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Policy on Diversity in the Board of Directors

Forsikringsselskabet Dansk Sundhedssikring A/S

(hereinafter referred to as "DSS")

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Document Log

Date	Version	Section	Change	Prepared by
2019-XX-XX	1.0	All	First version	FCG
2021-10-27	1.1	Front page, 2.1 and 3.1	Minor corrections	MSM
2022-03-23	1.2	4.2	Added outsourcing.	MSM
2023-02-22	1.3	Front page, 4.2	Changing the applicability to DSS only Added three additional key areas	LG
2023-10-25	1.4	3.1	Changing number of members of the Board of Directors from 5 to 3-5.	LG
2024-10-29	1.5	All	General update to reflect AoA and business model.	MSM
2025-10-29	1.6	4.2, 7.1, 7.2	Update to reflect DORA and adjusted lines for the under-represented gender to align with guidelines from the Danish Business Authority.	MSM

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1 Purpose

1.1 The purpose of this policy is to ensure that members of the DSS Board of Directors have sufficient collective knowledge, professional skills and experience to understand and assess the activities of DSS and the associated risks. In addition, the policy aims to improve under-representations in gender within the DSS Board of Directors. The policy shall thus promote sufficient diversity in qualifications, competences and gender among the members of the Board of Directors.

1.2 This policy should be viewed in the context of the "Policy for Maintaining Suitability and Integrity Within Management", as well as the Board of Directors' rules of procedure and the Board of Directors' annual plan for the year.

2 Applicable laws and regulations

2.1 This policy been prepared in accordance with:

- The Danish Insurance Business Act, Section 95(1)(4)and Section 100.
- Commission Delegated Regulation (EU) 2015/35 regarding the taking-up and pursuit of the business of insurance and reinsurance (Solvency II), Article 273 (3)
- The Companies Act, Section 139c.

3 Composition of the Board of Directors

3.1 The Board of Directors shall consist of 4-7 members elected at the DSS general meeting in accordance with DSS's Articles of Association.

3.2 The Board members are elected for 1 year at a time, with the possibility of re-election.

4 Competence requirements in the Board of Directors

4.1 The current business model of DSS and DSS's risk profile shall be, at all times, crucial and decisive when considering the competencies that must be present on the Board of Directors. The Board of Directors shall be sought in such a way that the members, individually and collectively, have the relevant knowledge, professional skills and experience to understand the activities of DSS as well as the associated risks.

4.2 DSS's business includes the following areas, which therefore indicates that the Board of Directors must have related knowledge and competencies:

- Strategic planning, including the establishment of a business model and risk profile and the effect of changes thereto;
- Product development and inherent risks;
- Asset management and hedging
- Market knowledge, including competitive parameters in the market;
- General operation of a non-life insurance company, including special health insurance
- Insurance technical matters
- Financial considerations, including solvency capital requirements, the capital plan and the capital contingency plan;

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- Risk management
- Reinsurance
- Distribution
- Management systems, including internal control systems;
- Board work
- Understanding and auditing accounting related matters
- Understanding financial and insurance reporting
- Actuarial conditions, including the calculation of provisions
- Regulatory and legislative matters, including as regard compliance, personal data and good practice.
- IT Operations and systems
- DORA-regulation
- Information security
- Outsourcing
- Conducting cross-border/international insurance business
- Consumer (BtC) markets

4.3 The Board of Directors must collectively have a thorough and in-depth knowledge of all the areas so as to ensure that the Board of Directors can manage DSS responsibly and effectively.

4.4 At least one member of the DSS board shall have in-depth knowledge of the key risk areas associated with the operation of non-life insurance companies. The member shall also have appropriate training or practical experience.

4.5 At least one member of the DSS Audit Committee shall have qualifications in accounting or auditing. In addition, the Audit Committee shall have overall competences relevant to the insurance sector.

4.6 If changes occur in the DSS business model or risk profile, the Board of Directors shall assess whether this gives rise to a need to supplement the competencies of the Board of Directors.

4.7 In connection with a member joining the Board of Directors, DSS shall ensure that the member has acquired knowledge of DSS's business model, risk profile and ownership relationship.

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5 Basic training and education

5.1 DSS shall ensure that all members of the Board of Directors complete a basic course in the competencies necessary to fulfill the duties and functions required by the members of the Board of Directors of a non-life insurance company no later than 12 months after joining the Board of Directors. To the extent that members of the DSS Board of Directors already have the necessary knowledge e.g. through other board roles, the specific members may apply for an exemption from basic training requirements with the Danish FSA, c.f. section 109(3).

5.2 In addition, DSS shall ensure that adequate staffing and financial resources are allocated for introductory and continuing training and education courses required for the Board of Directors. This also includes cases where the Board of Directors finds that knowledge and competencies are lacking in specific areas.

6 Self-evaluation

6.1 The DSS Board of Directors shall, at least once a year, make an assessment of the Board of Directors' overall competencies in order to ensure that the Board possesses the necessary competencies to operate DSS in a proper and efficient manner. If the Board of Directors finds that competences are lacking in certain areas, the Board of Directors shall find a solution to this, which may, for example, consist in the taking on of a new Board member or in additional training for existing Board members.

6.2 As part of the self-evaluation, the Board of Directors shall:

- Identify the necessary Board competencies for the entire board on the basis of the DSS business model and risk profile, c.f. section 4.2.
- Assess the knowledge, professional competencies and experience of individual board members against the overall competence requirements of DSS, c.f. section 4.2.
- Evaluate the form of board work, working environment, management, quality and the Board of Directors' evaluation of the Executive Board

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7 The under-represented gender

7.1 The Board of Directors shall have an objective that the under-represented sex shall at least represent 40%of the total Board of Directors. However, attainment of the objective must not take precedence over the requirements of the competence, experience and professional qualifications of Board members.

7.2 The Board of Directors shall have an objective that the under representated sex shall have at least a representation of 40% in the two other management levels in the company.

8 Review

8.1 In order to ensure that the policy is effective and sufficient, the policy must be reviewed and approved in connection with Board of Directors' self-evaluation, and adjusted to the extent deemed necessary.

9 Signatures

Forsikringsselskabet Dansk Sundhedssikring A/S

Lars Kufall Beck, Chairman