



Annual HSE report 2023

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1. Introduction

The Working Environment Committee (AMU) is obliged to prepare an annual report for its activities, pursuant to Section 7-2, item 6 of the Working Environment Act, and make this available to "Storebrand's governing bodies and employees' organisations". The report shall be available to the Norwegian Labour Inspection Authority.

Health, safety and environment (HSE) is about safeguarding and improving the working environment. Storebrand is committed to ensuring that all employees have a good physical and psychosocial working environment. This is about facilitating a safe and inclusive workplace for all, so that employees feel a sense of belonging and can perform their work tasks in a sustainable way. Storebrand has high ambitions for HSE work, which is about creating a good workplace and a safe and inclusive working environment for each employee. This will be reflected in the benefits both for the individual and in being a real competitive advantage for us as an organization.

The report will be published in its entirety in the HSE handbook after approval at the first meeting of the working environment committee of the year in March 2024.

2. Systematic HSE work

People is responsible for the Group's regulations and tools for HSE work. A key starting point for HSE work is that it is in line with sound management, and therefore integrated as far as possible into normal management processes. This means that challenges and opportunities in HSE work are sought to be solved in the line and that decisions are made locally by affected communities, often in good dialogue with local safety representatives.

The purpose of the HSE work is to ensure a safe, secure and inclusive working environment for all employees, both physical and mental, as well as protect the environment in which we operate.

Division of responsibility HSE

The general manager of the enterprise has the formal responsibility for working systematically to comply with the requirements of the health, safety and environment legislation and thereby satisfying the requirements in the Regulations relating to systematic health, safety and environment work in the enterprise (the Internal Control Regulations). The operational responsibility lies with the People business area, in close cooperation with the safety delegates in the business. The HSE handbook also states who sits on the Working Environment Committee and AKAN, and who is the safety representative for each of the group areas.

Mapping and risk assessments

In 2023, Storebrand has carried out risk assessments with integrated action plans across the organisation. These assessments have provided a better understanding of the potential risks in our business and have therefore taken steps to minimise these risks. Prioritization and integration of action plans with quantified targets to address those risks will also be part of our focus moving forward. We have also evaluated the effectiveness of existing measures to ensure they are adequate and relevant. Risk assessments and measures are available to all employees in the HSE handbook. In 2023, Storebrand carried out safety inspections in six different departments to map risk, as well as gain a better insight into whether the working environment is in line with laws and regulations.

System and audit

Storebrand attaches importance to having a good HSE system that is adapted to operation and practical everyday life. The HSE handbook is easily accessible digitally for all managers and employees. The handbook provides a simple and searchable overview of our own local guidelines combined with all relevant laws and regulations, which are updated continuously by our partner Simployer and People. This ensures that our HSE handbook is updated and available to managers and employees at all times. People has conducted an annual revision of the handbook.

Reporting and deviation management

Storebrand's routines for reporting and non-conformity management are clearly visible in our HSE system for all our employees. This system has enabled us to identify and address deviations and potential risks in our business so that we can continuously improve.

Training

Storebrand has an onboarding program called Smart Start to ensure that new employees become familiar with the basic HSE at Storebrand. During their first month on the job, all new employees are invited to four digital gatherings. The program provides basic information about Storebrand, and where to find relevant information. In addition to the four gatherings, the new employees are invited to a tour of the building, which includes descriptions of escape routes and HSE procedures.

It is important that Storebrand's employees learn about HSE in order to increase well-being and safety. Every year, Storebrand focuses on HSE by gathering a number of HSE-related activities into a separate HSE week. Among the activities in 2023 were defibrillator courses, first aid courses and lectures on boundary setting and stress management, related to World Mental Health Day. Storebrand's HSE week was featured by World Mental Health Day, read the article [here](#). In recent years, Storebrand has also focused on psychological safety through workshops in teams and management groups throughout the company.

