

Principles for Sustainable Insurance 2025





Pohjola Insurance signed the UN's Principles for Sustainable Insurance in 2022 and has since disclosed its sustainability efforts in multiple respects.

Pohjola Insurance strives to consider how sustainability factors and related changes affect its business, and the company's operations aim to have a positive impact on the society and the environment.

Climate and environment have been established as a material theme within which key objectives contribute to the sustainability of its insurance business. Prioritised objectives within this theme relate to reducing emissions, adapting to climate change, implementing circular business models, and protecting biodiversity.

Social well-being is also a fundamental part of Pohjola Insurance's sustainability work. **The people and communities** theme includes objectives on enhancing diversity in

the workforce, supporting the well-being of local communities, promoting economic and digital inclusion as well as respecting human rights.

Through **good governance**, Pohjola Insurance ensures achieving its sustainability objectives. Pohjola Insurance has set targets to integrate sustainability into relevant business activities and risk-taking, use data and artificial intelligence responsibly, increase sustainability in its value chain, as well as enhance diversity and sustainability competencies of its personnel.

Pohjola Insurance aims to enhance its disclosures for addressing ESG impacts, risks, and opportunities through the UN's Principles for Sustainable Insurance.

Principle 1

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

Sustainable Insurance Business and Strategy

Ensuring a sustainable business is embedded in Pohjola Insurance's strategy, enabling the company to meet the evolving expectations of its customers and other stakeholders while creating long-term value.

OP Pohjola's mission to promote sustainable prosperity, security and wellbeing for its owner-customers and the operating environment forms the foundation for all activities and guides Pohjola Insurance's business. This mission underpins Pohjola Insurance's commitment to ensuring that sustainability is integrated into its strategy, operations, and everyday decisions.

Sustainability is equally reflected in OP Pohjola's core values of **people first, responsibility and succeeding together**. These values influence Pohjola Insurance's business model and are reflected in its strategic priorities. Pohjola Insurance aims to provide solutions that support customers' sustainable operations and responsible choices. As part of OP Pohjola, the company seeks to act as a coach for better financial decisions and a guide towards a more hopeful and resilient future.

Pohjola Insurance recognises that sustainability encompasses both risks and opportunities in its business. The company regularly

assesses its operations and systematically identifies and evaluates sustainability-related impacts, risks and opportunities to inform strategic decisions and ensure resilience to emerging impacts.

Pohjola Insurance continuously develops its strategic roadmap for sustainability. The roadmap sets the targets, metrics and measures that the company prioritises in embedding sustainability into its insurance business. By aligning business practices with material long-term sustainability objectives, the strategic roadmap ensures that progress is both measurable and impactful.



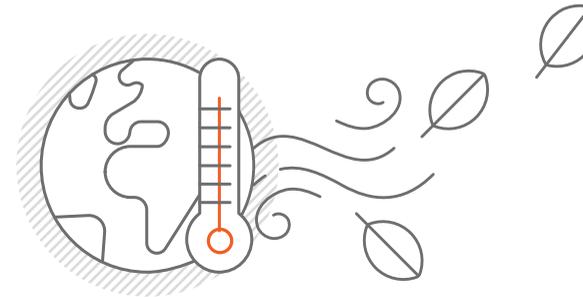
Climate Change Adaptation

Extreme weather events such as floods, storms, cold- or heatwaves are expected to increase in both frequency and severity in the future, raising the likelihood of related damages. For this reason, climate change adaptation is essential for insurance companies in order to limit impacts and ensure the continued provision of financial protection. Through measures that support climate change adaptation, Pohjola Insurance mitigates climate-related risks and ensures that its customers have access to necessary protection. The company works proactively to anticipate, communicate and signal risks to reduce ensuing losses to customers and society and thus, also to reduce the risk of claims expenditure.

While action to mitigate climate change is essential to address the root causes of climate risks, adaptation to its impacts and the management of climate risks are equally material for Pohjola Insurance. The company considers climate and environmental impacts

in its operations as well as in its product and service development. To enhance resilience, Pohjola Insurance explores ways to incentivise climate-related risk prevention and appropriately reflect climate risks in pricing. The materiality of climate risks for non-life insurance is regularly analysed, and the company strives to raise awareness of these threats. The ambition is to help its customers better understand the exposure and adapt to the impacts of physical climate risks.

