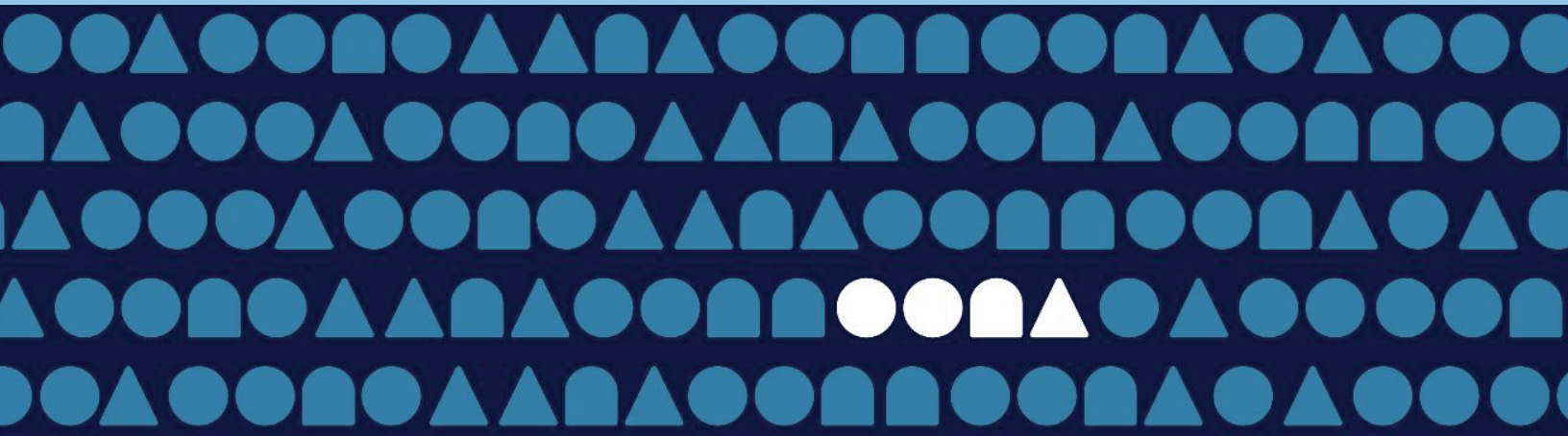


OONA HEALTH

# UN GLOBAL REPORT 2024

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, Oona Health, CEO*







## TABLE OF CONTENT

CEO on UN Global Compact	04
Our Values and Numbers	06
Human and Labour Rights	08
Our Employees	10
Our Sustainability	16
Our Compliance	18
Our Ethics and CSR	20

# CEO STATEMENT ON UN GLOBAL COMPACT 2024

**Oona Health on UN Global Compact: we ensure stronger health for more people and contribute to a more sustainable world.**

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At Oona Health, we are committed to upholding the ten principles of the United Nations Global Compact across Human Rights, Labour Rights, Environmental Protection, and Anti-Corruption.

By joining the UN Global Compact, we have aligned ourselves with the world's largest corporate sustainability initiative - uniting over 20,000 companies and 2,000 organisations from more than 160 countries.

We recognise the vital role of the UN Sustainable Development Goals (SDGs) in creating a better world by 2030. As part of this global movement, we actively integrate these principles into our strategy and operations - working not just for compliance, but to create lasting value for society.

We work to ensure stronger health for more people including individuals and their workplaces. Our mission goes beyond insurance: we aim to strengthen our customers' health in ways that benefit the individual, their workplace, and society at large. In doing so, we actively supplement the public health system and help ease the pressure on it - setting us apart from traditional competitors in the health insurance market.

This Communication on Progress Report outlines our goals, actions, and achievements - keeping customers, employees, and stakeholders informed of our continued progress.

Oona Health is the parent company of:

Dansk Sundhedssikring A/S, Denmark's largest health insurance provider, focused on effective guidance, timely treatment, and prevention to enhance quality of life and work capacity.

PrimaCare A/S, which manages a broad network of quality-assured healthcare providers and supports public sector employees with tools and data to maintain physical and mental well-being.

