



People, pets, planet. Agria's winning formula as Europe's largest pet insurer.

Christina Almtun, CCO Agria Europe

Lottie Funck Ekelund, CMO Agria Group

A close-up, warm-toned photograph of a brown, curly-haired dog looking down at a person sleeping on a bed. The person is wearing a red and white striped shirt. The scene is lit with soft, golden light, likely from a window, creating a peaceful and intimate atmosphere. The text "Our why: We make a difference for animals and their humans." is overlaid in white, centered on the image.

Our why:
We make a difference for animals
and their humans.

Where culture becomes real

Culture is experienced in every interaction



When culture, communication and customer experience align, we strengthen both trust and differentiation.

Communication & content

How we explain, educate and inspire

Customer service & advisory

How we support and guide animal owners

Products & services

How we simplify and create value

Partnerships & collaborations

How we build trust through others

People & culture

How we act as colleagues and employer

Agria today

Growth
8 %

Premium income
7,4 BSEK

Around **1.4 million**
insured pets &
horses

850 employees in
8 countries

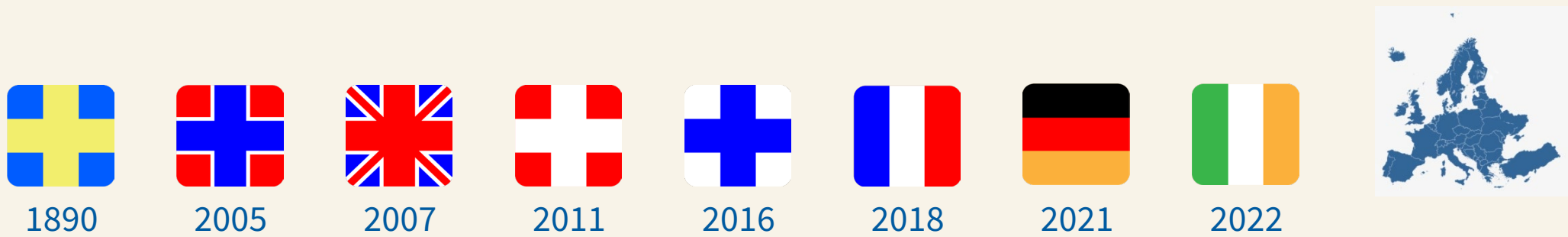
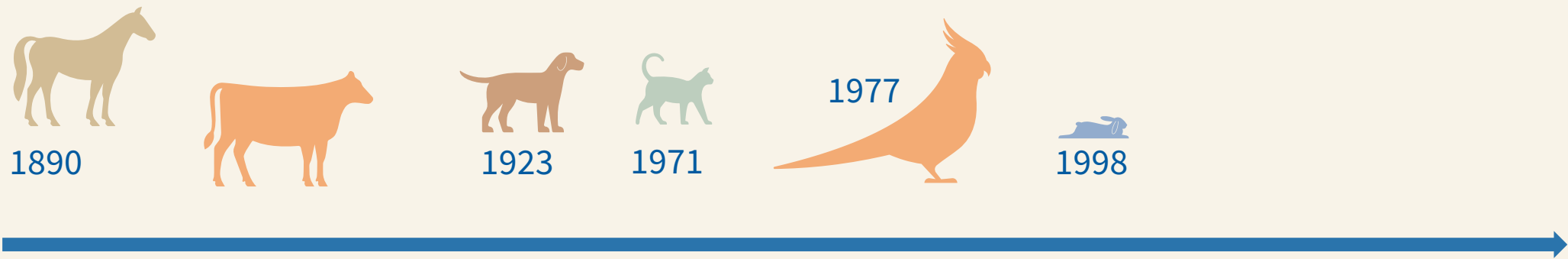


Source: [annual report 2025](#)

