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We will make sustainability a key part of our business.

We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.

The strategy of Pohjola Insurance covers the themes environment, people and society and good governance. In 2022, we revised the strategic road map for sustainability and corporate responsibility that lays down our goals, measures and metrics for responsible business. The strategic road map directs our decision-making and our daily work. We set a goal of acknowledging ESG matters in decision-making related to insurance and continued developing the modelling of climate risks, strengthening our personnel's competence in sustainability and reducing the carbon footprint of our own investment operations. We continued studying the greenhouse gas emissions of our operations and increasing the share of circular economy in our Claims Settlement services. We also started defining our products in line with taxonomy and we established a steering group for sustainability and corporate responsibility in Pohjola Insurance.

We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.

Pohjola Insurance is a valuable risk management partner for its customers: we assess customers potential risks, help them prevent losses, and ensure a smooth and efficient claims settlement process. In 2022 we for example continued assessing the electrical risks of our Farm Insurance customers in cooperation with our partner to prevent accidents and minimise risks, and we started inspecting the woodchip boilers of the animal farms.

We have active dialogue with our Claims Settlement partners and ensure that sustainability is embedded in all stages of our supply chains. Our partners have approved our Supplier Code of Conduct.

We cooperate the with athletic federations and clubs to promote the wellbeing and mobility of the people in Finland. In 2022, our Sports Advisor operations taught over

1,700 people involved in sports about the typical sports injuries and their prevention. We also participated in the Dreams project with the Children and Youth Foundation in order to enhance the children's and young people's confidence in the future. In year 2022 Dreams project reached 12 312 young peoples and 778 teachers in the 20 different regions

We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.

We have active cooperation with authorities and our key stakeholders, and we participate in social debate. We cooperate with universities and higher education institutions. In 2022, we launched two research projects with higher education students regarding sustainability and corporate responsibility.

We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.

We report on how the UN Principles for Sustainable Insurance have been realised annually.