Customer awareness was strengthened in 2025 through targeted communications focused on loss prevention, including press releases, expert commentary and social media channels. Guidance is provided to encourage customers to act in ways that prevent damage, and information on extreme weather events is communicated in a targeted manner to customers in geographically higher-risk areas. To appropriately forecast material climate risks, climate risk modelling is utilized in insurance operations.



Progress continues in climate risk modelling, including the development of flood modelling to estimate the extent and magnitude of flood-related losses. Pohjola Insurance applies flood maps published by the Finnish Environment Institute to assess the probability and potential height of coastal and inland floods in Finland. By combining this information with location-specific flood scenarios, the company maps exposure and potential impacts on insured assets and determines flood risk indices accordingly. Coastal flood models are available until 2050 and are used alongside other modelling. In addition to floods, climate

modelling is being advanced to cover other material climate-related threats, including storms.

In line with the EU Taxonomy, economic activities related to non-life insurance can make a substantial contribution to the EU's environmental objective of climate change adaptation. Pohjola Insurance continues the development of eligible insurance products to ensure alignment with the EU taxonomy. Pohjola Insurance's taxonomy reporting is included in OP Pohjola's CSRD report.

Climate Change Mitigation

Although the insurance sector is not a major direct emitter, it plays a critical role in accelerating climate change mitigation particularly through its underwriting and investment activities, but also within claims settlement processes.

As part of OP Pohjola, Pohjola Insurance is committed to the Paris Agreement, which aims to limit the global temperature increase to 1.5°C. OP Pohjola has not been excluded from Paris-aligned benchmark values. Pohjola Insurance’s carbon emissions from its own operations are managed at OP Pohjola level, and the company shares OP Pohjola’s net zero emission targets for its own operations covering Scopes 1 and 2. OP Pohjola previously set the goal of achieving net zero emissions in its own operations by the end of 2025. From 2026 onward, the term “net zero emissions” is used instead of “carbon neutral”.

Pohjola Insurance’s investment portfolio generates financed emissions that are included in its value-chains’ emissions accounting. The company targets net zero emissions across the investment portfolio by 2050. An interim target has been set to halve the emission intensity of investments by 2030 compared with 2019. Financed emissions have been calculated using the PCAF methodology and are disclosed in OP Pohjola’s CSRD report. To ensure consistency and comparability of the emission intensity target over time, the metric continues to follow previously applied methodology and covers listed equity and fixed-income investments. Emission intensity is measured as the weighted average emission intensity of companies in scope, taking into account their Scope 1 and 2 emissions in tonnes relative to revenue in million dollars.

To estimate insurance-associated emissions, Pohjola Insurance adopted the PCAF stan-

dard for insurance-associated emissions in 2023. The methodology provides guidance for calculating emissions from personal and corporate motor vehicle insurance, and from property and general liability insurance for corporate customers.

Greenhouse gas accounting follows generally accepted standards, and because insurance-associated emissions are calculated using a methodology specific to the insurance sector, they are reported separately from financed emissions. These two categories are not directly comparable nor intended to be aggregated, as they arise from different economic activities and rely on different methodological frameworks.

Pohjola Insurance has set a target to reduce emission intensity in its insurance sub-portfolio for large corporate customers by 25 percent by 2030 compared with 2023. The

Pohjola Insurance’s key Scope 3 absolute emissions

250,690 tCO₂e^{1,2}
(250,578 tCO₂e)

Insurance-associated emissions (Scope 1&2)

169,981 tCO₂e^{1,2}
(163,282 tCO₂e)

Financed emissions (Scope 1&2)

100,165 tCO₂e²
(101,981 tCO₂e)

Claims associated emissions

¹ Emissions calculated by using the PCAF calculation method.

