Gjensidige Forsikring Group

1st quarter results 2017

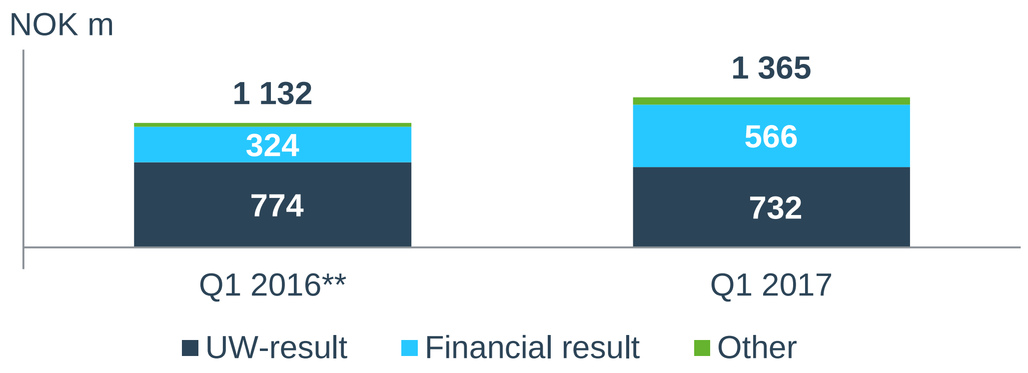
4 May 2017

A strong first quarter result

- Pre-tax profit NOK 1,365m
- Underwriting result NOK 732m
  - Combined ratio 86.8%
  - Premium growth 0.6%, currency-adjusted 2.1%
  - Benign weather situation and low large losses
  - Cost ratio 15.5% and good cost control
- Financial result NOK 566m, investment return 1.0%
- 20.5% return on equity*

Combined ratio

Pre-tax profit



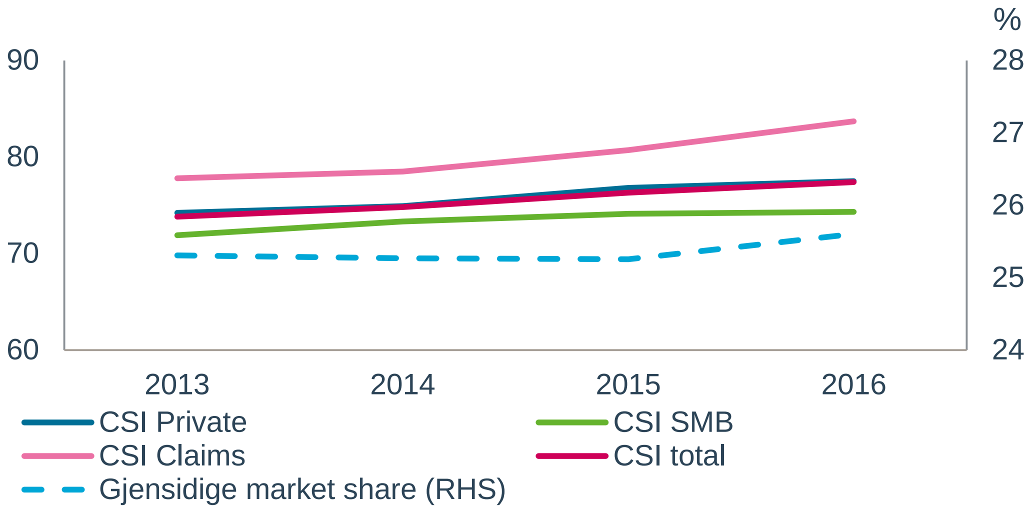
* Annualised, YTD **Adjusted for one-off NOK 476.6m

Operational excellence key priority - profitability before growth

- Satisfactory premium development and good profitability in Norway
  - Continued strong competitiveness
  - Norwegian franchise supported by continued solid contribution from bank and pension operation
- Measures taken to improve profitability in Denmark
  - Mølholm acquisition closed 1 May 2017
- Approaching profitability in Sweden and the Baltics according to plan
- Balancing cost efficiency measures with relevant investments/ strong competitiveness

Customer orientation a prerequisite for success

Record high customer satisfaction* - loyal customers



	Norway		Denmark	
	Private	Commercial SME	Private	Commercial SME
Retention	89% / 92%**	87%	85%	87%

Examples - customer orientation initiatives

Private:

- More consistent and relevant customer experiences
  - Training
  - Predictive analytics
  - Analytical CRM

Claims:

- First insurer using image recognition technology via app

*All figures relates to Gjensidige Norway except CSI total which is weighted CSI Norway; Private, Commercial and claims and Denmark; Private and Commercial.
**Loyalty/ affinity customers (87% of premium volume)