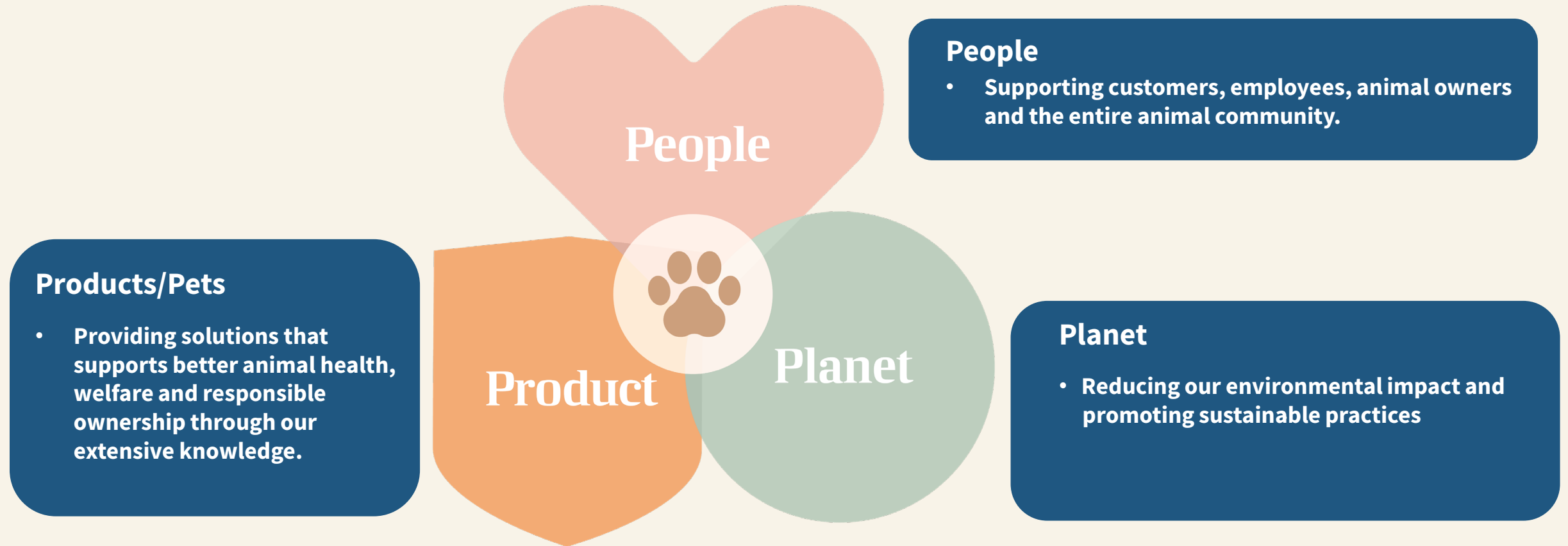
27/07/2025

Informationsklass: K1

Enriching life with animals since 1890 and onwards...



Agria aims to be the leading and most sustainable animal insurance company in Europe



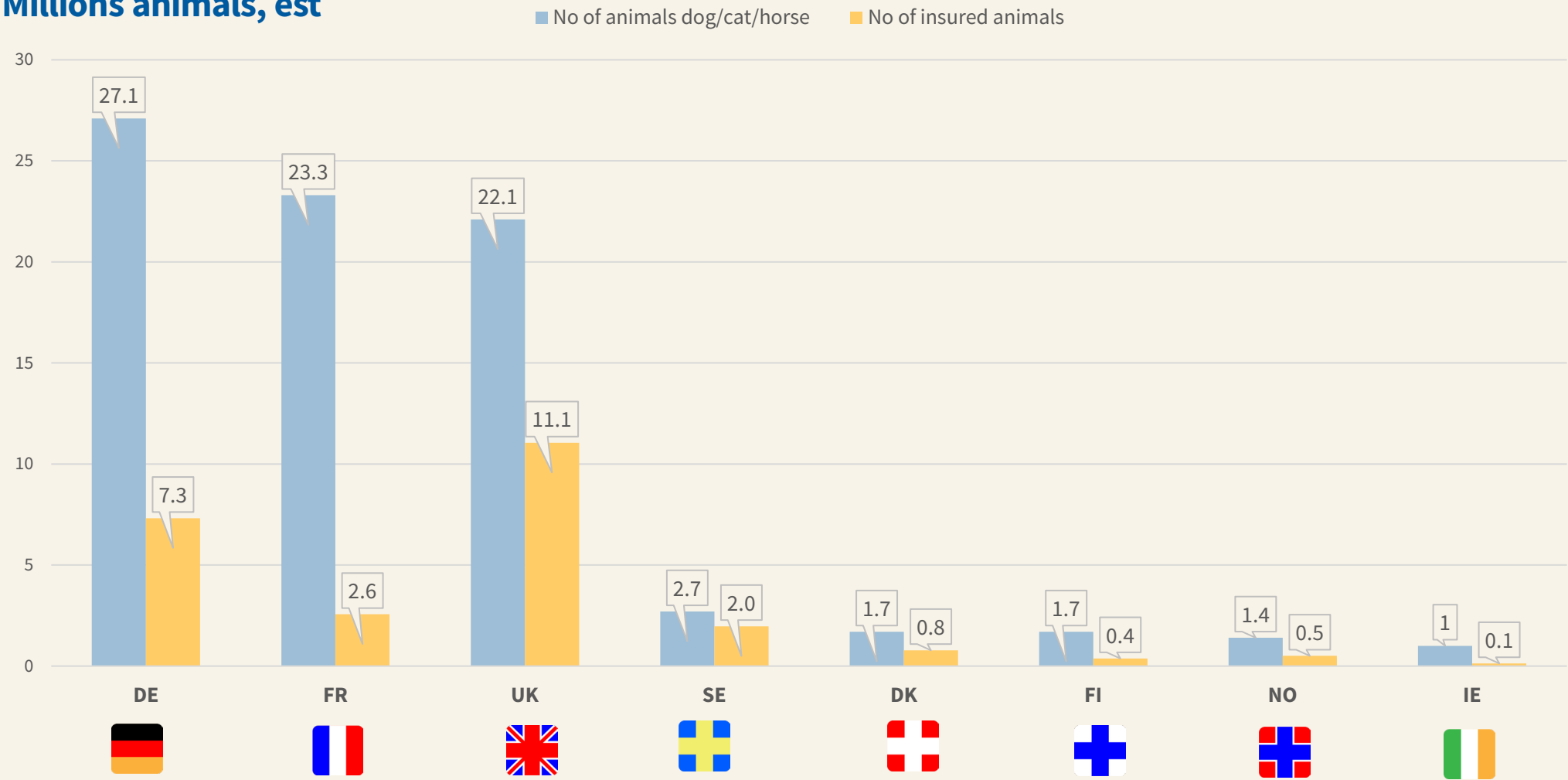
Connecting and building bonds through Europe's leading animal organizations