In addition, HSE routines and work are well described in the HSE handbook, which is available to all employees on the company's intranet. Storebrand lives on trust and works systematically to comply with good ethical standards. All employees are required to complete digital courses in ethics, fire protection and sustainability every year. For members of the Working Environment Committee and safety representatives, mandatory HSE courses are required.



Employee engagement

Storebrand's employees are our most important source of innovation, development, and growth. Employees who provide input and challenge applicable norms are important for the Group to achieve its goals. Storebrand is dependent on the trust of its customers, partners, authorities, shareholders, and society as a whole. In order to earn trust, the Group must act professionally and with high ethical standards.

Managers are encouraged to discuss ethics, ethical dilemmas, information security, financial crime and HSE in departmental meetings. This will be followed up and further measures implemented as needed. Employee engagement is measured regularly (every four weeks) through pulse surveys. With the pulse surveys, it is possible to form an impression of how employees are doing in their everyday work, and measure engagement with the workplace and satisfaction with work, management, cooperation, sustainability, diversity, the physical working environment and perceived freedom of self-determination and opinion. The results are followed up regularly by the individual manager, the company's management teams and the group's People Business Partners.

The pulse measurements are expanded annually with an HSE survey to map the physical and mental working environment. The results from the HSE module in 2023 showed a score of 8.3 out of 10, which is 0.3 above the industry average and 0.1 better than 2022. Half of the respondents give the highest score (9-10), which shows a high level of satisfaction among Storebrand's employees.

From the comments in the latest survey, it appears that many people think that Storebrand is a good place to work and a feeling that Storebrand cares about the health and well-being of its employees. The comments show that several of the employees are aware of the various employee benefits, and that our employees value all benefits such as fitness and health services, insurance, canteen offers, vaccines and flexibility in their work.

The survey had fewer comments about the physical working environment in 2023 than in previous years, which can be explained by the fact that we have had more safety inspections this year after the feedback last year. There are more comments than in previous years that deal with high workload, pace, and stress. Last year, these comments were about the expectation to be online all the time, while this year leaders received a lot of positive feedback for their support, accessibility, and putting people first. It also appears from the HSE survey that employees want guidance in setting boundaries in the event of a high workload. This feedback forms the basis for new HSE measures for 2024.

Hybrid working

At Storebrand, we encourage a good work-life balance for all employees. Since the outbreak of the pandemic in 2020, we have decided to meet employees' need for flexibility in their working hours and locations. The managers have stressed that what you deliver is more important than where the work is physically carried out from. At the same time, we see great value in employees meeting physically.

In 2021, we established the strategy "our new working day" and we have continued to do so in 2023. The strategy defines the physical meeting in the office as the core for everyone, while at the same time emphasizing taking with us knowledge about the positive effects of a flexible and hybrid working day. The premises at Lysaker Park have been adapted and upgraded to make it attractive to work in the office. At the same time, the various departments are encouraged to discuss how best to work together; what is best suited digitally and physically, so that we can take with them the experience and new digital competence we have acquired through the pandemic.

Many employees have also taken advantage of the support scheme for equipment for work from home in 2023. The scheme gives employees the opportunity to purchase ergonomic equipment for up to NOK 5000 and have this covered by Storebrand, subject to approval from the manager. The scheme has been continued in 2024.

In 2023, Storebrand collaborated with SINTEF other companies in the Workflex project to research the hybrid working world. This will provide further insight into how we can optimise our working day to achieve good effects for the individual employee, the team they are part of, and Storebrand as an employer.

Health-promoting employee benefits

All employees at Storebrand are covered by health insurance, which ensures quick access to health services through specialists and hospitals if necessary. In addition, employees at the head office have access to a physical health clinic on the company's premises, where you can book an appointment with a chiropractor or physiotherapist. The health clinic also assists with workplace assessments to prevent the development of health problems, identify risk factors, and assess the need for workplace adaptation. Furthermore, personnel from the clinic contribute to promoting good ergonomics by raising awareness among the staff. Storebrand employees are offered the opportunity to take the free influenza vaccine every year, in connection with the annual HSE week in October. As many as 688 employees took advantage of this offer in 2023, which is an increase from last year.

