A photograph of a man and a young girl standing outdoors in front of a dense green hedge. The man, on the right, is wearing a light blue denim jacket over a grey t-shirt and is smiling broadly. The girl, on the left, has a large, voluminous afro hairstyle and is wearing an orange hoodie, also smiling. The background is a lush green hedge.

Private

Market leadership and beyond

René Fløystøl
EVP Private

Market leadership and beyond

- Stay at the forefront and further improve **omni-channel** customer communication
- Enhance efficiency in **claims processes**, and continue to focus on damage prevention and sustainable claims handling
- Deliver on an ambitious **growth agenda**, fueled by solving a broader range of customer problems





Ensuring distribution power through an optimal omni-channel model

Enhanced sales efficiency through automation and AI

Example: Outbound omni-channel prospecting

Before calling

1

Building brand and product awareness through digital pre-marketing, based on analytical CRM



¹⁾ Google ads
²⁾ Change in sales based on pre-marketing with Google ads/ Google ads costs. R12m Q3'21.

Enhanced sales efficiency through automation and AI

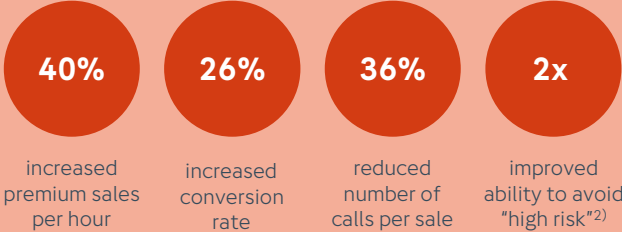
Example: Outbound omni-channel prospecting

When calling

2

Sales reps empowered by AI – automatic leads selection and dialling process

Improved¹⁾ risk selection and prospecting



¹⁾ Year-on-year change, after implementing machine learning models with new data
²⁾ Predicted unprofitable customers

Enhanced sales efficiency through automation and AI

Example: Outbound omni-channel prospecting

During the call

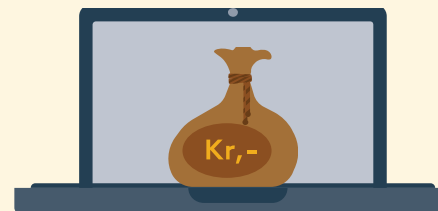
3

Supporting sales reps
with analytics and data

New tools for sales reps

Smart offers: Pre-calculated quotes both in assisted and digital channels

Next Best Action: AI-based product suggestions



After customer contact

4

Adapting the customer journey
to increase value

Individualised onboarding

Adapting communication to the outcome of the call, combined with upsell potential, future value and churn risk, using AI

Using assisted and digital channels to complete the buying process or follow up active offers



Delivering customer excellence in claims – when it matters most

Efficient and digital claims reporting



82%
digital reporting of
first notice of loss

3 seconds
customer
confirmation
time¹⁾

94/100
on customer
satisfaction²⁾

¹⁾ Average time spent on First Notice Of Loss (FNOL)
²⁾ CSAT survey

Optimal steering to selected vendors with superior market terms



450
strategic partners

>90%
frequency claims managed by contracted suppliers

Effective claims assessment

>80%
damage assessments
by robots¹⁾



¹⁾ Share of all digital assessments received from vendor, processed through assessment-robot

Speedy payment and closure



96%
automatic payment of
supplier invoices¹⁾

**1.6
seconds**
world record in travel
claims settlement²⁾

¹⁾ Share of automation of all motor-invoices
²⁾ From customer sends digital FNOL to received approval (or rejection)



**The competition for
customer attention
is tightening**



Improving omni-channel customer communication



Customer satisfaction at the heart of what we do

¹⁾ Total sales / sales attributed costs



Increasing automation and reducing claims handling cost

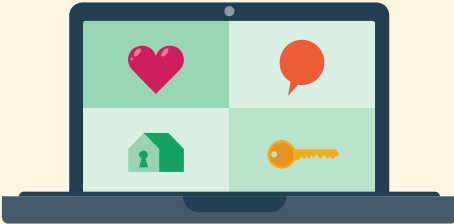
2025

>70%
automated claims
processing¹⁾

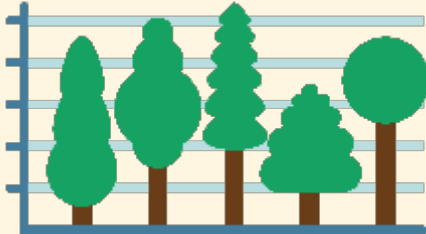


Continue to **digitise**
and explore **new
technology**

>90%
digital supplier
selection²⁾



Establish **data driven
procurement**



Ensure that
sustainability is at
the core of our claims
processes

>50%
reduction in claims
handling costs



Explore new operating
models **combining
technology and
core competence**

¹⁾ Process after claims have been reported
²⁾ Share of digitally steered repairs (motor)



**Innovation to solve
our customers'
everyday problems**

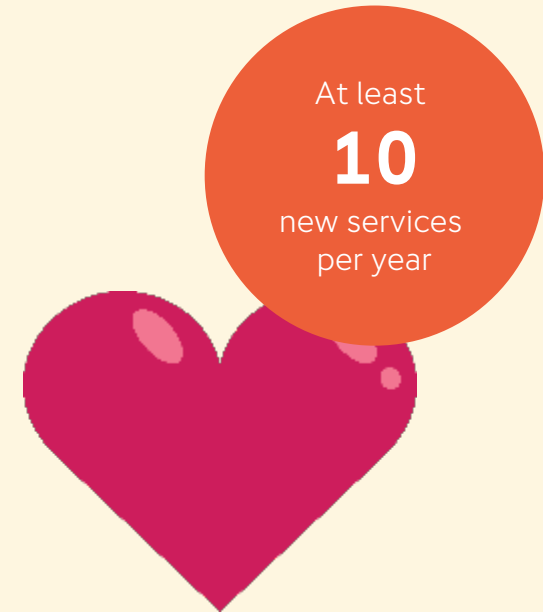
Three focus areas for solving our customers' jobs-to-be-done



Meeting the need for **mobility solutions** of the future



Actively **secure homes**, in connection with both transactions and the everyday lives of our customers



Ease navigation of health services, and help customers to live at home longer



Key priorities to secure market leadership

- Stay at the forefront and further improve **omni-channel** customer communication
- Enhance efficiency in **claims processes**, and continue to focus on damage prevention and sustainable claims handling
- Deliver on an ambitious **growth agenda**, fueled by solving a broader range of customer problems



Gjensidige