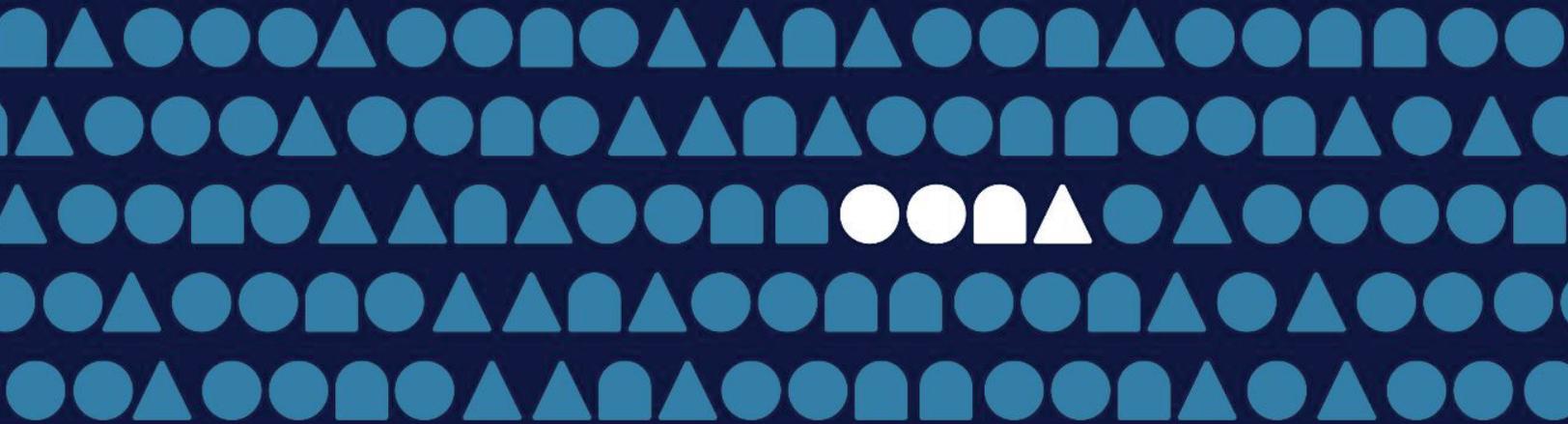




OONA HEALTH

UN GLOBAL REPORT 2022

COMMUNICATION ON PROGRESS REPORT





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Good health is essential to the well-being of all people. Our **DNA** is to improve health and the quality of life, not only for our customers and employees, but for the societies we are part of.

Kent Jensen, CEO, Oona Health

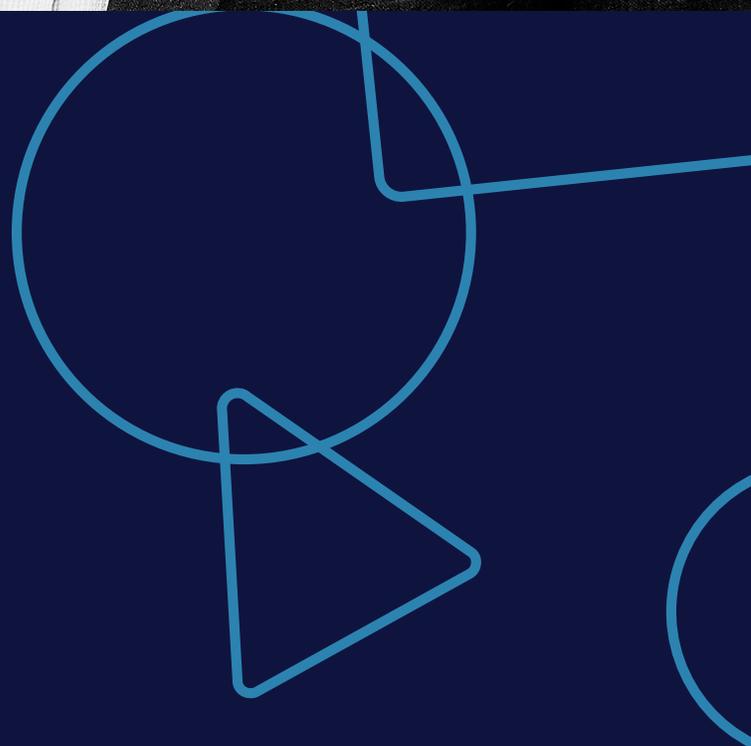




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CEO STATEMENT ON UN GLOBAL COMPACT 2022

Oona Health is committed to contribute to UN Global Compact. It is a vital tool to reach a more sustainable world.