Storebrand's employees have pension and insurance schemes that provide financial security in the event of various incidents in working life, such as pensions, deaths, occupational injuries, illness, and travel. These insurances are a supplement to what is paid out through the public sector.

All employees at the head office in Norway can join Storebrand Sport and thus train in spinning rooms, strength rooms and in their own sports hall. Storebrand Sport also organised health promotion and social activities in 2023, such as ski weekends, Holmenkollstafetten and corporate championships in football, which are also contributions to promoting the psychosocial working environment. In 2023, Storebrand Sport consisted of 13 active disciplines, such as yoga, strength training and football. About two-thirds of the employees in Norway are members of Storebrand Sport, and the number is increasing every year.

Our assessment is that these measures in total have a positive impact on the physical and psychosocial working environment, and that this also contributes to lower sickness absence figures.

Storebrand's canteen is run with an emphasis on our employees having access to healthy and inspiring food and nutrition, which is an important word for contributing to well-being, health, and coping.

3. The chief safety representative (HVO)

Storebrand is responsible for appointing safety delegates in accordance with laws and regulations. These are chosen by and from among the employees. The safety delegates shall act as a link between management and employees in matters relating to the working environment. This may include sick leave, overtime work and the physical and mental working environment. The safety delegates are supposed to be safety delegates for all employees and can function well as sparring partners in cases where there are no obvious answers between managers and employees or between employees, and where there is a need to angle disagreement with multiple eyes.

The safety delegates shall be involved in the planning and implementation of measures and changes that affect the working environment. This may be reorganizations, downsizing or relocation/changes of the physical working environment.

The role of the safety representative is to safeguard the interests of employees in matters relating to the working environment. All problems should first be solved by the person who best knows them, for example by having the individual raise issues with his or her immediate superior. If the matter is not resolved, it is natural that the safety representative will be contacted.

The safety delegates may also hold positions as employee representatives. The role of employee representatives is to discuss and negotiate with management based on collective agreements, support members when there are challenges in the employment relationship, discuss personnel matters and possible wage conflicts. If such cases are based on the working environment or the cases have consequences for the working environment, the safety representative may have a role in that part of the case. The safety delegates have been made aware that they will sometimes have a dual role, and how important it is to weigh their contributions in a balanced way considering such dual roles.

In 2023, the Chief Safety Representative has participated in cooperation committee meetings with the corporate markets, retail markets, CFOs, CROs, Storebrand Asset Management, Communications, Digital and People groups, respectively.

The chief safety representative has also assisted at all meetings related to restructuring, and systematic meetings have been held with the safety delegates in Storebrand throughout the year.

There are ten safety delegates in Storebrand, including the Main Safety Representative.

4. Diversity and equal opportunities

It is important that Storebrand's organisation and business operations reflect our customers and the market in which we operate. Storebrand's goal is to be a good workplace for everyone, regardless of background. Independent sustainability analyses show that companies that focus on diversity are more innovative and profitable. We depend on attracting the best talent to create a future to look forward to for our customers, employees, and society.

Storebrand works systematically to ensure diversity, inclusion, and equality through clearly defined processes in recruitment, reorganisations, salary adjustments and offers of management training and other development initiatives. Storebrand's CEO is followed up by the Board on a number of sustainability indicators. This year too, we have worked purposefully to map the experience of diversity and inclusion in Storebrand. For the first time in 2022, we had an additional module in our regular employee survey with questions about diversity and inclusion, which was continued in 2023. This is sent out to all employees once a year.

We also have a diversity committee with participation from the entire group, which is a sub-committee to AMU. In 2023, the Diversity Committee worked on various initiatives to lift the work within diversity, inclusion and belonging at Storebrand.

Increased diversity and inclusion are also on the agenda through our collaboration with Catalysts Association. In 2022, Storebrand received support from the Directorate of Integration and Diversity (IMDI) to develop an offer that can contribute to increased awareness of diversity, inclusion and belonging. All employees can now take part in the results in the form of an e-learning course on this topic. The course was made available on Storebrand's intranet pages in 2023. Storebrand is a partner in the Cancer Compass – The initiative connects private companies with individuals who experience challenges after completing cancer treatment. In 2023, three employees from Storebrand participated as mentors in the Cancer Compass mentorship program.