DSS Hälsa AB, which delivers similar health insurance services to individuals and companies in Sweden.

Oona Health was formerly owned by Topdanmark and, as of 2024, is now part of If, the leading Nordic insurance company, following its acquisition of Topdanmark.

*Kent Jensen  
CEO, Oona Health*



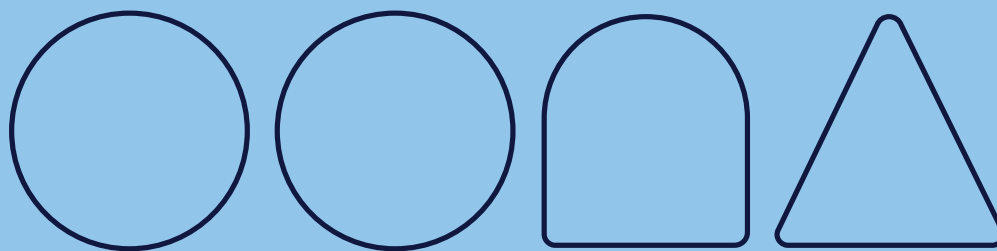


Your Health in Our Hands



**Stronger Health for More People — Also for You**





O O N A H E A L T H

### OUR VISION

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 to increase and strengthen the health of our customers and help them balance their life during periods of poor health to benefit customers, their families, workplaces, communities and society as a whole.

### 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 health counselling adjusted to the individual need of the customer. We respect our customers and take good care of them and work diligently to prevent overtreatment.

#### **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.

#### **We are competent**

We offer our customers healthcare to suit the individual customer's health needs. Our employees are trained health care professionals. All decisions made by them are based on the latest professional healthcare knowledge.

*Flemming Bonde Jakobsen, Oona Health, CCO*





## WE EMPOWER OUR CUSTOMERS TO STRENGTHEN THEIR HEALTH

We impact the health and lives of +626,000 customers. We empower them to strengthen both their mental and physical health through timely, competent advice, care and treatment.

We also help +17,200 workplaces achieve a healthier work

environment for their employees through health preventive efforts. In 2024, 4,500 of 120K customers with muscle and joint pains were with our help able to avoid prolonged treatment through self-care, patient education, and exercise.

*Claus Brink, Oona Health, COO*

## WE HELP

### CUSTOMERS

Since our start in 2012, we have grown to serve +626K customers by the end of 2024. That makes us the largest health insurance provider in Scandinavia.

### COMPANIES

By the end of 2024, we insured employees in +17.2K 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



**626,000**

Customers 2024



**17,200**

Companies 2024



**275**

Employees 2024



**DKK 788m**

Revenue 2024



# OUR IMPACT ON HUMAN WORKLIFE HEALTH

## CASE: we support workplace health - tackling back pain with Solar Danmark A/S

Back pain is one of the leading causes of work-related health issues, costing Danish society up to DKK 33.5bn annually due to sickness absence, early retirement, and reduced productivity. (Source: *National Institute of Public Health, 2024*).

At Oona Health we work proactively with over 17,200 corporate clients to reduce this burden. In high-risk sectors such as manufacturing and logistics, we provide tailored prevention and health programmes focused on early intervention and employee education.

One example is Solar Danmark A/S, a major

supplier of electrical, HVAC, and energy solutions, employing over 800 people in Denmark.

Together, we conducted a full assessment of their warehouse operations and its +300 employees to facilitate a back friendly working environment. New lifting aids and procedures were introduced, and physiotherapists delivered workplace training and self-care education to staff.

The initiative has been well received: *"It matters to me that my workplace has my back - quite literally. Here at Solar, I feel like they really care"*, says warehouse worker Pernille Mikkelsen.



### 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.



**Pernille Mikkelsen** uses a new crane to lift packages to help her have a back-friendly workday.

*Foto: Christian Tanderup*

Solar Danmark continues its efforts to improve employee health with on-site movement routines and pain management strategies based on the latest health science.