At Oona Health we strive to implement the ten principles of the United Nations Global Compact in the areas of Human Rights, Labour Rights, Environmental Protection, and Anti-Corruption.

We acknowledge the importance of the sustainable development goals in reaching a better world by 2030. By joining UN Global Compact, Oona Health has become part of the world's largest sustainability initiative - a global movement for the world's most sustainable companies and actors.

More than 160 countries, more than 10,000 companies and more than 3,000 organisations are affiliated with the UN Global Compact.

We are all working to integrate the Global Compact's ten principles and to reach the 17 world goals, to make a better world step by step.

Together with 10,000 other companies, Oona Health undertakes to integrate the ten universal principles of human rights, labour rights, environment, and anti-corruption into our company strategy and operation. We want to contribute to the achievement of the UN's 17 global goals.

This Communication on Progress Report explains our targets and actions so customers, employees, and stakeholders are informed of our progress.

Oona Health is the parent company of Forsikringselskabet Dansk Sundhedssikring A/S, PrimaCare A/S, and DSS Hälsa AB.

Dansk Sundhedssikring is Denmark's largest provider of health insurance.

Dansk Sundhedssikring ensures the customers' health with efficient counselling, timely treatment, and effective prevention to improve their quality of life and their ability to work. Dansk Sundhedssikring sets new industry standards.

PrimaCare ensures a vast treatment network of quality-assured healthcare providers. As a part of PrimaCare, FIDIMI helps companies and their employees obtain and maintain physical and mental health and well-being via effective digital tools and data.

DSS Hälsa is our Swedish company. It provides the same services and benefits as Dansk Sundhedssikring, but to companies and people residing in Sweden.

The parent company Oona Health is owned by the British specialist fund AnaCap Financial Partners, the leading investor in the market for medium-sized European companies.

AnaCap Financial Partners invests primarily in the financial sector.

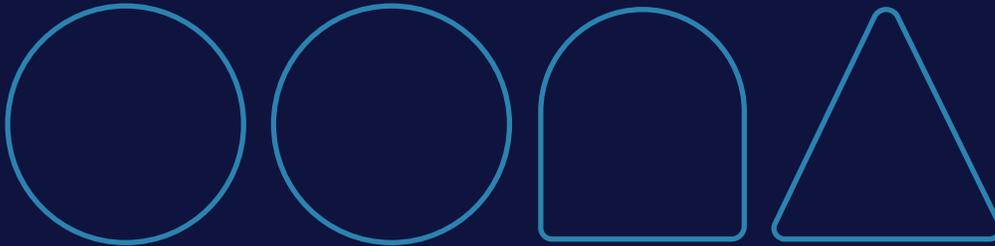
Kent Jensen, CEO, Oona Health.



OONA HEALTH

Your health in our hands





OONA HEALTH

OUR VISION

At Oona Health we set new standards for the healthcare industry. Through data and innovative technology we are committed to being the best healthcare partner for customers. We constantly strive to develop the market and our products. We optimise health services while keeping costs low.

OUR MISSION

We help our customers improve their quality of life and ability to work through effective counselling, timely treatment, and prevention. We live our values and put our customers at the heart of what we do. We assist them to improve their health and thereby the health of the societies we are a part of.

OUR VALUES

We are diligent

As a provider of health insurance, we want to ensure proper help. To us, that means medical counselling adjusted to the individual need of the customer. We respect our customers and take good care of them.

We are accessible

We find a solution. We are always ready to help our customers. Our competent employees from our health teams or service teams find the best solution in close dialogue with our customers.