In 2023, Storebrand was a proud supporter of Oslo Pride. As part of the celebration, Storebrand has used new lanyards with Pride symbolism, this to show support and contribute to a focus on diversity throughout the year. Lectures/ broadcasts about Pride were also arranged for all Storebrand's employees, where representatives from the corporate management and the Diversity Committee were represented.

The diversity calendar in Storebrand contains a separate page about Pride. Here you can find information about what Pride is and how we celebrate it in Storebrand. It also contains the LGBTQ+ glossary of Budfir to help increase diversity literacy.

Our employee representatives, representatives from the Diversity Committee, safety delegates and People also completed courses in "Pink competence Working life" with the association FRI (Association for Gender and Sexuality Diversity). The course provides good input on how to act safely and inclusively in the workplace regarding sexual orientation, gender identity and gender expression.

Storebrand has participated in the tripartite program Inclusive Working Life (IA) since 2002. The program is based on the premise that work promotes good health and well-being, and that early, active intervention can prevent absenteeism. The Group's managers have established routines for inclusive follow-up of employees in the event of illness.

5. Main points in the work of the Working Environment Committee (AMU)

Section 7-1 of the Working Environment Act states that it is a duty to establish a working environment committee. The Working Environment Committee draws up the guidelines for working environment and safety work in Storebrand. The committee participates in the planning of HSE work, and follows developments in issues relating to workers' safety, health, and welfare.

The employee (AT) and employer (AG) each have three members with personal deputies. Falck Helse (Occupational Health Service – BHT) meets regularly in the Working Environment Committee.

AMU meets quarterly or as needed. Minutes of the working environment committee's meetings are written. This will be published in the HSE handbook and will also be available to the Labour Inspection Authority upon request.

AMU has three sub-committees: the AKAN Committee, the Rehabilitation Committee, and the Diversity Committee.

In 2023, the AMU has consisted of:

1. Stine B. Moe (AT), Chief Safety Representative
2. Brita Sissener (AT), member
3. Eva Kolberg, (AT), medlem
4. Tove Selnes (AG), EVP People
5. Per Ivar Sandvik (AG), member
6. Yngvar Christiansen (AG), member

Vara:

1. Svein T Lømkork (AT), deputy member
2. Sara Skoglund Torp (AT), varamedlem
3. Sven Magnø (AT), deputy member
4. Anne-Kristine Baltzersen (AG), deputy member
5. Rune Jørgensen (AG), deputy member

In 2023, the employee side has been responsible for convening the meetings and setting up a current agenda.

The committee has considered 24 cases in 2023, some of which are fixed points under AML, including the physical health clinic, sick leave, and overtime. In 2023, the AMU has focused, among other things, on the following topics:

1. HSE surveys
2. HSE Week
3. Safety inspections
4. Publication of HSE annual report
5. Orientation from the occupational health service
6. Diversity work at Storebrand
7. Preparation of a mandate for the Diversity Committee
8. Employee engagement
9. Sick leave and overtime

Storebrand's subsidiaries do not have separate working environment committees. Within each group area, however, quarterly cooperation committee meetings (SU meetings) are held, where the safety delegates meet together with employee representatives, the executive vice president and the People Business Partner for the group area. The safety delegates' responsibility in the meetings is to ensure that issues relating to the working environment are addressed and that challenges and areas for improvement are highlighted.

HVO has regular meetings with the HVO network throughout the year. The HVO network consists of HVOs in the largest financial groups in Norway. Experiences on current topics and issues are exchanged, and how we resolve individual cases are discussed.