² Further details on the calculation methodology and data quality score in OP Financial Group’s CSRD report. Emissions are not directly comparable or to be aggregated as they arise from different economic activities and follow applicable methodologies



target portfolio focuses on large corporate companies insured based on insurance revenue to ensure that it is based on robust company-specific emissions data. The sub-portfolio covered by this target represents approximately 20% of Pohjola Insurance's corporate-related insured emissions in 2025. Emission intensity is measured as Weighted Average Carbon Intensity (WACI), which reflects the average emission intensity of companies in the target portfolio, weighted by their share of the portfolio's insurance revenue. The emission intensity of client companies includes Scope 1 and Scope 2 greenhouse gas emissions in tonnes relative to revenue.

Pohjola Insurance supports its customers in their transition towards a carbon-neutral economy and examines measures to reduce its portfolio emissions. Transition plans and other material ESG data are collected through

OP Pohjola's ESG data collection process for large corporate clients. As a key decarbonisation measure, Pohjola Insurance no longer insures institutions or companies that engage in oil and gas exploration or production. Nor does it insure operations and property related to coal unless the customer can present a reliable transition plan. Pohjola Insurance supports renewable energy and related investments with appropriate insurance solutions.

In claims settlement, GHG emissions arise from activities related to the repair of damaged assets especially in motor and property insurance. Circular solutions in claims handling are therefore central to Pohjola Insurance's approach to climate mitigation. The company works with claims partners to expand circular practices, prioritising repair over replacement and promoting recycling and reuse. The process is described in more depth in the Circularity section.

The emissions accounting of claims settlement was refined in 2025 and includes claims paid through claims partners and other suppliers. Cash indemnities and claims costs considered to be emission-free are not included in the reported emissions figure. The calculation is based on the GHG Protocol reporting standard Scope 3, category 1 of purchased goods and services.

Currently, there is no standardised method in the market to calculate the carbon footprint of claims processes and to account for benefits in the use of circular solutions in claims handling. Pohjola Insurance is implementing more accurate methods of GHG accounting through the use of claims partner specific and claims repair related emission data.

Pohjola Insurance's emissions accounting is disclosed in more detail in OP Pohjola's CSRD report.

The insurance sector has significant potential to promote biodiversity conservation and mitigate nature degradation.

Climate Stress Tests

Climate stress tests are an important part of Pohjola Insurance's risk management. Climate stress test results are reported in Solvency II Directive based Own Risk and Solvency Assessment (ORSA) report. The Insurance segment has identified climate change related impacts on companies' risk profiles as part of the risk and solvency assessment. Pohjola Insurance has identified physical and transition risks concerning insurance risks, market and counterparty risks, as well as operational and strategic risks, including reputational risks. Current contingency measures and needs have also been outlined. Pohjola Insurance has assessed its capital adequacy and profit development with climate stress tests for market risks and underwriting risks.

Biodiversity

The insurance sector has significant potential to promote biodiversity conservation and mitigate nature degradation. As part of the development of OP Pohjola's biodiversity roadmap, Pohjola Insurance has set its biodiversity-related measures and explored possible initiatives. Nature-related opportunities can be integrated into product and service development by incorporating nature-positive impacts into pricing or claims settlement. Conversely, negative nature-related impacts can arise from insuring or investing in companies whose operations harm biodiversity and ecosystems.

Pohjola Insurance is actively seeking ways to integrate biodiversity considerations across

its operations, including product and service innovation. As part of this development work, the company has explored opportunities that support biodiversity as well as promote climate change adaptation. It is also assessing alternatives for adaptation measures that could help preserve forest biodiversity while reducing climate-related risks and potential losses. To deepen understanding of biodiversity and nature values and to support forest insurance product development, Pohjola Insurance has assessed the nature values of its insured forests and continues research in this area.

Biodiversity is addressed alongside circular economy perspectives. The biodiversity

roadmap recognises circularity to promote the sustainable use of natural resources and mitigate biodiversity loss. In non-life insurance claims settlement, the sustainable use of natural resources and the mitigation of biodiversity loss are promoted through approaches that support circularity. These practices are further described in the Circularity section.

Work to promote biodiversity is continuously evaluated and developed as part of Pohjola Insurance's sustainability efforts.