We are responsible

We are close to our customers. Our responsibility is large. We understand our customers' need for knowledge and for feeling safe when they have health issues. Our competent and responsible employees are always ready to meet our customers with understanding and proper care.

Flemming Bonde Jakobsen, CCO, Oona Health.



YOUR HEALTH OUR FOCUS

“We constantly develop the competencies of our employees. Every day we ensure that our employees become better at providing the professional and effective help our customers expect. The healthcare professionalism of our employees and their ability to communicate

are essential when providing our customers with professional advice, timely treatment, and effective prevention to strengthen our customers’ quality of life, health, and ability to work.”

Claus Brink, COO, Oona Health

WE HELP

CUSTOMERS

Since our start in 2012, we have grown to serve +444K customers by the end of 2021. That makes us the largest health insurance provider in Scandinavia.

COMPANIES

By the end of 2021, we insured employees in 13K organisations and companies serving as their close, responsible health partner and provider.

EMPLOYEES

We are a responsible insurance company and employer. We strive to hire employees with a deep and vast knowledge of healthcare, so we can offer our customers the best healthcare advice.

OUR NUMBERS



444,799

Customers 2021



13,440

Companies 2021



218

Employees 2021



DKK 616m

Revenue 2021



HUMAN AND LABOUR RIGHTS AT OONA HEALTH

We insure the health of +444K individuals. Focus on human and labour rights is a natural and essential part of Oona Health.

At Oona Health we focus on four areas to live up to the principles of UN Global Compact: Sick leave, life balance, employee development, employee seniority, diversity, and family life.

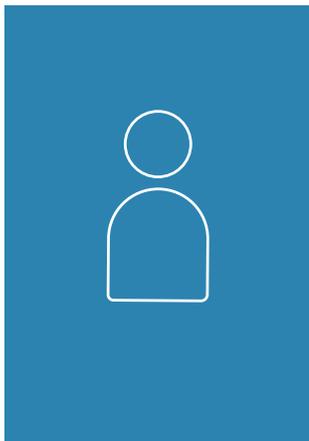
We want to provide our employees with a work environment that upholds the UN principles. It will benefit not only our work place, but ultimately, it will have a profound impact on the customers we serve and the society we are a part of.

The well-being of our employees are essential to fulfill our vision to set new standards for the

healthcare industry and commit to transform the quality of life for our customers.

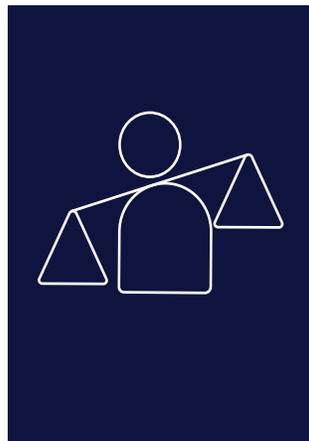
Flexibility is essential to ensure each individual employee the right life balance. In 2021, we are proud to announce that we have given all employees the possibility to work from home up to two days a week after six months of employment and by agreement with management.

We believe this will have a positive impact on the life balance of our employees over the next couple of years.



HUMAN RIGHTS PRINCIPLE 1

Businesses should support and respect the protection of internationally proclaimed human rights.



NON-COMPLICIT PRINCIPLE 2

Businesses should make sure that they are not complicit in human rights abuses.



ASSOCIATION PRINCIPLE 3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.



FORCED LABOUR PRINCIPLE 4

Businesses should uphold and effectively recognise the elimination of all forms of forced and compulsory labour.



We have a sick absence rate in 2021 of 2.32% of which we are proud. We will continue our good work through 2022 and 2023.

We expect the possibility to work from home should help decrease sick leave. We will also undertake qualitative surveys to identify the root of the problem and step in with the right solutions.

OONA SICK ABSENCE

Good health is a condition for a good quality of life. Our employees' physical and mental health is at the top of our agenda.

Our Goal

- 2022: Sick absence rate of max 2.5%
- 2021: Sick absence rate of max 3.8%
- 2020: Sick absence rate of max 4.5%

Our Action

- We focus on a healthy and flexible work environment for each individual employee.

