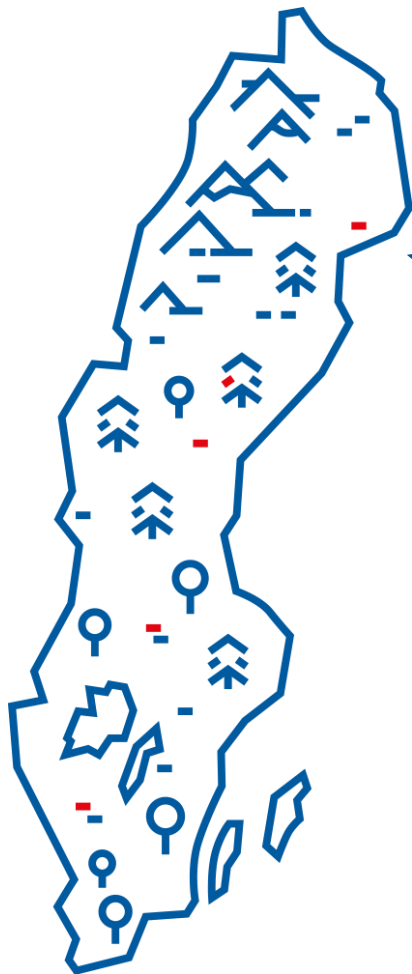


Emerging risks and threats: Part II - Internal shifts within organisations

Lars Hallkvist, Chairman of Länsförsäkringar AB's owner consortium



Sweden



Sweden

10 M people

LF market leader

Non-life insurance 30,5%

Motor 30,6 %

Pet-insurance 57%.

Our customer needs us!

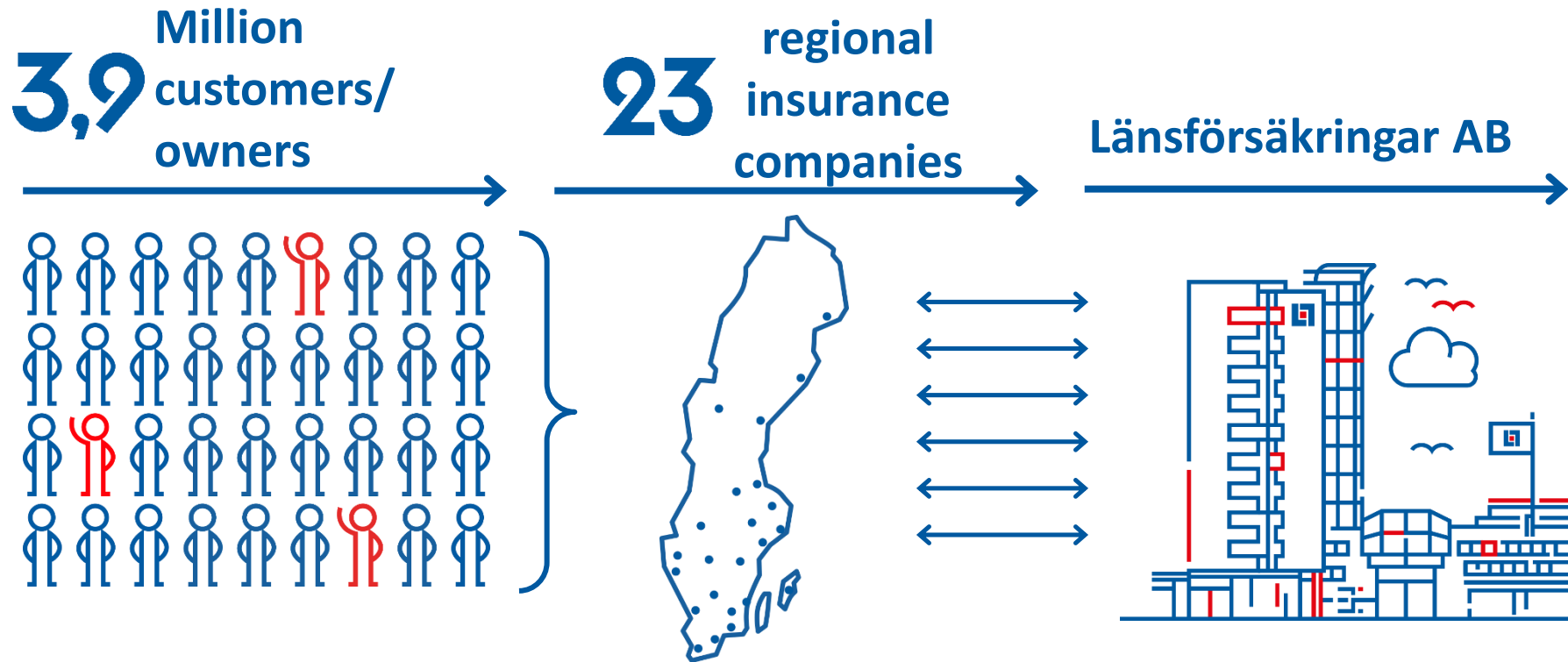
Being customer-owned
and local
creates the basis for being
close, provide best service and
work in the long term.