#### **Impact:**

- Improved workstation functionality
- Increased employee awareness and resilience
- Ongoing goal to reduce back-related sickness absence

In 2024, we launched a solution for companies. It addresses blue-collar workers' back, neck, and joint pain through health data analysis,

detailed workplace health-assessments, and implementation of effective, evidence-based health solutions.

Our solution is popular with companies relying on blue-collar workforces. They want to stay profitable by ensuring long-term employee health, preparing for government plans to increase worklife duration, amid Denmark's challenging demographics of large older generations and smaller younger ones.

In this field, Oona Health anticipates growing influence on workplace health and wellbeing to support our customers and to impact society.



#### **FORCED LABOUR**

##### PRINCIPLE 4

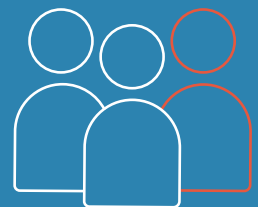
Businesses should uphold and effectively recognise the elimination of all forms of forced and compulsory labour.



#### **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.





# WE HAD FEWER SICK DAYS AND BETTER MENTAL HEALTH

In 2024, we saw a remarkable improvement in how our people are doing in terms of wellbeing.

Our employees' self-reported mental health score rose by 12 points, from 81 percent in 2022 to 93 in 2024 finding our mental health work environment satisfactory or more than satisfactory, according to our second annual workplace risk assessment report. Our short-term sickness absence rate also dropped to 1.7 percent in 2024 from 1.8 in 2023.

It's a strong sign that, when we advise 17,200 Danish business customers on health and wellbeing in the workplace, we lead by example.

"Stronger employee health and improved wellbeing are essential to companies and their profitability in an increasingly competitive market. I am pleased to report that Oona Health has achieved our best results to date when it comes to wellbeing in the workplace", says Karina Aabling, our Head of HR and Communications.

## Reaping the Rewards of Our Efforts

"We are now seeing the results of our strategic efforts to support employee wellbeing and engagement. We see a clear impact – both financially and for our staff", she continues.

Our approach is supported by international studies. Wellbeing programmes can reduce absenteeism by around 25%, and some participants report over 50% fewer sick days.

In Denmark, people with good mental wellbeing take between six and nine fewer sick days annually. Even small amounts of physical activity during the working day can help prevent long-term sickness absence by up to 13%.

## What We Did in 2024

To achieve these results, we applied the same structured approach we recommend to our clients.

This included:

- Annual engagement surveys and regular pulse checks and biannual Work Assessment Surveys
- Team-level discussions, with additional support for teams with the lowest engagement
- Tailored action plans, including flexible working, manager coaching, health workshops, and early absence alerts
- Ongoing measurement and follow-up to track progress over time

## Karina explains:

"What made the difference was listening – and then acting. From coaching and support to increased flexibility, we tailored solutions based on what each team actually needed."

## 2024 Results at a Glance

- A 93% response rate to our workplace risk assessment survey – showing strong employee commitment
- A clear reduction in short-term sickness absence to 1.7%, well below the national average
- 96% of employees are satisfied with how they are managed by their leader
- 93% of employees are satisfied with their mental health work environment.

## Karina reflects:

"We don't just offer wellbeing and health strategies to clients – we apply and live them ourselves. That's how we maintain credibility, build trust, and create real change."

## Rooted in Global Best Practice

Our 2024 approach is grounded in international research, combining psychological safety, proactive health initiatives, and responsible leadership. This doesn't just reduce sick leave – it also addresses presenteeism.



We're constantly learning and improving - both as a workplace and as colleagues. We do this by developing our skills, prioritising health and wellbeing, and strengthening our collaboration. We are happy that so many of our employees took the time to participate in the annual workplace assessment 'APV' and share their honest feedback.

**Karina Aabling,**  
**Oona Health,**  
**Head of Human Resource**  
**and Communication**

## KARINA AABLING: 'WE PRACTICE WHAT WE PREACH'

### Psychological Safety & Well-being

Openness and trust reduce stress and burnout. High well-being = up to 9 fewer sick days annually.