Circularity

Pohjola Insurance is committed to increasing circularity in its operations and value chain, particularly within claims settlement services. As mentioned previously, the systematic adoption of circular economy principles is a key component of the company's climate-mitigation efforts, as it reduces emissions and lowers the consumption of natural resources.

In claims settlement, Pohjola Insurance promotes circularity through compensation practices that prioritise repairing damaged vehicles or property instead of replacing them with new items. Increasing reuse, recycling and repair of damaged materials has been identified as a highly effective way of reducing the carbon footprint of claims. Circular solutions are actively applied especially in vehicle and property damage claims settlement services. As emissions arise during the claims compensation process itself, close collaboration with claims partners is crucial. In 2025, Pohjola Insurance enhanced the calculation of emissions from claims services

to better understand and manage impacts.

Under Pohjola Insurance's vehicle and property insurance terms and conditions, damaged property must always be primarily repaired. In contract pricing, emphasis is placed on a model that supports the repair-related aspects. Claims partners are required to assess repair potential in all cases. In vehicle repairs, recycled spare parts were used 7.2% in 2025. Circular practices are also applied in other property claims services. For damaged mobile devices, repair rates are monitored and collaborative efforts continue with claims partners to encourage repair. When repair is not possible, customers are offered refurbished devices rather than new ones. Collaboration has also been strengthened to increase the reuse of damaged items.

In building damage cases, such as those caused by pipe leaks or fires, repair planning aims to minimise the need for new materials by avoiding unnecessary demolition beyond the damaged area and to limit the damage

as precisely as possible. To further advance sustainability, Pohjola Insurance introduced its first ESG KPIs for construction claims partners in 2025, including metrics on recycling rates for wood, metal and stone waste.

OP Pohjola updated its sustainability programme at the end of 2025, effective from early 2026. Under the updated programme, Pohjola Insurance aims to increase the share of circular economy practices in reported vehicle and property damages to 25 percent by 2030, up from 14 percent in 2022. At the end of 2025, the share was 18.7 percent, meaning that the target level set for 2025 (17.1 percent) was achieved, and Pohjola Insurance is on a good path toward the 2030 target. The metric covers cases where compensation is carried out by repairing the damaged item or vehicle partially or completely. This includes situations where repairs are made using new, recycled, or refurbished spare parts, as well as cases where a damaged vehicle or device is entirely replaced with a recycled or refurbished equivalent.

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ESG Assessment

To enhance understanding of sustainability impacts across its value chain, Pohjola Insurance has developed an ESG assessment for corporate customers. As part of the ESG assessment, Pohjola Insurance collects ESG-related data from its corporate customers. This information is used to identify potential ESG risks and business opportunities.

Pohjola Insurance also leverages the data in customer selection, product and service development, as well as in supporting customers in advancing sustainable business practices. The assessment's data collection covers a broad range of ESG aspects, including greenhouse gas emissions, climate risks and related adaptation measures, as well as human rights risks and associated due diligence processes.

The ESG assessment was piloted in early 2025, and based on the pilot results, it was further refined. In December 2025, the assessment was introduced for large corporate customers. The initial implementation phase focused on data collection, which remains voluntary for customers at this stage.

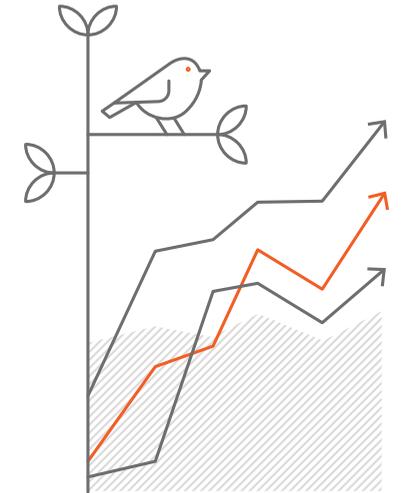
During 2025, a share of customers were already evaluated from an ESG perspective as part of customer selection. With the expansion of data collection and improved data availability, Pohjola Insurance will continue developing the use of ESG information in customer selection throughout 2026. Integration of the ESG assessment into customer processes will progress in phases, starting with large corporate customers and gradually extending to medium-sized corporate customers.