Local and mutual is the future!

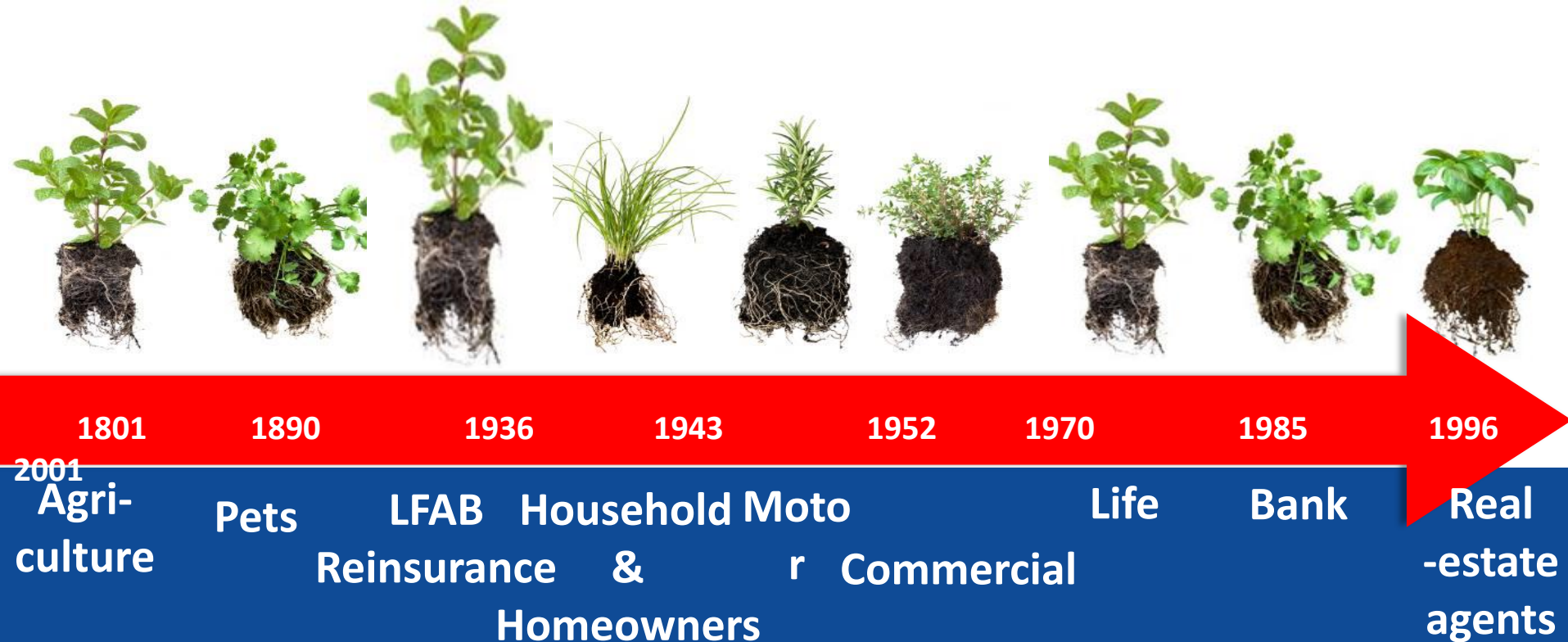




