

Gjensidige's first report according to the Commission Delegated Regulation (EU) 2021/2178 (supplementing the EU taxonomy regulation), ANNEX X Template for KPIs of insurance and reinsurance undertakings

Template: The underwriting KPI for non-life insurance and reinsurance undertakings

DNSH (Do No Significant Harm)

Economic activities (1)	Absolute premiums, year t (3)	Proportion of premiums, year t (4)	Proportion of premiums, year t-1 (5)	Climate change adaptation (6)	Climate change mitigation (7) *	Water and marine resources (8)	Circular economy (9) **	Pollution (10)	Biodiversity and ecosystems (11)	Minimum safeguards (12) ***	Category (enabling activity (E)) (13)	Category (transitional activity (T)) (14)
	Currency: MNOK	%	%	%	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	E	T
A.1. Non-life insurance and reinsurance underwriting Taxonomy-aligned activities (environmentally sustainable)	1390	4.2	NA	100	Y					Y	E	
A.1.1 Of which reinsured	1390	4.2	NA	100	Y					Y	E	
A.1.2 Of which stemming from reinsurance activity											E	
A.1.2.1 Of which reinsured (retrocession)											E	
A.2 Activities not included in A1	31550	95.8	NA							Y	-	
Total (A.1 + A.2)	32940	100	NA							Y	-	

"Premiums" in columns (3) and (4) shall be reported as gross premiums written or, as applicable, turnover relating to non-life insurance or reinsurance activity. The information in column (5) shall be reported in disclosures in the year 2024 and thereafter.

Non-life insurance and reinsurance can only be aligned with Regulation (EU) 2020/852 as activity that enables climate change adaptation. The information reported in column (5) is therefore the same for all insurance and reinsurance undertakings with non-life and/or reinsurance activities.

Where a reinsurance activities of an undertaking comprises products applying at the level of a portfolio of underlying direct insurance products and the undertaking assesses the compliance of the activity with the technical screening criteria and the do no significant harm criteria for a proportion of the reinsurance activity's underlying products pursuant to Climate Delegated Act, Annex II, point 10.2, paragraph 2.3 ("pro-rata approach"), the pro-rata approach should be applied consistently for the information reported in all columns of row A.1.2.

* Gjensidige has since 2019 reported on our objectives to reduce CO2e emissions from our claims processes. Please see our annual statutory report.

** As part of our sustainability strategy we aim to reduce waste and increase the reuse of materials. Please see our annual statutory report.

*** Gjensidige requires our suppliers to comply with our supplier code-of-conduct, based on our Group procurement policy, whereby the commitment to social standards is required.