Sustainable Investments

Pohjola Insurance integrates sustainability factors into its investment processes. As described in the Climate Change Mitigation section, the company aims to be net zero emissions by 2050, covering its entire investment portfolio. The company's interim climate target is to halve emission intensity of its investments by 2030 compared to the year 2019. This is a strategic indicator followed at the executive level.

In 2025, the company published its principles for responsible investment and active ownership. These principles outline the methods and approaches by which environmental, social sustainability, and good governance are considered in investment activities. The main strategies for Pohjola Insurance's responsible investment are ESG-integration, active ownership, and ex-

clusions. ESG-integration means considering sustainability factors in investment analysis and decision-making. Active ownership is conducted through shareholder meetings, direct corporate influence and thematic influence, alone or together with other investors. Pohjola Insurance applies the same exclusion strategy as OP Asset Management.





Human Rights

Pohjola Insurance is committed to fairness and equal treatment of all clients. Each employee supports and promotes the company's human rights principles across all operations. As part of OP Pohjola, the company adheres to the OP Pohjola Human Rights Statement and Human Rights Policy, both published in 2023. In line with these commitments, Pohjola Insurance implements a human rights due diligence process and continuously seeks to strengthen its ability to identify and prevent potential human rights violations.

The development of the ESG assessment for corporate customers is a key component of this work. The assessment includes questions

related to human rights and it serves as a tool to monitor compliance with the EU Taxonomy's minimum social safeguards. Through this assessment process, Pohjola Insurance evaluates the social sustainability of companies and works to ensure alignment with human rights principles. The ESG assessment is still being developed, and procedures for addressing potential human rights violations will be further defined as the work progresses.

Beyond the ESG assessment, Pohjola Insurance offers occupational safety services to help corporate customers anticipate and manage industry-specific safety risks. Occu-

pational health and safety is a fundamental component of human rights in the workplace, and these services support companies in mitigating such risks proactively. If a safety-related risk materialises, Pohjola Insurance supports customers through comprehensive rehabilitation services.

As outlined earlier, investment activities follow the same principles as OP Asset Management, which emphasise sustainability and ethical principles. Human rights are at the core of investment activities, as investment activities pay attention to sustainability and ethical considerations to ensure that investments are transparent and socially sustainable.

Steering Group for Sustainability

Pohjola Insurance operates a sustainability steering group, whose rules of procedure are approved by the CEO. All service areas of Pohjola Insurance, as well as supporting functions (communications, compliance, risk management, actuarial and finance) are represented in the steering group.

The steering group assists the Pohjola Insurance's Management Team in guiding the company's sustainability agenda and supports business areas in implementing measures and achieving targets defined in the strategic roadmap. The group also monitors progress and works to ensure that sustainability becomes an integral part of all business operations. The steering group meets at least eight times a year, and a memorandum of each meeting are submitted to the Management Team.

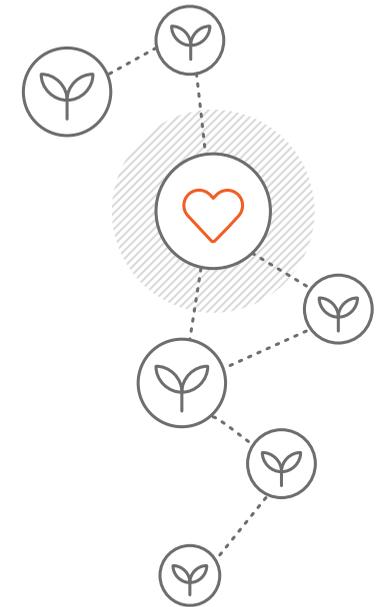
Pohjola Insurance's Internal ESG Network

In 2025, Pohjola Insurance has established an Insurance ESG Network, an internal community for employees interested in sustainability in the insurance sector. The purpose of the network is to strengthen employees' awareness and competence in sustainability. The network organises regular events, webinars and gatherings covering all material ESG themes. Speakers include internal specialists from OP Pohjola as well as external experts, offering a wide range of perspectives on sustainability.

