



Baltics

Capitalising on attractive
market growth

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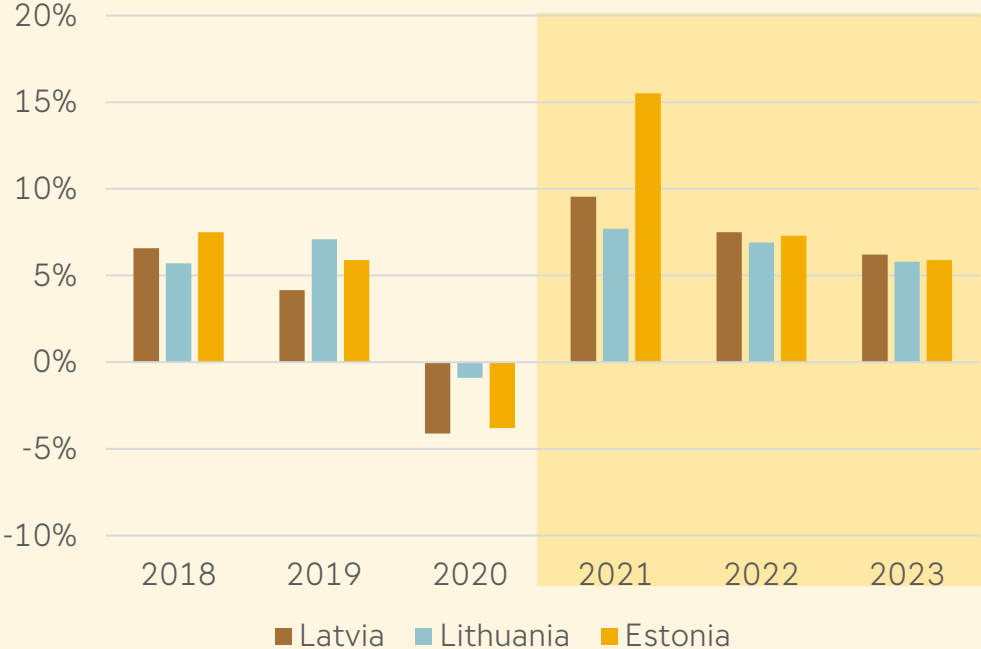
Capitalising on attractive market growth

- **Seek organic growth** through rebalancing the product mix, an optimal distribution mix and improved analytics
- **Strengthen risk management and pricing** capabilities
- **Improve efficiency** through process standardisation, digitalisation and automation

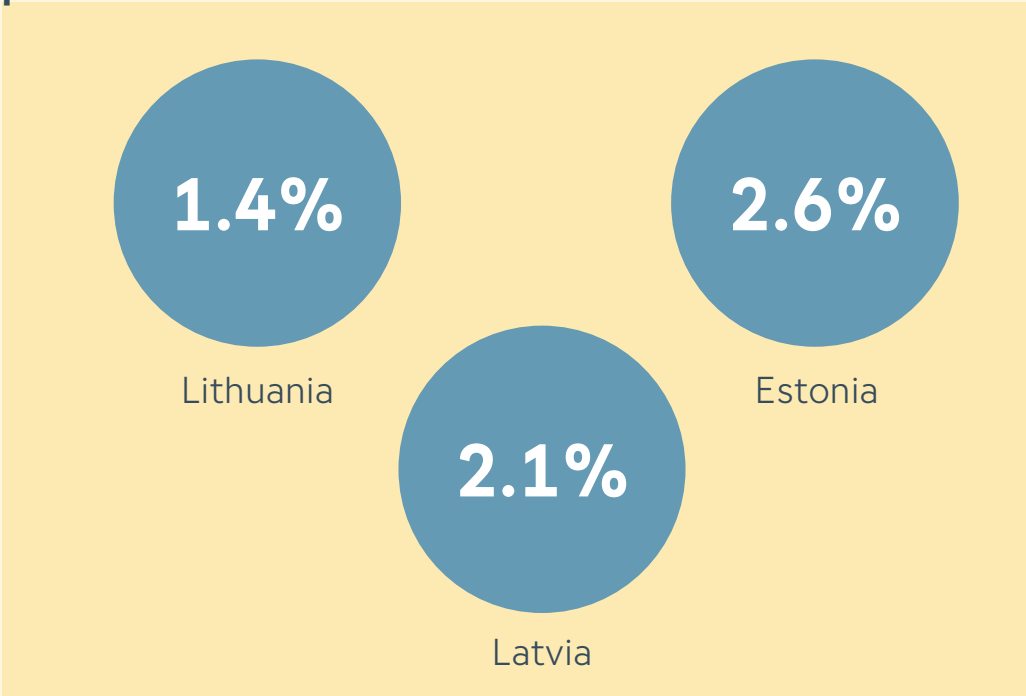


Strong outlook for market growth in the Baltics

Promising economic growth outlook¹⁾



Immature insurance markets with low insurance penetration²⁾



¹⁾ IMF World Economic Outlook (GDP Real + CPI, Forecasted figures for 2021-2023)
²⁾ OECD Insurance indicators - Penetration

Solid core capabilities





Focus areas going forward

Grow premiums

- **Increase sales** on digital platform
- **Optimise distribution** through mixed channels, including seeking new partnerships
- **Rebalance the product mix** by targeting health, property and travel insurance
- **Increase sophistication in data analytics**



Improve portfolio profitability

- **Strengthen tariff and pricing** competences
- **Enhance risk management and pricing processes**
- Implement **data driven renewal** processes



Ensure efficient operations and sustainable solutions


- **Improve claims automation** and focus on online claims reporting with straight through processing
- Increase efficiency through **process optimisation** initiatives
- Contribute to a **safer society** and **reduced carbon intensity**



Ready for execution



Seek new market opportunities



Mobilise organisation



Execute !



Baltics Capitalising on attractive market growth

Key priorities to capitalise on attractive market growth

- Seek organic growth through rebalancing the product mix, an optimal distribution mix and improved analytics
- Strengthen risk management and pricing capabilities
- Improve efficiency through process standardisation, digitalisation and automation



Gjensidige