Some examples of major partners



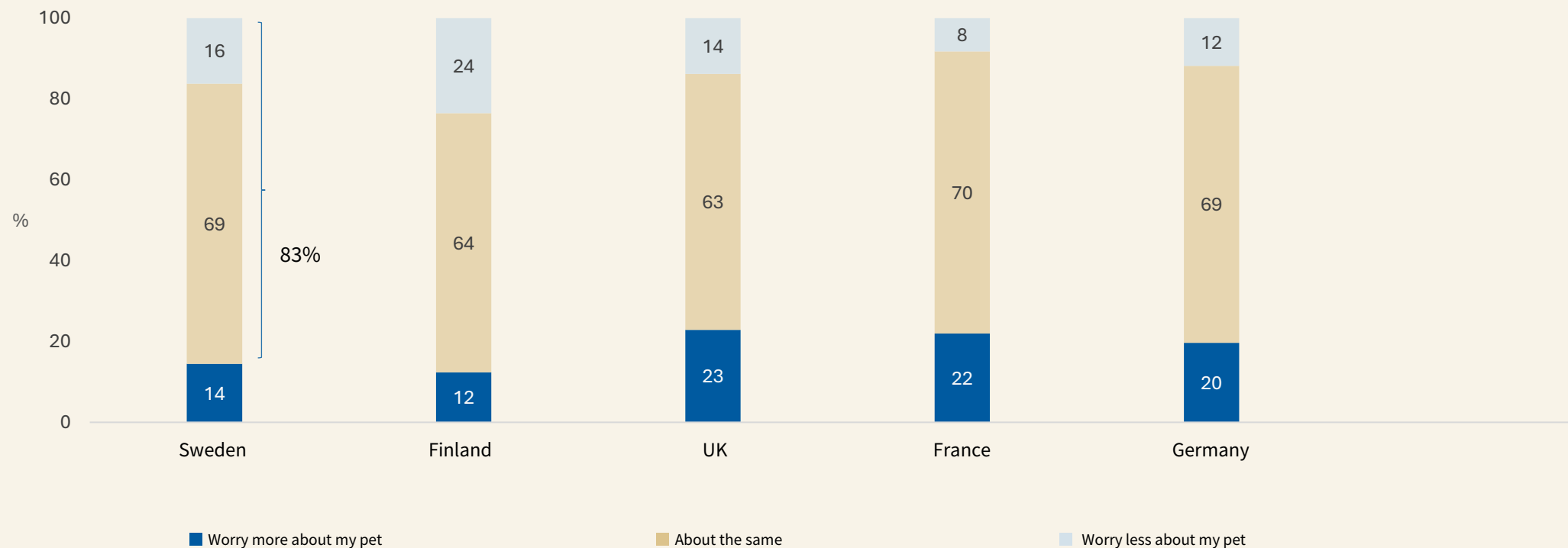
Varying degree of insurance penetration across Europe

Millions animals, est



Pet humanisation*

***Pets are part of the family. Owners worry as much - or even more - about their pet as they do about their human family.**