The network is open to all OP Pohjola employees, with a particular focus on sustainability within the insurance business. Through the network, employees deepen their understanding of topics such as climate risks, human rights impacts and circular business practices in insurance.

Best practices and experiences are shared across business units, supporting collaborative learning. By the end of 2025, more than 200 employees were part of the network.

The network's most significant annual event is Insurance Sustainability Week, which brings together a broad audience for a week dedicated to sustainability themes. Daily webinars cover a wide range of topics, from fundamental principles and practical examples to advanced themes such as the Sustainable Development Goals, reporting practices and future sustainability trends in insurance. Participants gain a comprehensive overview of sustainability developments and opportunities to connect with colleagues committed to advancing responsible business practices.



Principle 2

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's Commitment to Sustainable Partnership

Pohjola Insurance is committed to working closely with its customers and business partners to raise awareness of environmental, social and governance issues, support risk management and develop solutions that drive sustainability across the insurance value chain. As outlined in Principle 1, Pohjola Insurance works extensively with customers and partners to advance a range of material sustainability themes.

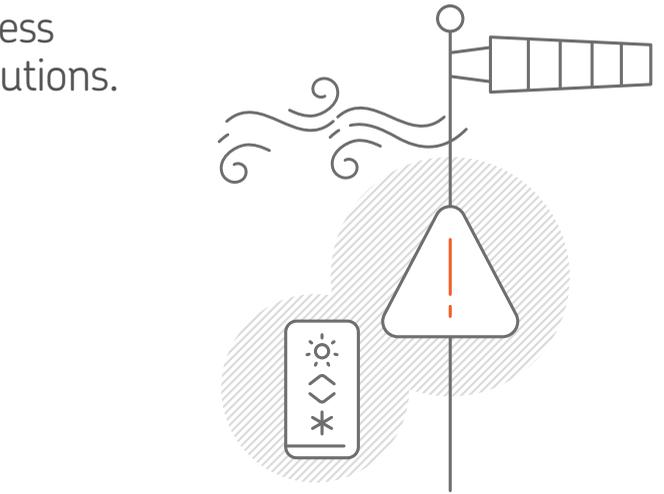
As a valuable risk management partner, the company assesses customers' potential risks, supports them in preventing losses and ensures a smooth and efficient claims settlement process. Pohjola Insurance also co-operates actively with its partners and customers to develop sustainable business frameworks, including operating models that promote circular economy practices across different business segments.

Damage Prevention

Damage prevention and anticipation are central components of sustainable insurance activities. For Pohjola Insurance, supporting customers in preventing accidents and reducing risks is the primary way to enhance their safety, wellbeing and financial security. By identifying risks early and encouraging preventive behaviour, the company helps reduce the frequency and severity of damages while also contributing to wider societal safety and sustainability.

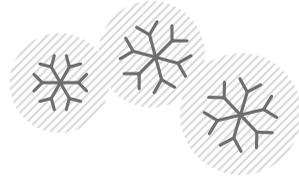
Pohjola Insurance's policy conditions include a range of safety instructions that provide customers with practical guidance on reducing everyday risks. These instructions form an important foundation for proactive risk management.

Preventive work has been emphasised across customer segments. In motor insurance, partners have been encouraged to inspect windshields during repair visits, helping



customers avoid cracks caused by unnoticed stone chips; repairs are free of charge for customers with glass insurance. A pilot project on proactive tyre condition checks is planned for 2026. For private customers, a new added benefit is introduced through cooperation with a repair partner. The benefit provides a free screen protector installation for the most common phone and tablet models after repair, helping prevent repeat damage and extend device lifespan. Customers can also opt to purchase an affordable nano coating that fits all phone and tablet models for additional protection.

Damage prevention and anticipation are central components of sustainable insurance activities.