Our Status

- 2021: Sick absence rate 2.3%
- 2020: Sick absence rate 3.5%

OONA LIFE BALANCE

Striking the right balance between work and private life is essential to the well-being of our employees. We want a flexible work culture and to strike the right balance between individual freedom and responsibility for each employee in their performance of tasks.

Our Goal

- 80% must experience, to a large extend, life balance in the APV survey in the fall of 2022.

Our Action

- Our employees have the opportunity to work from home two days a week.
- We also offer flexible planning of work hours to employees who are not part of a fixed duty schedule.

Our Status

- 2021: 60% of all employees use the opportunity to work from home.
- 2021: 80% state they experience, to a large extend, life balance.



CHILD LABOUR

PRINCIPLE 5

Businesses should uphold and effectively recognise the effective abolition of child labour.



DISCRIMINATION

PRINCIPLE 6

Businesses should uphold and effectively recognise the elimination of discrimination in respect of employment and occupation.

Our Employees

OUR EMPLOYEES OUR FOCUS

Employee development and seniority are focus areas that help improve life balance and provide best customer service.





EMPLOYEE DEVELOPMENT

Oona Health’s focus is on the development of all the employees’ competencies to support the organization’s goals and give the employees the opportunity to improve skills. To contribute to the employees’ individual needs for competence development in connection with the company’s business needs, we focus on internal recruitments and ongoing dialogue about competence gaps and opportunities. We work continuously to develop job positions as the employees become more competent in their field.

Our Goal

- 15% internal development rate.

Our Action

We will, to a greater extent, map competencies and make career paths visible in the organisation to make employee and management development opportunities clearer and easier both externally and internally.

Our Status 2021

- 2021: Internal development 7.8%.
- 2020: Internal development 5.5%.



EMPLOYEE SENIORITY

As a young and growing organisation established in 2012, our employee seniority has been challenged by many newcomers. We continue to make sustainable growth. We make an extra effort to retain our current employees. We want to be an attractive workplace with focus on the individual. We value employees, no matter the levels of competencies, and we believe in a work culture, where sharing knowledge between generations and competency levels is essential to reaching our goals.

Our Goal

- 2.8 years of average seniority.

Our Action

Based on resignation interviews, we will work actively with the reasons for resignations to maintain an attractive workplace for our employees. We will use interview information to improve our performance in retainment.

Our Status 2021

- 2021: 2.16 years of average seniority
- 2020: 1.78 years of average seniority



DISCRIMINATION

We see diversity as a strength and strive for the organization to reflect society. We build our collaboration on an appreciative and positive culture, where diversity is a strength, and where commitment, curiosity and job satisfaction promote new ideas and good service to the individual customer and partner. Therefore, people of any gender, age, religion, sexual orientation, disability and ethnic background are encouraged to work with us.

Our Goal

To maintain the diversity, we aim to work towards greater gender diversity in the Executive Board.

Our Action

Our management team is chosen according to their competencies regardless of gender.

Our Status 2021

- Staff: 28% men, 72% women
- Management team: 57% men, 43% women
- Executive management: 100% men, 0% women



FAMILY LIFE

All employees need a good life balance and continuously seek it. We recognise the variations in what constitutes a good life balance for each individual. We all have different family constellations and individual needs when it comes to the best balance between private and work life. As a company we see the individual and embrace their different needs for flexibility, so they feel a satisfactory balance in life – especially after founding a family.

Our Goal

- 0-15% pregnancy-related sick leave
- 50% use the voluntary pregnancy offer

Our Action

We offer pregnant employees well-being interviews, physio-therapeutic counselling and diet coaching courses.

Our Status 2021

1 out of 7 employees report pregnancy-related illness. All employees having a baby are offered physical and mental counselling to support their well-being during pregnancy.



SUSTAINABILITY OUR FOCUS

In all aspects of our business, we at Oona Health want to be sustainable and responsible and respect all parts of the UN Global Compact from our procurement and information security to the environment and our social responsibility.