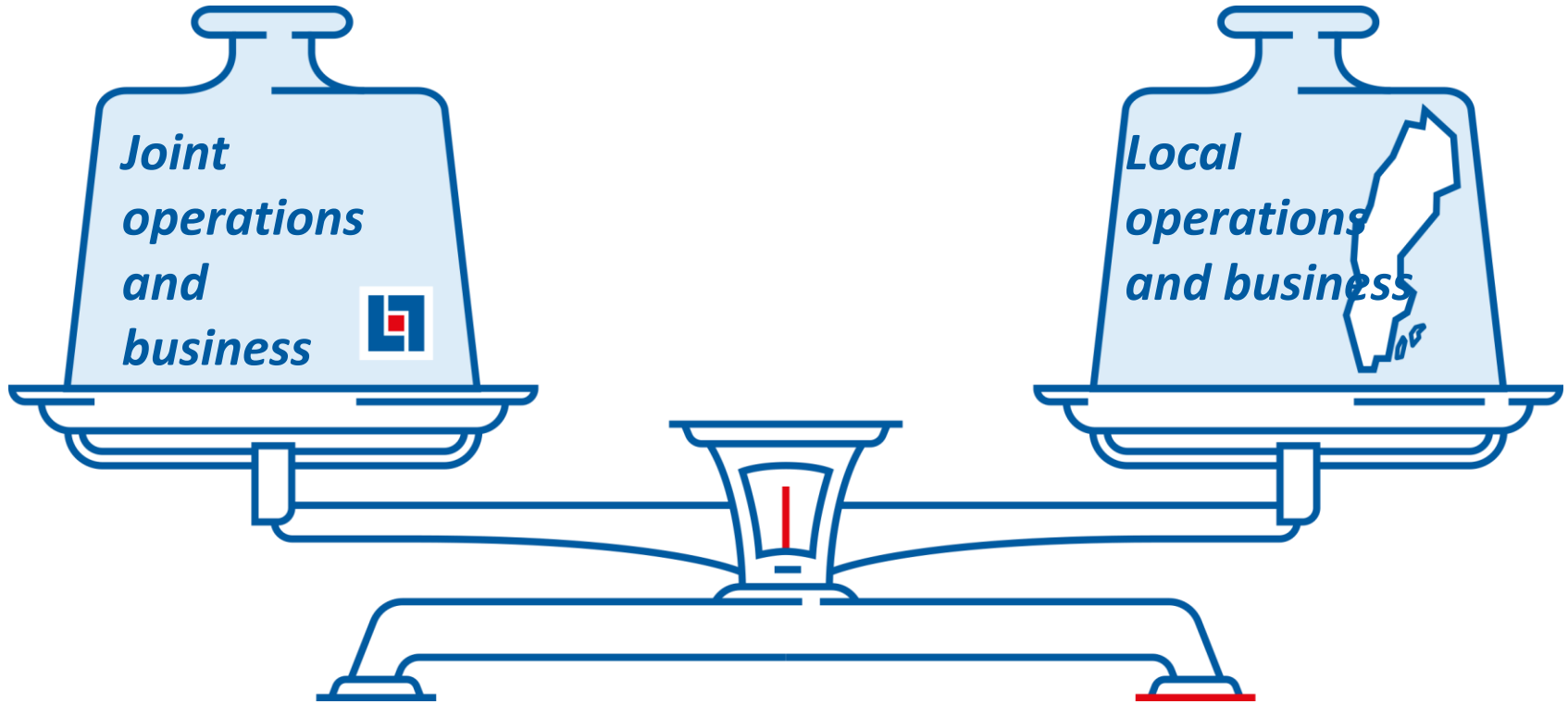
LF Alliance - the first company was founded in 1801.