Diversity Committee – Subcommittee of AMU

As a sub-committee of AMU, Storebrand’s Diversity Committee is an important contributor to the work on diversity and inclusion. The committee is composed of employees across the Group and consists of representatives from both the employer and employee sides, including safety representatives. An important theme for the Diversity Committee in 2023 has been to contribute to increased knowledge about various holidays and celebrations.

The diversity committee held four working meetings in 2023. In 2023, the following mandate was adopted for the Diversity Committee:

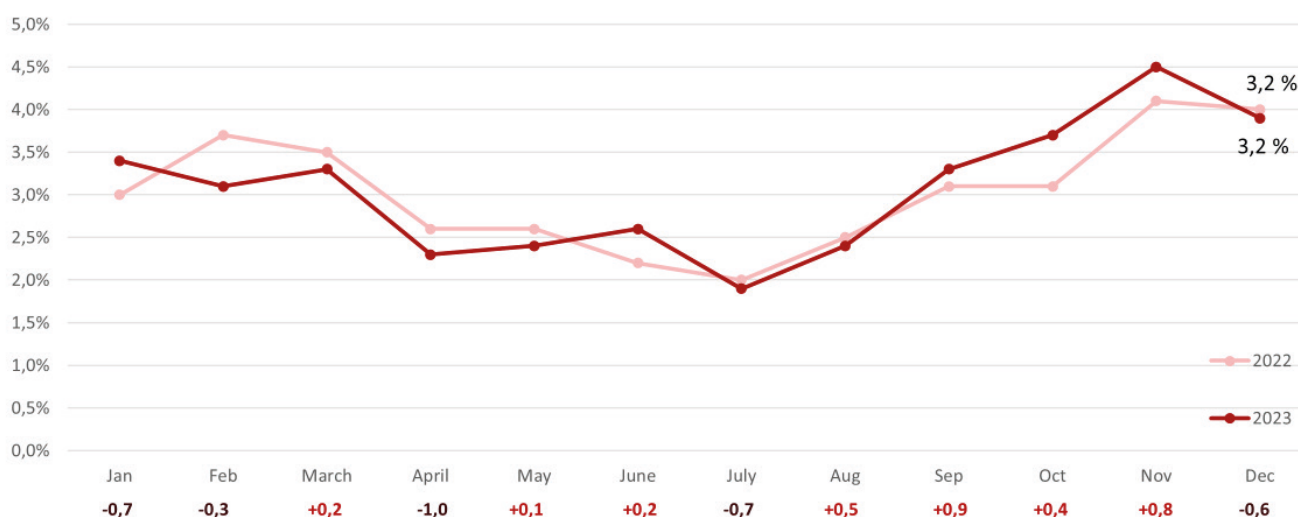
1. Be an advisory committee for management in the selection and development of strategies, objectives and measures for increased gender equality and diversity in Storebrand
2. Assist in assessments of measures and effect measurements related to activity and the reporting obligation.
3. Assist in a closer and more systematic collaboration within diversity and equality within and across Storebrand.
4. Raise awareness of diversity and equality to educate employees about what they can do to support diversity efforts.

6. Sick leave

The Group’s absence due to illness has been at a stable, low level for many years. The group’s sickness absence results in 2023 ended at 3.2 per cent, which was below the group’s target of 3.5 per cent. In¹⁾ 2023, short-term sickness absence was 0.8 per cent, and long-term sickness absence²⁾ was 2.4 per cent.

Total sick leave

Norway



Total sick leave
- Change in percentage points compared to the month before (current year)



1) Definition of short-term absence: Self-reported illness.
2) Definition of long-term absence: Sick leave.

Sickness absence for 2023 shows a marginal reduction compared to 2022. Storebrand's low absence due to illness can partly be explained by measures to prevent sickness absence, and the fact that many people work from home using the home office scheme. This provides a higher degree of flexibility and less stress in everyday life, as well as reduces the risk of infection. However, it is also important to recognise that low sickness absence as a result of working from home may be related to a shift in the boundaries for "being ill".

Absenteeism was highest in the winter months, which may be due to seasonal illnesses such as flu and colds, in addition to the fact that there was still some corona infection in the population.