SUSTAINABLE PROCUREMENT

Oona Health intends to achieve sustainable procurement through a project we have named Responsible Supplier Management, which entails control of our suppliers' compliance with our demands for sustainability and environment. We examine the environmental impact of a supplier or product before procurement. Our focus is on suppliers of edible and drinkable products, office supplies, and furniture, as well as IT equipment.



Our Goal

All edible and drinkable products must be organic and fair-trade. All office furniture and supplies must be a part of a sustainable production and comply with the human rights through the production chain. Suppliers of IT must ensure high amount of recycling and environmentally friendly termination of IT equipment. We separate and sort all our waste to ensure a high level of recycling.

Our Action:

Through audit of our suppliers' guarantees, we ensure they comply with our demands. If they do not, we will either start a dialogue with the supplier or find a new one.

Our Status 2021:

Our supplier of IT equipment guarantees that around 90% of all IT-equipment is recycled. The remaining equipment, which cannot be recycled is terminated through authorised environmentally compliant procedures. We receive a receipt for each termination of equipment. Our edible and drinkable products are all organic and fair trade products. All our office furniture and supplies are produced sustainable. To encourage all employees to separate waste, we have recycle bins.



ENVIRONMENT

One of our largest impacts on environment derives from our procurement. We strive to be a responsible purchaser and have high standards for sustainable procurement. We seek to collaborate with suppliers, who share the same values in order to decrease our environmental footprint.



Our Goal

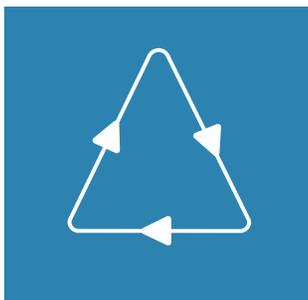
We will prioritise sustainable suppliers, as we have a great desire to contribute to a sustainable future.

Our action

We reject, to a large extent, collaboration partners and suppliers who do not have sustainable and green solutions.

Our status 2021

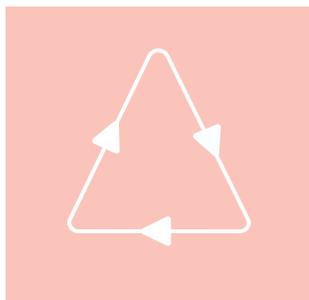
We use sustainable suppliers. We ensure our everyday operation is sustainable. For instance, we have since the end of 2020 on a trial basis given employees the possibility to work from home saving them two days of transport weekly, thereby saving energy and cutting CO2 emissions.



ENVIRONMENT

PRINCIPLE 7

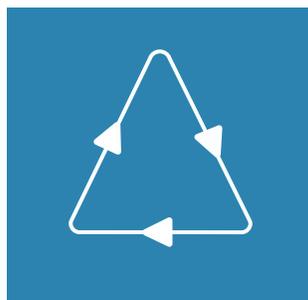
Businesses should support a precautionary approach to environmental challenges.



ENVIRONMENT

PRINCIPLE 8

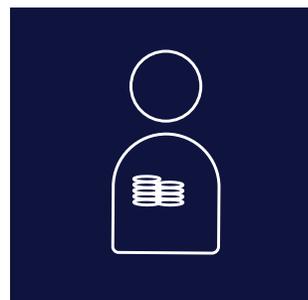
They should undertake initiatives to promote greater environmental responsibility.



ENVIRONMENT

PRINCIPLE 9

They should encourage development and diffusion of environmental technologies.



ANTI-CORRUPTION

PRINCIPLE 10

Businesses should work against corruption in all its forms, including extortion and bribery.

SECURITY AND COMPLIANCE

We ensure compliance in all business activities. It is an important part of offering quality services to our customers.





ANTI-CORRUPTION

At Oona Health we have zero-tolerance when it comes to any form of corruption or bribery as regulated by our Code of Conduct. All employees have read and signed our Code of Conduct.

No gifts or entertainment are accepted at any time no matter the value or character of it. Oona Health pays all its representation expenses at events conducted by its business partners. Oona Health has a whistle blower scheme also covering bribery and corruption. We have had no reports regarding corruption and bribery.