Source: Vidensråd for Forebyggelse, 2023

### Leadership Support

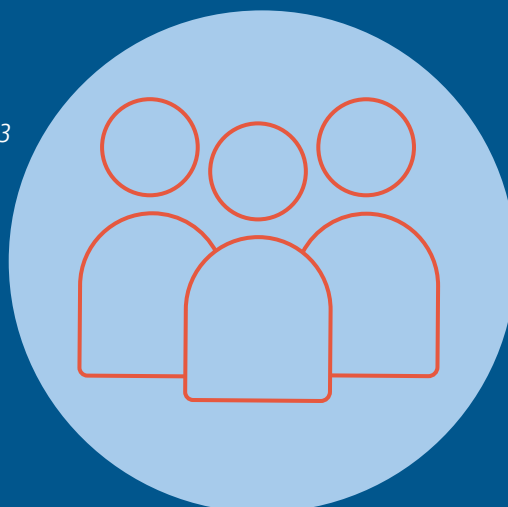
Engaged leaders spot early signs of strain and reduce long-term absence.

Source: Danish National Centre for Work Environment (NFA), 2023

### Everyday Movement

Short activity breaks can cut long-term sick leave by up to 13%.

Source: NFA, 2023 - Movement and Long-term Absence Prevention Study



### Flexible Work Options

Flexibility supports recovery, lowers stress, and prevents presenteeism.

Source: Harvard Business Review, 2023 - The Flexibility Paradox

### Targeted Health Support

Early access to care (mental, physical, preventive) reduces absenteeism and speeds return.

Source: RAND Europe, 2023 - Workplace Wellness Programme Analysis

### Data-Driven Action

Monitoring health data enables timely, effective wellbeing initiatives.

Source: CIPD UK, 2023 - Health and Wellbeing at Work Report



# OUR EMPLOYEES OUR FOCUS

Employee development and work life balance are strategic focus areas that help improve employee wellbeing and health.

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## EMPLOYEE DEVELOPMENT

Our internal education 'SundhedsNavigator' was continued for employees in our health teams in 2024. Selected employees are trained to function as role models for other employees when navigating customers to the correct healthcare solutions within the Danish private and public healthcare system. The aim is to better customer relations and the healthcare advice we provide. 30 employees have in 2024 achieved their education and 10 more are underway.



## OONA LIFE BALANCE

A balance between work and private life is essential to the well-being of our employees. With a flexible working culture, we aim to strike the right balance for our staff. Therefore, we allow working from home, in collaboration with management, when it does not interfere with the smooth running of our business.



## OONA SICK ABSENCE

Health and wellbeing is a strategic focus in Oona Health. Good health is key to a good quality of life, and our employees' physical and mental well-being is a top priority. We take a strategic approach to promoting health through flexible working, supportive policies, and a positive work culture.

These efforts are paying off - our short-term sickness absence rate is 1.7%, reflecting both our commitment to wellbeing and the strong engagement of our staff. We will continue to build on this foundation to support a healthy, resilient workforce.

### Our Goal 2025

In 2025, we aim for an internal development rate of 8%.



### Our Action 2024

We continued to map competencies and clarified career paths across the organisation. This helped make development opportunities for both employees and managers more accessible - internally and externally.

### Our Status

Internal development rate:

2024:	8.0%
2023:	6.2%
2022:	8.3%

22 out of 274.5 FTE got new positions within Oona Health.

### Our Goal 2025

- 80% of employees should report experiencing a good work-life balance in our upcoming surveys for 2025.
- We aim to meet the benchmark of the WHO-5 Well-Being Index in 2025.



### Our Action 2024

We reduced overtime, lowered workloads, and provided staff training. Employees could work from home two days per week. Staff without fixed schedules got flexible work planning.

### Our Status 2024

- 72% reported a good work life balance - 13 points below our ambitious goal. We are committed to improvement.
- We reached 48% of the benchmark on the WHO-5 Well-Being Index.

### Our Goals

- 2025: short sick absence rate of max 2.5%
- 2024: short sick absence rate of max 2.5%
- 2023: short sick absence rate of max 2.5%



### Our Action 2024

- We identified, via qualitative, differentiated measures, areas to improve for each department in 2024 to minimize sick leave and improve work environment.