Sickness absence and overtime are reported monthly and are regularly followed up by the working environment committee and the Cooperation Committee (SU) in each group area, which consists of the Executive Vice President, employee representatives, safety delegates and People Business Partner.

In sum, these results indicate that the HSE measures in Storebrand in 2023 have been effective. The low absence due to illness, the positive employee score, including feedback, and active use of employee benefits refer to a good approach to health, safety, and the environment work at Storebrand.

Storebrand also recognizes the importance of continuously working on mapping and measures to ensure and improve the working environment so that our employees experience a good physical and psychosocial working environment and can feel a sense of belonging and perform their work tasks in a sustainable manner.

7. AKAN

Storebrand has been an AKAN company since 20 March 1991, which means that the company handles AKAN cases in accordance with established guidelines and procedures.

The tasks of the AKAN Committee are as follows:

1. to ensure that preventive and awareness-raising work and information aimed at all employees are carried out.
2. to facilitate the availability of effective support and care services that can help employees who need follow-up.
3. to ensure compliance with the guidelines set out in the AKAN Agreement for the management of substance abuse and addiction problems.

AKAN in Storebrand is a subcommittee of the Working Environment Committee, pursuant to the Working Environment Act. In 2023, AKAN in Storebrand has been organised with an AKAN committee and has consisted of main safety representative Stine Beate Moe, People Business Partner, Kari Birkeland, and Falck Helse.

At Storebrand, the most important AKAN work in the weekdays takes place in the interaction between manager and employee. Storebrand has formulated a clear drug policy, which is published in its entirety on its website. It is important to respond early to substance abuse, or to symptoms of substance abuse or dependence before any manifestations of work performance and behaviour. The person who "owns" the problem has the main responsibility for doing something about it, but the immediate manager also has a duty and responsibility to raise the matter with the person in question and possibly seek assistance from AKAN.

Storebrand has formulated a clear policy related to problematic use of alcohol, drugs and gambling, which is published in its entirety on its website. It is important to respond early to this, or to symptoms of substance abuse or dependence before any effect on work performance and behaviour manifests.

8. Physical Health Clinic

Falck (Physical Health Clinic at Lysaker Park) gives an overview of 2023 below. In comparison, an overview of the scope of services used in 2019, 2020, 2021 and 2022 is also shown. The content is regulated by the contract between Falck and Storebrand.

In 2023, Falck has had activity at the health clinic at Storebrand 4 days per week with a physiotherapist 2 days and a chiropractor 2 days. Employees can book themselves for appointments for treatment via online booking. Each employee can avail of up to 10 treatments per year. The treatment offer has been available to the employees throughout the year except during the Easter holidays, summer holidays and Christmas holidays according to agreement. The health clinic has also had some absence due to illness and in these cases has not had the opportunity to deliver a full-fledged service.