Workplace health and safety efforts were strengthened through a new website for corporate customers, offering guidelines, tools and templates as well as access to Pohjola Insurance's free electronic risk management service suitable for companies of all sizes. For pet insurance customers, the FirstVet service provides digital tools such as a weight tracker, dental assessment and body condition score to help prevent illnesses linked to obesity, dental problems and other common conditions. In home insurance, the updated Home Risk Test supports households in identifying hazards and preventing common fire, water and property damages.

To further strengthen preventive work, a damage prevention pilot project was launched in 2025 to deepen understanding of the underlying factors behind damages. The project identifies and assesses potential risks and develops preventive measures to improve customer safety. The pilot examined, for example, the beginning of different types of fires. Systematic investigation of damage causes supports the organisation's comprehensive risk management and is a key component of responsible business practices. The findings from the pilot project are directly utilised in developing preventive measures.

Competence Development Through Customer Engagement

Active collaboration with both private and corporate customers is vital for integrating sustainability across Pohjola Insurance's value chain. The company aims to raise awareness of sustainability and ESG-related risk management, helping customers understand and mitigate the risks that affect their lives and businesses.

Pohjola Insurance provides timely communication on seasonal and emerging risks, such as frost-related damages in winter or summer cottage burglaries during holiday seasons, through press releases, media appearances and social media channels. These updates help customers anticipate and prevent potential losses.

Regular discussions are held with corporate customers to address industry-specific risks and preventive measures. These dialogues strengthen customer relationships and support clients in implementing effective risk management practices.

Dedicated events are organised for selected corporate customers and business partners on key sustainability themes, such as occupational health and safety and climate-related risks. These events offer practical insights and encourage shared learning and collaboration on sustainable business practices.

To understand customer expectations related to sustainability, Pohjola Insurance conducts surveys for both private and corporate customers. These surveys examine customer perceptions of the company's sustainability work and explore how Pohjola Insurance can support customers in transitioning towards more sustainable business models.

Through timely communication, targeted discussions, thematic events and systematic customer feedback, Pohjola Insurance reinforces its position as a proactive and sustainable insurance partner.

Pohjola Insurance's Partners Sustainability Requirements

Pohjola Insurance works with an extensive partner network. To ensure the sustainability performance of its partners, the company applies OP Pohjola's Supplier Code of Conduct, which all partner companies must commit to. The Supplier Code of Conduct requires service providers and other partners to comply with local laws, regulations and good business practices, as well as OP Pohjola's values. Requirements include compliance with human and labour rights, occupational health and safety, business ethics, environmental protection and sustainability. Partners must also ensure that their own suppliers and subcontractors comply with these obligations.

In addition to OP Pohjola's Supplier Code of Conduct, Pohjola Insurance has developed specific sustainability criteria for claims partners. These criteria address the most material



sustainability themes relevant to different types of claims and therefore vary depending on the nature of the services provided.

During 2025, Pohjola Insurance began incorporating these sustainability criteria into partner agreements, and this work will continue throughout 2026. By embedding sustainability requirements directly into contractual frameworks, Pohjola Insurance aims to strengthen responsible practices across its claims network and ensures alignment with the company's broader ESG objectives.

ESG Data and its Development

Developing ESG data is essential not only for transparent reporting and meeting regulatory requirements, but also for developing more sustainable business practices and measuring their effects. Pohjola Insurance has set an objective to develop comprehensive ESG related data to support business development, reporting, risk management and decision-making. This objective is embedded in Pohjola Insurance's strategic roadmap, where ESG data development is recognised as one of the key enablers for integrating sustainability into the insurance business. In ESG data management, Pohjola Insurance draws on OP Pohjola's Data Governance Model, which lays the foundations for ensuring that data governance is appropriate, managed, and aligned with strategic priorities.

In 2025, Pohjola Insurance enhanced the availability and quality of ESG data through OP Pohjola's ESG data collection process for large corporate clients and additional exter-

nal sources. These improvements provide better access to material ESG information, including company-level transition plans and reported emissions. Systematic ESG data collection enhances understanding of customers' operations from a sustainability perspective and deepens insight into impacts, risks, and opportunities across the value chain. Company-specific emission data improves the accuracy of insurance-associated emission calculations, which enables more accurate monitoring of the target to reduce the emission intensity of the insurance sub-portfolio for large corporate clients.