### Our Status

- 2024: short sick absence rate 1.7%
- 2023: short sick absence rate 1.8%
- 2022: short sick absence rate 2.4%



# FAMILY LIFE IS ALSO A FOCUS

A holistic approach is part of our DNA in how we serve customers, manage employees, and run our business.

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## EMPLOYEE SENIORITY

As a young and growing organisation established in 2012, our employee seniority was challenged by many newcomers the first many years. However, our level has improved despite our continued growth in both number of customers and employees. We make an extra effort to retain our current employees.

We want to be an attractive place to work, and we want to 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.



## DISCRIMINATION

We see diversity as a strength and strive for the organisation 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.

We have managed to increase the percentage of women in middle management significantly from 2023 to 2024. We have also managed to achieve a larger percent of men in the members of staff. We have an aim to diversify our top management, however we have not been able to live up to this aim yet.



## 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 2025

- 3.0 years of average seniority



### Our Action 2024

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

### Our Status

- 2024: 2.88 years of average seniority
- 2023: 2.34 years of average seniority
- 2022: 2.32 years of average seniority

### Our Goal 2025

To maintain overall diversity, we aim to strengthen gender diversity in leadership and key roles. We also have a clear ambition to increase diversity within both our executive management team and board of directors.



### Our Action 2024

We appointed our management team based on competencies, regardless of gender. Where qualifications were equal, we considered gender diversity in both directions to support a more balanced leadership profile.

### Our Status 2024

- All employees (274.5 FTEs): 31% men, 69% women
- Management team (37): 43% men, 57% women
- Executive management (6): 100% men, 0% women
- Board of directors (5): 100% men, 0% women

### Our Goal 2025

- 50% use the voluntary pregnancy support offer



### Our Action 2024

We offer pregnant employees well-being interviews, physiotherapy counselling, mindfulness sessions, yoga, and relaxation techniques.

### Our Status 2024

- 100% of pregnant employees made use of our voluntary pregnancy support offer - a significant improvement. Our goal for 2024 was 40%.



# SUSTAINABILITY, OUR FOCUS

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

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## SUSTAINABLE PROCUREMENT

Oona Health aims to achieve sustainable procurement through our Responsible Supplier Management project. This involves monitoring supplier compliance with our environmental and sustainability standards. We assess the environmental impact of suppliers and products before making purchasing decisions, focusing particularly on food and drink, office supplies, furniture, and IT equipment.

In 2024, we continued using the same sustainable flower supplier for staff bouquets. The company is among Denmark's most environmentally responsible, using local, seasonal, surplus, and certified flowers. This helps reduce CO2 emissions and protect Denmark's natural flora and fauna. We also began purchasing uncut plants to further emphasise our focus on nature and sustainability.

### Our Goal 2025

All food and drink must be organic and fair trade. Furniture, office supplies, and IT equipment must be sustainably produced with respect for human rights. IT suppliers must prioritise recycling and responsible disposal. We sort all waste for maximum recycling and now use uncut flowers to reduce environmental impact.



### Our Action 2024

We audited suppliers to ensure compliance. If they fell short, we initiated dialogue or switched supplier.

### Our Status 2024

In 2024, we used the same sustainable flower supplier and purchased 116 bouquets and 52 uncut plants. Our IT supplier recycles 100% of our discharged IT equipment (121 kg), thereby avoiding 13,790 kg CO2 emissions.



## ENVIRONMENT

We strive to be a responsible purchaser and have high standards for sustainable environmental procurement. We seek to minimise our offices impact on the environment. Our edible and drinkable products are all organic and fair-trade products. Our office furniture and supplies are produced sustainably.

To encourage all employees to separate waste, we have recycled bins. Our employees save CO2 emissions from transport when they work from home. We encourage employees to save electricity, heating and water and have sensors to minimise consumption of heating, electricity, and water. We encourage all employees to use the same cup all day to minimise water and electricity consumption. We have installed water-reducing toilets and faucets.