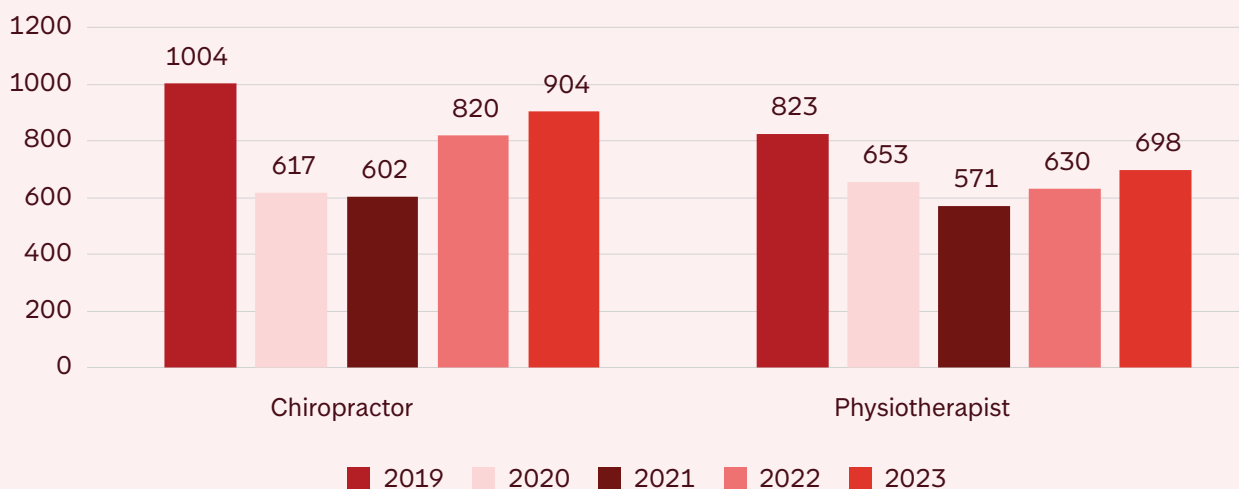
Based on ailments and/or diagnosis, therapeutic measures have been implemented to improve the health of the individual. Treatment has consisted of chiropractic joint adjustment to stiff joints, soft tissue treatment, prevention through exercise guidance, exercises, advice etc., further referrals to diagnostic imaging examinations or specialist if indicated. Chiropractor and physiotherapist work interdisciplinary as needed to give the employees the best possible follow-up and treatment.



Summarized impressions:

1. The employees say that they perceive the services offered at the health clinic as easily accessible.
2. The employees think the offer is very good and feel taken care of by the employer.
3. Since the service is so accessible, help is often sought earlier in a process. This leads to faster implementation of measures and reduces the chances of disability and ability to work.
4. Employees in need of treatment prioritise coming despite working from home.
5. There has been a lot of demand throughout the year. Exceptions are the first day after holidays, as there may be several free hours.
6. The timesheets fill up pretty much every day. There may be some waiting time to get an appointment, but it should be possible to contact us for emergency appointments.
7. Emergency appointments are held off, and there is a low threshold for "knocking on the door" to see if there is spare capacity at short notice. Emergency appointments are mainly filled up.
8. The employees have met for booked appointments, and most have remembered to cancel when they cannot come. Most often, the reason why some people have missed classes has been illness or children's illness. Some cases of "not attended".
9. Complaints related to the neck, shoulder, and back account for the largest proportion of consultations.
10. There are also several other musculoskeletal ailments, some extremity ailments and stress related ailments such as headaches and dizziness.
11. There is a slight increase in referrals to diagnostic imaging examinations and the specialist health service. This often leads to an increase in the time spent writing referrals and feedback on surveys to patients.
12. As in previous years, there are many who want exercises and exercise guidance to take care of their own health. We experience this as a very positive trend in Storebrand in recent years.
13. There is some job appraisal request, and Falck encourages using this offer more frequently. There can be a lot to gain from the fact that the health clinic can advise employees on what constitutes good working positions. After the pandemic, it has become common to work from home, and more people are becoming aware of the connection between physical ailments and work posture.
14. The interdisciplinary collaboration between the physiotherapist and chiropractor at the clinic works well, and there is good dialogue between the physiotherapist and chiropractor so that the employees receive the best possible follow-up and advice.

Number of booked treatment hours



Workplace assessments and training guidance

The purpose of the health clinic's assistance in workplace assessments is to prevent the development of health problems, identify risk factors and assess the need for adaptation of the workplace. Furthermore, resources from the clinic help to promote good ergonomics by raising awareness among the employees.