SUPPLIER MANAGEMENT

We at Oona Health ensure that all suppliers, critical outsourcing partners, and data processors comply with the data protection legislation and have a sufficient security level to meet all requirements.

All suppliers and data processors are audited within a three-year period based on an individual risk assessment determining the frequency and level of complexity of the audit. All data processors and critical outsourcing partners in scope for 2021 and 2022 have been audited according to the risk assessment.



INFORMATION SECURITY

At Oona Health we have implemented an Information Security Policy anchored at management level. It is based on the ISO27001 standards with the addition of the more specific Information Security Guidelines.

Both documents are available to all employees who are obligated to comply with the guidelines. All employees receive annual online training in information security and general data protection.

We have a high security level in terms of both technical, physical and organisational security measures and are constantly monitoring the areas of security and data protection to ensure that we are always updated on the latest developments.

Our compliance work is annually reviewed by independent parties. The conclusions and results are summarised in the ISAE3402 and the ISAE3000 reports as well as in the DPO-audit reports.

We at Oona Health are part of a group constantly moving. We have many different projects planned. We always strive to involve relevant competencies within data protection, information security, risk management and law and legal matters at the beginning of any such projects. We thereby want to ensure data protection by design and default.



Our Goal

We have zero tolerance of any kind of corruption or bribery as regulated the UN Global Compact principle 10.

Our Action

We have a whistle blower scheme, a Code of Conduct read and signed by all employees. We take references from previous employers of new employees.

Our Status 2021

We have had no reports of corruption or bribery.



Our Goal

The success of Oona Health is based on data and excellence of service. We, therefore, choose suppliers with the highest standard of security and responsibility of data processing.

Our Target

We prioritise an ongoing dialogue and audit with our suppliers and a rigorous screening process.

Our Status 2021

All suppliers comply sufficiently with our high standards.



Our Goal

Processing personal data is our core activity and as a health provider the data we process is sensitive. Needless to say, Oona Health does its utmost to comply with data security levels of today and beyond. We want to comply not only with today's standards but with tomorrow's as well.

Our Action

We dedicate ourselves to ensure the best possible information security and data protection level for the sake of our customers' privacy.

We dedicate ourselves to be at the forefront of digital evolution and innovation, both when it comes to security, and when it comes to the level of digital service and solutions we offer our customers and their employers.

Our Status 2021

We have had no breach of our data security.

Social responsibility at our core

As a responsible insurer of health, social responsibility and ethics are at the core of what we do.



17 PARTNERSHIPS FOR THE GOALS



ETHICS

The whistle blower scheme at Oona Health is available to all employees and business partners. Anyone can, anonymously, report any breach of our Code of Conduct or any other misconduct. There have been no reports of discrimination or any other misconduct within the whistle blower scheme. Oona Health strives to be completely transparent about our personal data processing. We provide detailed privacy policies on the websites of our group companies. We supply right of access to all data subjects like employees, customers and partners of Oona Health's group companies.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



OUR CSR

In 2021, Oona Health participated in EcoVardis' annual CSR assessment, which includes more than 75,000 companies' sustainability work. Oona Health is among the 20% best on four key parameters: Environment, labour and human rights, ethics and sustainable procurement. We are proud to be among the 20% best in comparable companies



Our Goal

We are transparent and have zero-tolerance of discrimination. All new hires must understand our whistle blower scheme. All new hires must read, understand, and sign our Code of Conduct.

Our Action

All new hires are trained to use it. We have a Code of Conduct that all new hires read, understand and sign.

Our Status 2021

- Whistle blower scheme: 100% are trained
- Code of Conduct: 100% have signed



Our Goal

Oona Health will continue its ambitious goals in the CSR field. Our goals are becoming more ambitious every year also for 2021.

Our Action

Our Board of Directors focuses on sustainability when it comes to all principles of the UN Global Compact. Sustainability to us is not isolated to one area of the UN Goals. It is trying to achieve excellence within all areas of the UN Global Compact to create what we call 'connected sustainability' and be the best we can be, year by year.