Q: Do you worry as much about your pet as you do about your family members (children, partner, parents)? Source: Consumer survey Xtreme Nov 2023/Dog owners

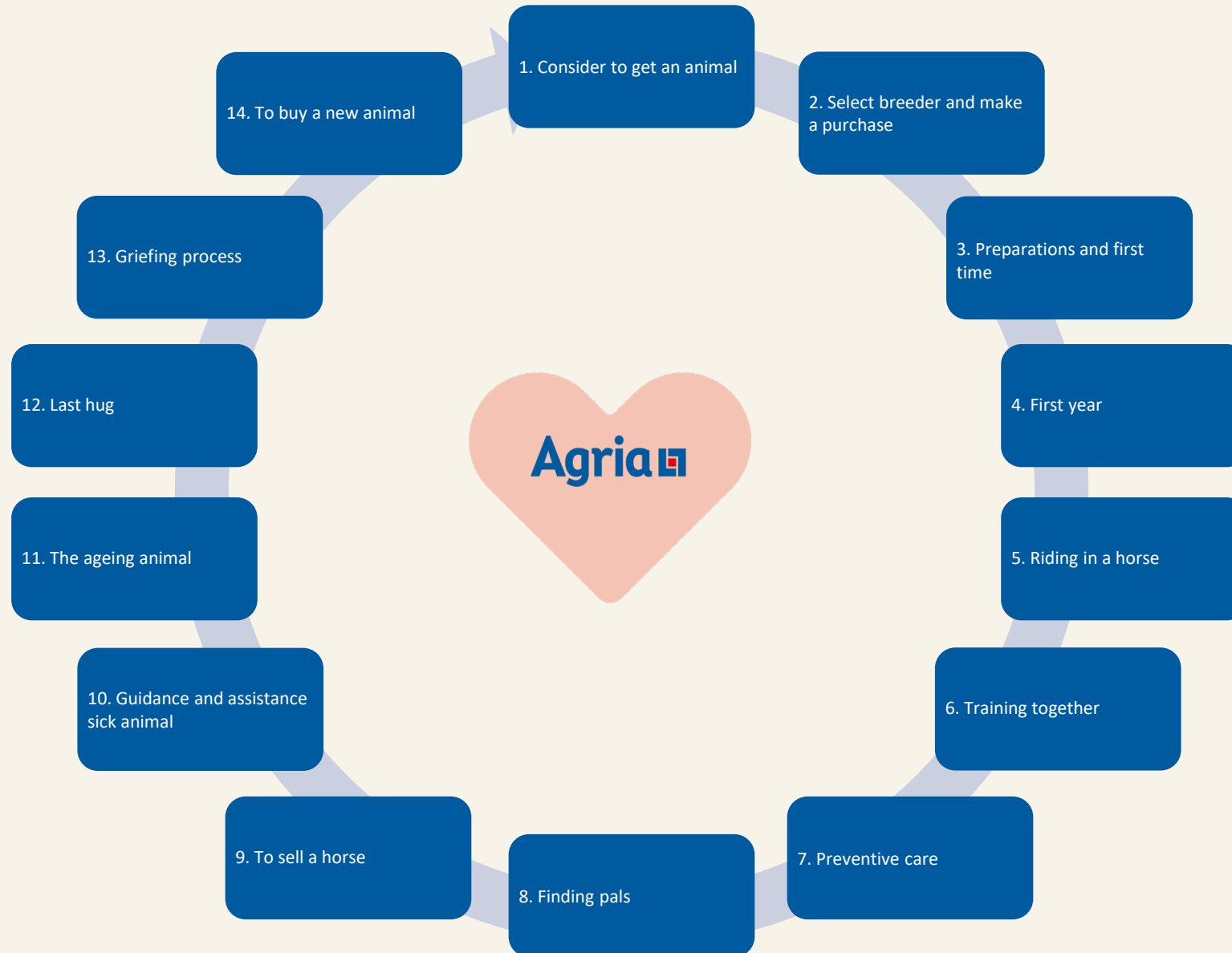
The ideal pet insurance

Secure, comprehensive, and affordable; user-friendly and straightforward, with good support and advice—both preventive and when an incident occurs.

Source: SKI, Svensk Försäkring, etc.



