience



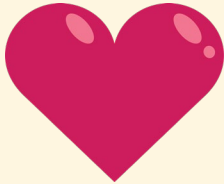
Seeking even deeper relevance for our customers




Become a preferred problem solver and partner in mobility solutions



Help customers to secure safe and good lives at home



Help customers to secure pension, lives and good health



Relevant and frequent customer contact
Access to data



Attract profitable customers, increase share of wallet and maintain retention

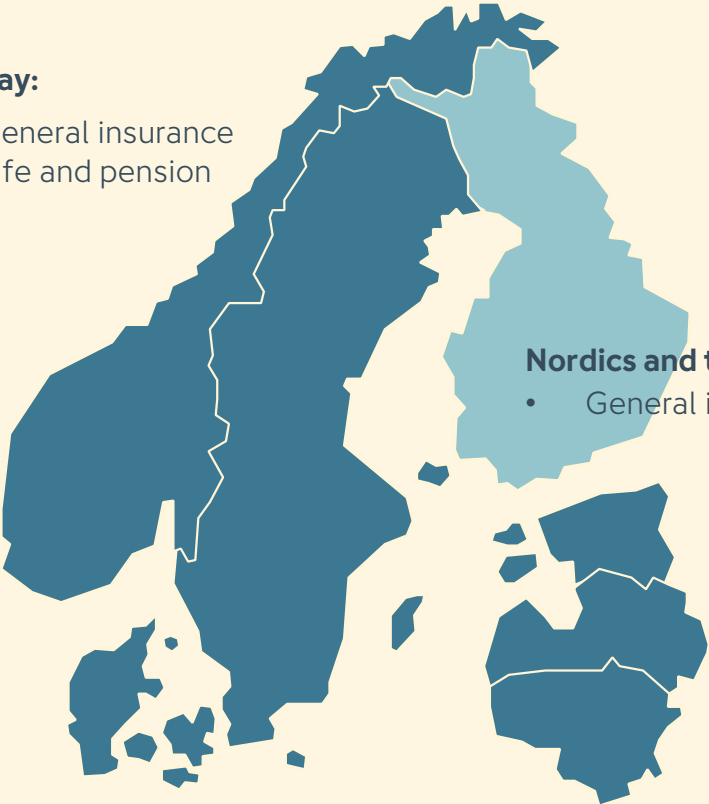
Help customers avoid damages and incentivise for sustainable choices

Further profitable growth opportunities

M&A to supplement organic growth

Norway:

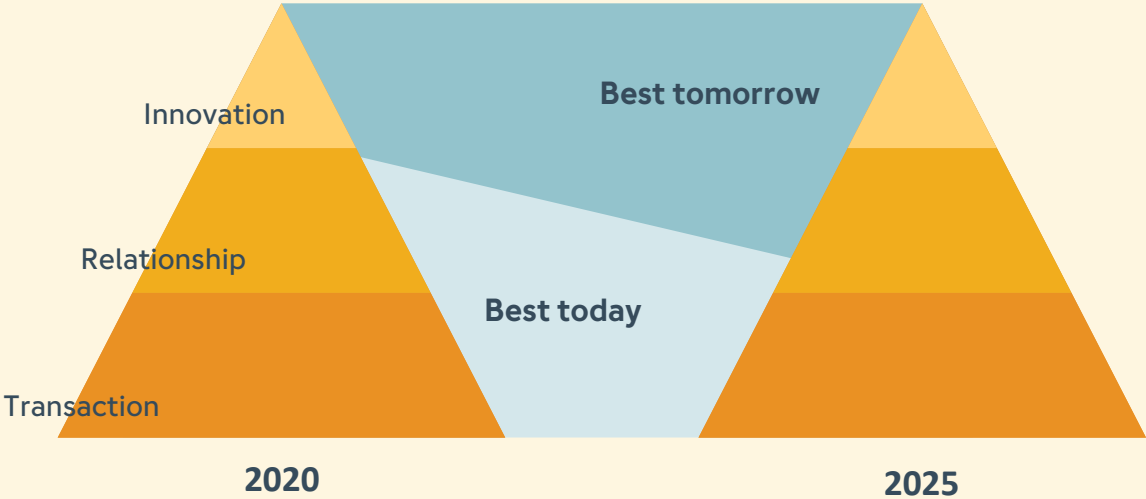
- General insurance
- Life and pension



Nordics and the Baltics:

- General insurance

Exploite existing business opportunities and explore new products, services and business models



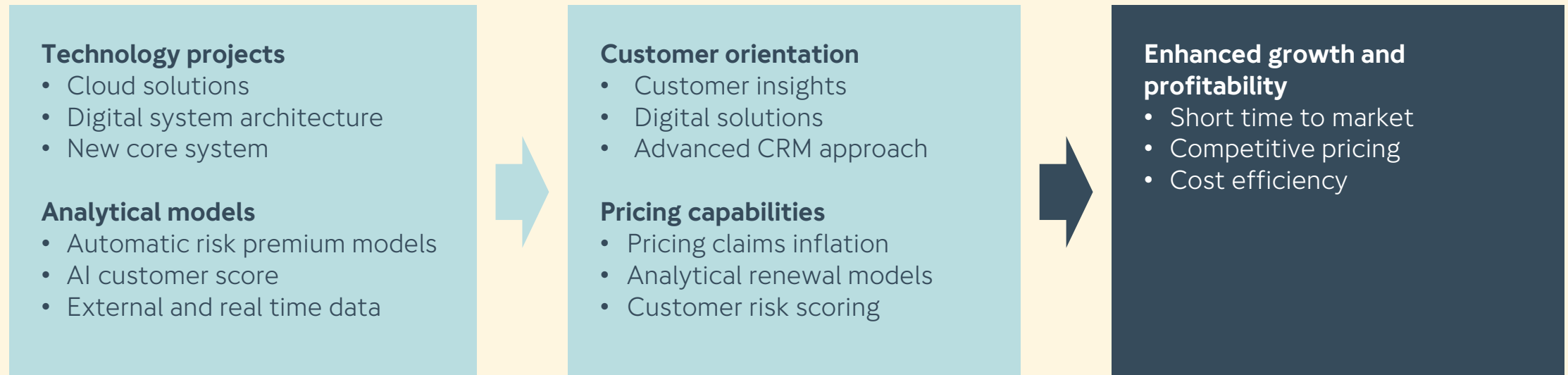


**Building capabilities
for the future based
on our strong brand ...**

Hard-to-copy position based on our people and culture



Further potential in our technological and analytical platforms, customer orientation and pricing capabilities






**Retaining competence
and the unique
Gjensidige culture is key
to our success**

Sustainable solutions are prerequisites for long term value creation

Our focus areas



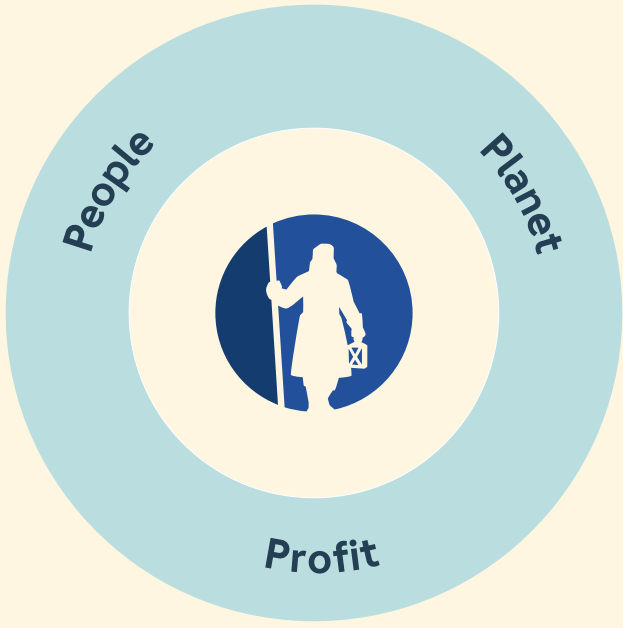
Safer society



Sustainable claims handling



Responsible investments



Our priorities towards 2025



Build on our strong and unique position in Norway



Strengthen profitability and grow outside Norway



Maintain capital discipline and attractive dividends

Enablers

- Customer insights and relevance**, supported by our customer dividend model
- Efficient cost base**, supported by our operational excellence in distribution and claims handling
- Solid capitalisation**, providing ample financial flexibility



Gjensidige