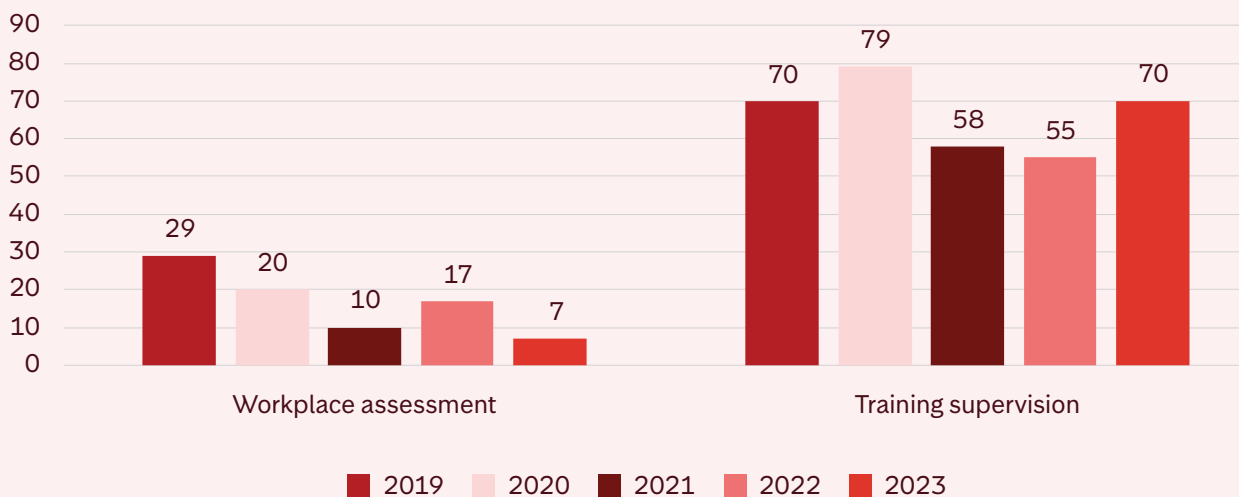
Several employees have, through the treatment sessions, received guidance and recommendations on ergonomics and body use in the home office without us registering this as a workplace assessment.

This is regarded as general counselling that is a natural part of the course of treatment.

Remote working has become more prevalent in recent years as a result of the pandemic. Many people say that it is easier to follow good habits in the office than it is to do it at home. You often take simpler solutions, accept poorer working conditions and less variation than you get in the workplace. It's easier to fall out of good habits. Of course, we encourage you to follow good habits also in the home office for ergonomics, lighting, breaks, etc.

Exercise guidance is also used as an important part of treatment. The employees who have wanted it, and have been motivated, have received adapted training programs to better safeguard their own health and prevent musculoskeletal disorders. Employees who have come with specific injuries have been given recommended exercises and specific training programs so that they could more quickly become symptom-free and return to normal activity.

Workplace assessment and training supervision



The health clinic's assessment of the work in 2023

We are becoming increasingly static in the way we work. With constantly new and more efficient systems and the ability to work from anywhere, you potentially do not get the same movement pattern you had previously. As a result, you often become more static during a working day, and that you have to actively include physical activity on the agenda. It is well documented that short active breaks are good for both body and mind and help prevent strain.

Over the last few years, we have seen that employees are largely using hybrid solutions. The tendency is that the biggest challenge in working from home is one-sided sedentary sitting and a lack of variation throughout the working day. We recommend employees to try to maintain the routines they have in the office, including in the home office. This may be the use of necessary equipment, breaks, varying ergonomics, etc. It is important to be aware of this since there is a clear connection between work postures and certain ailments.

Statistics from NAV and HELFO show that musculoskeletal disorders (as well as mild mental disorders) nationwide are the main cause of sickness absence in Norwegian working life. There are many ailments related to the neck and back, which we again see at the health clinic in Storebrand. A lot can probably be prevented with more active measures in everyday work and, of course, more physical activity in leisure time.

The therapists at the health clinic assist the employees in addressing and preventing work-related health problems. The advantage of the service is that the employees get help quickly and the offer is considered easily accessible. This probably lowers the threshold for seeking help early, which can prevent sick leave. It is still the case that many employees are proactive and very interested in taking care of their own health through exercises and exercise. This is a desirable attitude that supports and contributes to preventive work.

10. Event Register

Storebrand has well-described routines and procedures for work-related injuries in the HSE manual, available to our employees. In case of serious injuries or occupational accidents, Storebrand will notify the Labor Inspection Authority and the nearest police authority. No incidents have been reported in the register in 2023 that can be linked to "at work".