In claims services, Pohjola Insurance has improved the availability and quality of claim-specific emissions data. Ongoing collaboration with repair partners enables the use of partner-specific and repair-related emissions data, supporting the implementation of more accurate GHG accounting for claims repairs.

Principle 3

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

Dreams

Together with several cooperative banks, Pohjola Insurance supports the Children and Youth Foundation's Dreams programme. Within this initiative, well-known Dreams Ambassadors visit schools to share personal stories of growth, resilience and overcoming significant challenges. The purpose of these activities is to encourage children and young people to dream big, strengthen their faith in the future, and promote overall well-being.

The results of the Dreams programme have been excellent, and the activities have generated great enthusiasm in schools across Finland. During 2025, the programme reached more than 153,000 young people and over 9,400 teachers during 110 school visits in different locations across Finland.



The Dreams programme reached over 153,000 children and youth, fostering their faith in the future.

Mental Well-being for Young Athletes Project

In 2025, Pohjola Insurance and MIELI Mental Health Finland continued their cooperation to strengthen the ability of coaches and parents to support the mental well-being of young people through the Mental Well-being for Young Athletes initiative. The joint effort aims to promote holistic safety in sports activities and encourage children and young people to continue participating in sports.

The initiative provides online courses and training materials to help coaches and parents support young people's mental well-being in the sporting environment. Pohjola Insurance works together with 20 sporting federations partners which are committed to disseminating the training materials to

Together with 20 sporting federation partners and MIELI Mental Health Finland, Pohjola Insurance is promoting mental well-being in youth sports.

parents and those involved in coaching children and young people, and to supporting the activities in terms of communication. Highlighting important themes and promoting them concretely through cooperation has been seen as very important in the sports federations and the feedback from, for example, youth coaching officers has been excellent. During 2025, the program achieved a remarkable milestone with over 10,000 coaches completing its online training.



Sports Advisor Service

Through the Sports Advisor service, Pohjola Insurance guides sports clubs and coaches in prevention of typical sports injuries. The training will also increasingly focus on rest, sleep and nutrition, which also have a preventive effect on injuries. In 2025, more than 2,700 coaches and volunteers from children's and youth sports clubs benefited from the Sports Advisor service.

The service has consistently received positive feedback and is considered valuable by users. Respondents highlight its benefits for sports clubs, athletes and the development of coaching practices. The service is considered to have enhanced sports clubs' expertise in preventing sport-specific injuries, reinforcing its role in promoting safer training environments.

Improving Financial Literacy

As part of OP Pohjola, Pohjola Insurance is committed to strengthening financial literacy in Finland. In collaboration with other OP entities, Pohjola Insurance produces educational materials for schools and works closely with national stakeholders to advance financial skills, particularly among children and young people.

Pohjola Insurance continuously develops initiatives aimed at improving financial and insurance knowledge among other target groups as well, such as customers relocating to Finland or individuals experiencing major life changes. As part of OP Pohjola, Pohjola Insurance also participates in the national financial literacy network, which aims to promote financial and insurance literacy across the country.

Accessible and inclusive communication about insurance is a key element of this work. Through multiple channels, Pohjola Insurance explains the purpose of insurance, risk prevention and the benefits of coverage in a way that resonates with diverse audiences.

For corporate customers, the company produces video content tailored to specific industries, highlighting common risks and ways to prevent them. For private customers, efforts focus on making insurance terms easier to understand through clear and engaging communication. Pohjola Insurance also participates in various events where it can support customers in improving their insurance literacy and overall financial competence.

Principle 4

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

Pohjola Insurance discloses annually on its progress towards the UN Principles for Sustainable Insurance. The company also reports annually on its sustainability performance in line with the CSRD, PCAF and CPD reports, along with other ESG frameworks and commitments. Pohjola Insurance also

publishes news and articles regarding its sustainability actions in its website and social media channels.

Pohjola Insurance reports as part of OP Pohjola's reporting.

Attachments

[OP Pohjola's Publications](#)

[Pohjola Insurance's UN PSI 2024](#)

