

Statement on Due Diligence Assessments under the Norwegian Transparency Act

ERGO Forsikring A/S NUF

Reporting period: 1 January – 31 December 2025

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1.0	22.06.2026	Creation	Astrid Risan Eva Andrea Daae Bjørndal	N/A	N/A
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Purpose and Scope

This statement is published on behalf of ERGO Forsikring A/S NUF (org. number 935 478 146). ERGO Forsikring is a Nordic insurance company that operates in Norway, Sweden and Denmark.

This statement is based on the requirements given in the Norwegian Transparency Act. The purpose of the Act is to ensure that human rights and decent working conditions are respected in enterprises' operations and supply chains.

This statement is based on section 5 of the Transparency Act. In short, the section states that enterprises must publish a statement describing the due diligence assessment the company has carried out due to the requirements of the Act.

Description of the Business

ERGO Forsikring A/S NUF is part of ERGO Nordics, a Nordic insurance group providing non-life insurance products in Norway, Denmark and Sweden.

The Norwegian branch is registered in the Norwegian business register with a license to operate as a non-life insurance business cf. The Financial Institutions Act (in Nw. Finansforetaksloven) § 2-12. The branch operates cross-border under the license held by ERGO Forsikring A/S in Denmark.

The purpose of the branch is to offer non-life insurance products to the Norwegian market.

Identified Impacts and Risks

Cf. The Transparency Act section 5 letter b, this statement is going to give information based on the risk assessments the company has performed in accordance with the Act.

ERGO Forsikring A/S NUF applies a risk-based approach to due diligence assessments in line with the OECD Guidelines for Multinational Enterprises. A structured methodology is applied to identify and evaluate potential risks related to human rights and decent working conditions. This includes the assessment of suppliers across several dimensions, such as type of service, geographical location, industry characteristics, and materiality.

Based on the assessments conducted, the risk of actual and potential negative consequences for human rights and decent working conditions is low. This is due to the regulated nature of the insurance industry and the company's operations in jurisdictions with strong standards for human rights and labor conditions.

However, certain areas have been identified with the need for additional attention in accordance with the legislation.

A risk factor identified is outsourcing. Outsourcing can lead to tasks being performed further away from the people within the business who are responsible for the human- or workers' rights in the supply chain.

Further, the branch utilizes internal services provided by companies in other geographical areas, also outside of the EU. This can represent an inherent risk depending on geographical location because legislation and regulatory possibility for enforcement and protection may vary.

These areas are considered to have elevated inherent risk compared to the rest of the branch itself and its supply chain, and they are therefore subject to increased attention.

Mitigation Measures and Outcomes

ERGO Forsikring is committed to the highest standards of ethical principles, professional standards and compliance.

With being part of a larger group, the companies share a set of values which is anchored in the Munich Re Code of Conduct. For further information on how the group ensures corporate compliance, please refer to:

[Corporate Governance | ERGO Group AG](#)

The work with anchoring the responsibility after the Transparency Act has been anchored through decisions in the Board of Directors of ERGO Forsikring A/S, in which the board has committed to ensure that compliance with the legislation and requirements that follow.

Further to mitigate risk, appropriate policies and procedures are in place in the areas of care for employees and the working environment. The branch entity is Norwegian, and thus it is bound by Norwegian Environment Act.

With regard to other rights protected by the Act, all employees are required to complete Code of Conduct training to ensure adequate awareness and knowledge of the Group's ethical principles.

Further, when interacting with third parties, ERGO Forsikring A/S NUF complies with applicable laws and regulations governing such relationships. Different procedures and policies are also in place to ensure sufficient overview, management, and control.

The result of the risk assessment is used to prioritize follow-up activities and to enhance the work after the Act towards the supply chain.

The following year, ERGO Forsikring A/S NUF intends to further develop the work in this regard. In short, this will be done through strengthening follow-up internally within the branch and in the supply chain where risks are identified.

Ongoing Work and Development

The current risk assessment provides a structured basis for identifying and prioritizing key risk areas. In line with the principles of continuous due diligence and ongoing improvement, the company will further develop its approach over time.

Signatures

The statement has been approved by the Board of Directors of ERGO Forsikring A/S.

On behalf of the Board of Directors

Heiko Stüber

Chairman of the Board

Anja Berner

Board Member

Canses Abi Vuruskan

Board Member

Charlotte Moselund Wind Boisen

Board Member, Elected by the Employees

Linda Palmqvist Fure

Board Member, Elected by the Employees