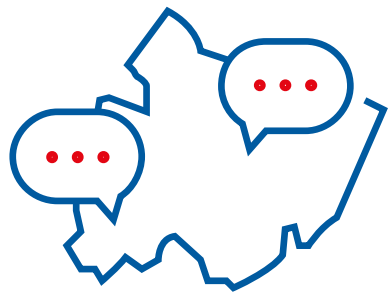
Länsförsäkringar's way to success



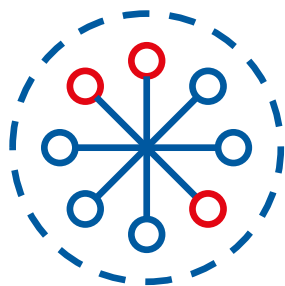
Success lies in the balance between...



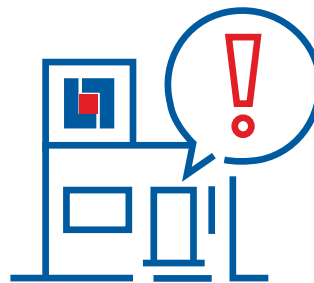
Success factors



**Local customer
meetings**



**Our owner
model**

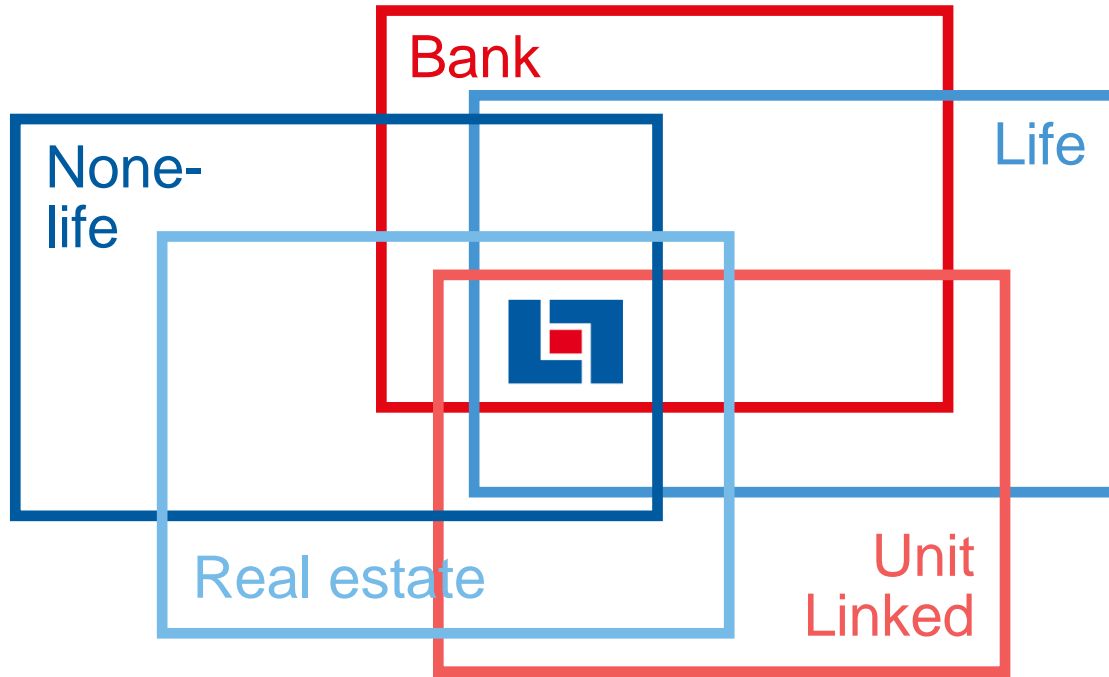


**Local decision
making**



Digital channels

What we offer...



... **gives further opportunities**

Climate Change



Climate change our most important sustainability risk

- Investments are affected
- Insurance risks
- Credit risks



Reinsurance is good to have!



3 073 Mkr
Hurricane Gudrun

415 Mkr
Hurricane Per

337 Mkr
Forest Fire 2014

Common goals within the group

17
goals

169
targets



Social engagement is conducted by the regional insurance companies





LF Gävleborg



LF Kalmar



LF Göteborg & Bohuslän



LF Uppsala



17 SUSTAINABLE
DEVELOPMENT
GOALS