### Our Goal 2025

We aim to reduce our environmental footprint by installing automatic on/off sensors to cut energy use.



### Our Action 2024

We selected products based on environmental impact, and remote work helps lower CO2 emissions.

### Our Status

Electricity use per employee (Office CPH/Aarhus):  
2022: 380 kWh | 2023: 353 kWh | 2024: 327 kWh

Heat use per employee (Office CPH/Aarhus):  
2022: 0.84 MWh | 2023: 0.70 MWh | 2024: 0.55 MWh

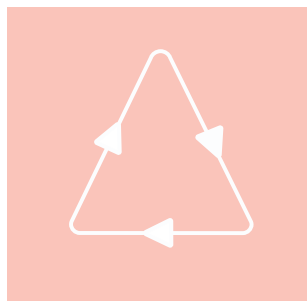
Water use per employee (Office CPH/Aarhus):  
2022: 6.82 m3 | 2023: 4.80 m3 | 2024: 4.33 m3



### ENVIRONMENT

#### PRINCIPLE 7

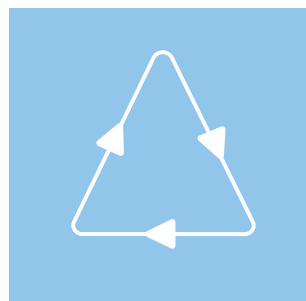
Businesses should support a precautionary approach to environmental challenges.



### ENVIRONMENT

#### PRINCIPLE 8

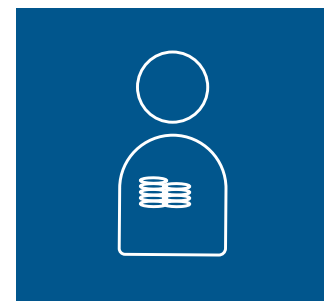
They should undertake initiatives to promote greater environmental responsibility.



### 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.

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## 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 our employees have read and signed.

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 whistleblower scheme also covering bribery and corruption. We have had no reports regarding corruption or bribery.



## SUPPLIER MANAGEMENT

We at Oona Health ensure that all suppliers, critical outsourcing partners, and data processors comply with our standards for information security and data protection.

All outsourcing partners 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.



## 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 always strive to involve relevant competencies within data protection, information security, risk management, and legal matters at the beginning of any such projects.

### Our Goal 2025

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



### Our Action 2024

We have a whistleblower scheme available to all employees and partners. All our employees have read and signed the Code of Conduct.

### Our Status 2024

We have had no reports of corruption or bribery.

### Our Goal 2025

The success of Oona Health is based on reliability of our suppliers. Therefore, we choose suppliers who comply with our standards for information security and data protection.



### Our Action 2024

We prioritise an ongoing dialogue and audit with our suppliers to ensure sufficient security and data protection levels.

### Our Status 2024

All suppliers are audited within a three-year period.

### Our Goal 2025

Processing personal data is our core activity and as a health provider the data we process is sensitive. 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 2024

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 2024

We continue to monitor the latest developments and implement the required security measures.



# RESPONSIBLE TO THE CORE

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

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## ETHICS

The whistleblower 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 whistleblower 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.



## OUR CSRD

In 2023, Oona Health underwent EcoVadis' annual CSR assessment, which evaluates the sustainability efforts of more than 75,000 companies. Oona Health ranked among the top 5% overall and therefore received an EcoVadis Gold Medal.

Due to a change in ownership, Oona Health no longer reports directly to EcoVadis. However, as part of the largest insurance group in the Nordics, the Sampo Group, we refer to their annual CSRD report, where our figures are consolidated.

### Our Goal 2025

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



### Our Action 2024

We have a Code of Conduct that all new hires read, understand, and sign.

### Our Status 2024

- Code of Conduct: 100% have signed.

### Our Action 2024

- We contributed to Alzheimers Association.
- We contributed to GAME-C street basket.



### Our Status 2024

Oona Health will continue to contribute to Sampo Groups ambitious CSR targets.

[Read Sampo Groups reports on their website.](#)