Agria is by your side through the full life cycle





Help is always close in the Agria app

A month in the app

65 000

Active users

66%

Dogs

16 000

Consultations

24%

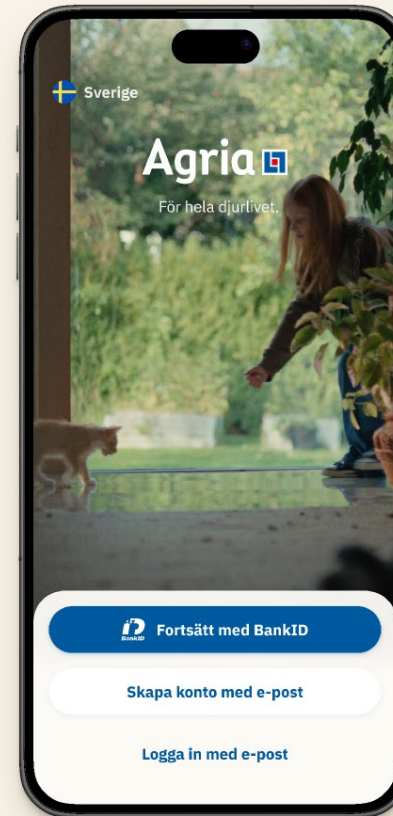
Stomach/Intestine

14 000

Advised animal owners

14%

Skin, fur, ears



4,9

App Rating



SUPPORTING A MORE SUSTAINABLE LIFESTYLE

Carbon paw print calculator



Agria's Research Fund Est. 1938

Agria's research partners



SWEDISH UNIVERSITY OF
AGRICULTURAL SCIENCES



STIFTELSEN
HÄSTFORSKNING



Stiftelsen
Lantbruksforskning

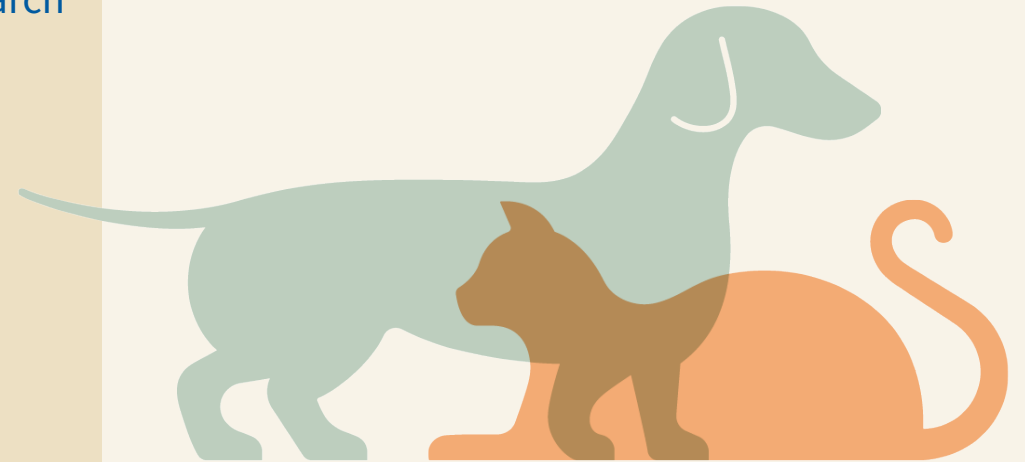
- Objective to support **veterinary medical research** –
- Researchers at **universities in Sweden, Norway, Denmark, Finland, and Germany can apply for funds.**
- In 2024 the fund distributed **1 MEURO** for the benefit of dog, cat, horse and farm animals

- In the UK, Agria Pet Insurance allocate funding to our partner The Royal Kennel Clubs Charitable Trust Fund , where part goes to research via Vet Compass.
- In France, Agria Assurance pour Animaux in collaboration with the French Kennel Club, SCC support research through "Fonds de Recherche SCC Agria"

Pet research



- Agria and Swedish Kennel Club Research Fund
- Since 2011, more than 100 million SEK has been allocated to over 200 research projects.
- Close to 50 scientific articles published, based on data from Agria.
- **Three research areas :**
 - The **physical and mental** health, performance and welfare of companion animals and technology development
 - The **breeding and rearing** of companion animals
 - **The role of companion animals** for humans and society



The Award for Outstanding Research in Veterinary Medicine

- Recognises outstanding research in the Nordic region that has contributed to **improving the welfare** of companion animals, horses, or livestock.
- Established in 2024 **by SLU and Agria** and is awarded annually. **Crown princess Victoria** is the guardian of the award.
- With a prize sum of one million Swedish kronor, it is one of the **largest research awards in the world in its field**.



THE AWARD FOR
OUTSTANDING RESEARCH
IN VETERINARY MEDICINE

A young child with blonde hair is smiling and looking towards a brown dog. The dog is looking off to the side. The background is softly blurred, showing more of the dog and the child's clothing.

**Towards a future where more
children can grow up with animals.**



Thanks!