Our Sustainability Work in 2024 – A Summary



Insurance for People and the Environment

Our sustainability work is based on ESG aspects, UN SDGs 3 and 13, and our sustainability strategy. We focus on improving our customers' health through our insurance and services – which in turn reduces healthcare use and climate emissions. This is where we make the greatest contribution to sustainable development.





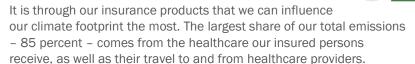


Growth Increased Our Climate Footprint

Our climate footprint amounted to 29,792 tonnes CO2e. Scope 3 emissions accounted for 99 percent. The footprint increased due to growth in the number of insured persons, turnover, and employees. GHG intensity rose from 10.1 to 11.2 tonnes CO2e. At the same time, the emissions per employee increased from 56 to 64 tonnes CO2e. 78.2 percent of the energy we consumed during the year came from renewable sources. The target was 20 percent.

Our ambition is to reduce the climate footprint by approximately 1,500 tonnes CO2e per year from 2023 to halve emissions by 2030 and reach net zero by 2050, in line with the Paris Agreement.

Healthcare Visits Accounted for the Majority



According to our 2024 climate calculation, the emissions from a digital healthcare visit (14 kg CO2e) correspond to about 20 percent of a physical visit (66 kg CO2e). During the year, 22 percent of visits were digital. Our strategy is to increase the proportion of digital visits and continue to develop digital healthcare services. In the short term, the target is to increase this to 30 percent.

8 out of 10 Return to Work





The share of insured persons we help regain work capacity during, or at risk of, sick leave is a key measure of improved health. During the year, 81 percent regained full work capacity before day 90. However, late sick leave notifications limit our ability to deploy the right support in time.

Our Employees Recommend Us





Our employee net promoter score (eNPS) measures employee well-being and their willingness to recommend us as an employer. During the year, our eNPS was 41. The target is an eNPS above 40.

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Climate Emissions, Scope 1, 2 and 3, tonnes CO2e





	2024	2023	2022
Scope 1 ¹	85	81	113
Scope 2 ²	81	79	78
Scope 3 ³	29,626	24,411	21,630
Total	29,792	24,571	21,821

¹ Direct greenhouse gas emissions.

Share of Scope 3 Emissions





	2024	2023	2022
Procurement	1%	2%	2%
Capital goods	< 1%	2%	2%
Assets and pension assets under management	12%	4%	4%
Insured person's travel	11%	15%	16%
Insured person's healtcare visits	74%	78%	76%

Insured Persons Returning to Work⁴





Target 2024 2023 Share who used the insurance before day 90 Share fully fit for work before day 90 80% 81% 79%

Share of Digital and Physical Healthcare Visits⁵





	2024	2023
Digital visits	22%	22%
Physical visits	78%	78%

⁵ Refers to healthcare covered by our private medical insurance (PMI) and our long-term disability insurance (LTD) for income protection.

² Indirect emissions from purchased energy from external suppliers.

³ Other indirect emissions, beyond purchased energy, for example from suppliers or the use of products and services.

 $^{^{\}rm 4}$ Refers to insured persons covered by our long-term disability insurance (LTD) for income protection in Sweden.

Climate Reporting 2024⁶



CO2e Emissions from Investments

	2024	2023	2022
CO2e emissions from investment assets, tonnes	3,583	931	792
CO2e emissions, tonnes per million SEK	1.63	0.38	0.37

Company's Own Emissions

	2024	2023	2022
CO2e Scope 1, tonnes	85	81	113
CO2e Scope 2, tonnes	81	79	78
Share of renewable energy			
Purchased	100%	100%	100%
Self-generated	0%	0%	0%

Active Engagement in Climate Improvements

Most of our investments are made through external management agreements and funds based on our defined sustainability criteria, including norm-based negative screening and the exclusion of certain controversial sectors. When selecting external managers, they must demonstrate an investment process where sustainability analysis and active ownership are of high quality and well integrated.

We follow up to ensure that external management adheres to our sustainability criteria at least quarterly. We engage in dialogue with managers if the follow-up shows they are not meeting the criteria. Regarding dialogues conducted by the managers themselves, we follow up on these as needed.

Sustainability in Business Models

Commitment to the Paris Agreement

Our main environmental target is to halve our total climate footprint by 2030 (base year 2023) and to be climate neutral by 2050, in line with the Paris Agreement (the 1.5-degree target) and the Science Based Targets initiative (SBTi).

Since 2021, we have conducted an annual climate calculation to determine our footprint.

In 2024, we applied to join the Science Based Targets initiative (SBTi) and became a member of the UN Global Compact.