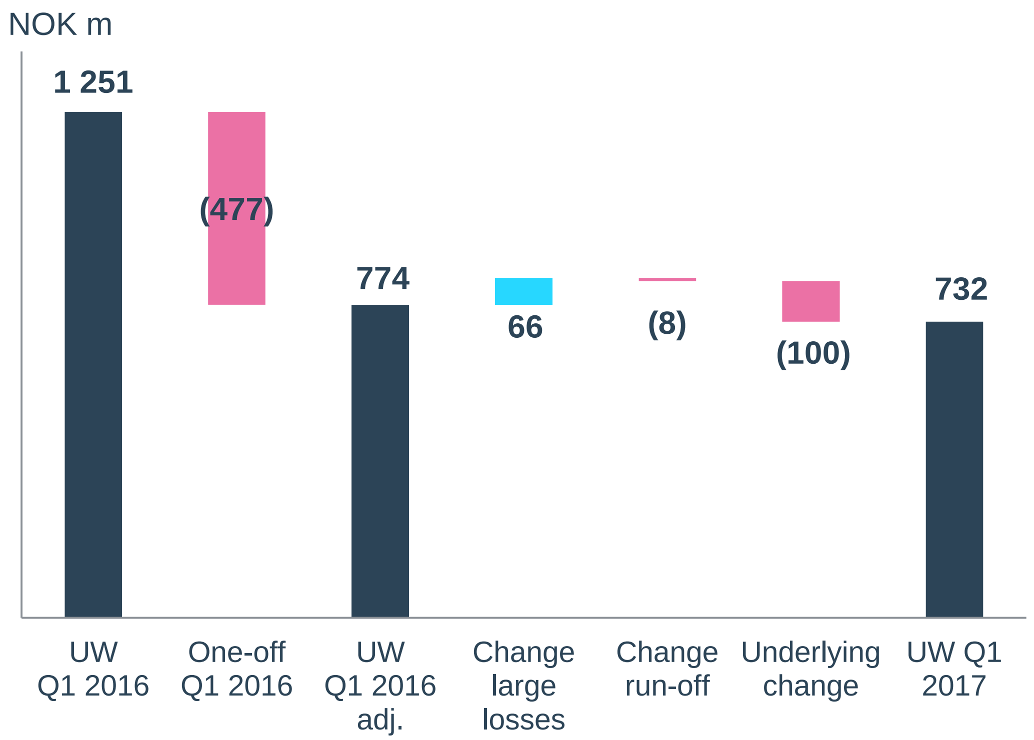
Financial performance

Strong overall profit development
– first quarter last year influenced by one-off

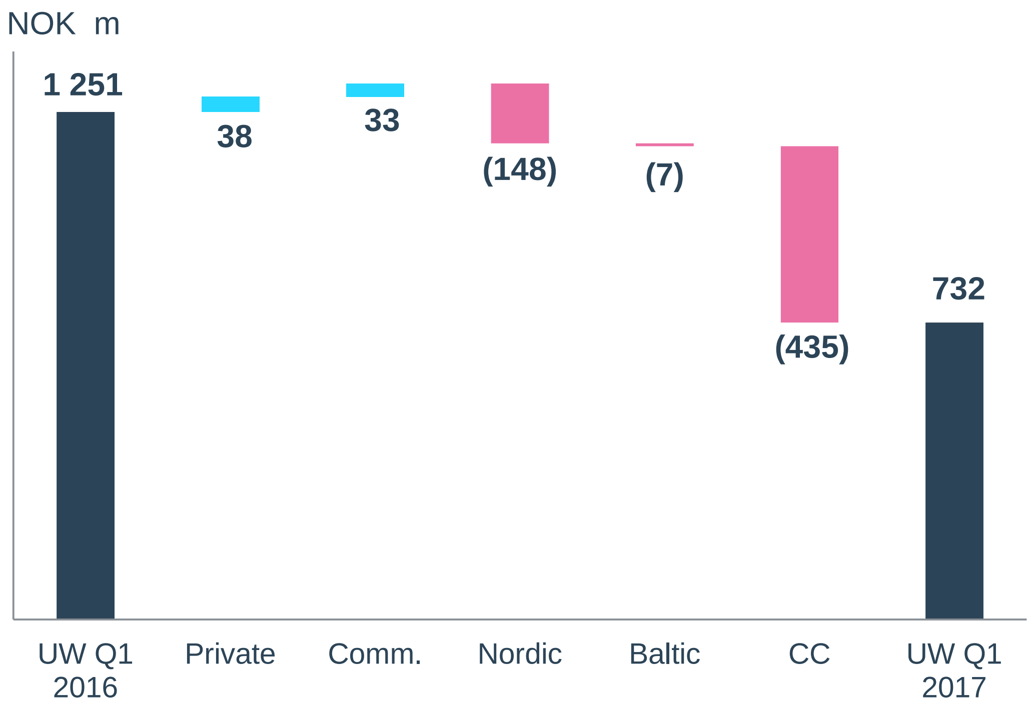
NOK m	Q1 2017	Q1 2016	FY 2016
Private	519	481	2 197
Commercial	350	317	1 631
Nordic	(28)	120	247
Baltics	(12)	(5)	(100)
Corporate Centre/costs related to owner	(60)	396	(11)
Corporate Centre/reinsurance	(36)	(58)	(231)
Underwriting result	**732**	**1 251**	**3 735**
Pension	31	28	115
Retail Bank	103	82	439
Financial result from the investment portfolio	566	324	2 155
Amortisation and impairment losses of excess value	(60)	(66)	(254)
Other items	(7)	(10)	(49)
Profit/(loss) before tax expenses	**1 365**	**1 609**	**6 140**

Second-best first quarter underwriting result ever

Development in underwriting result Q1 2016 – Q1 2017



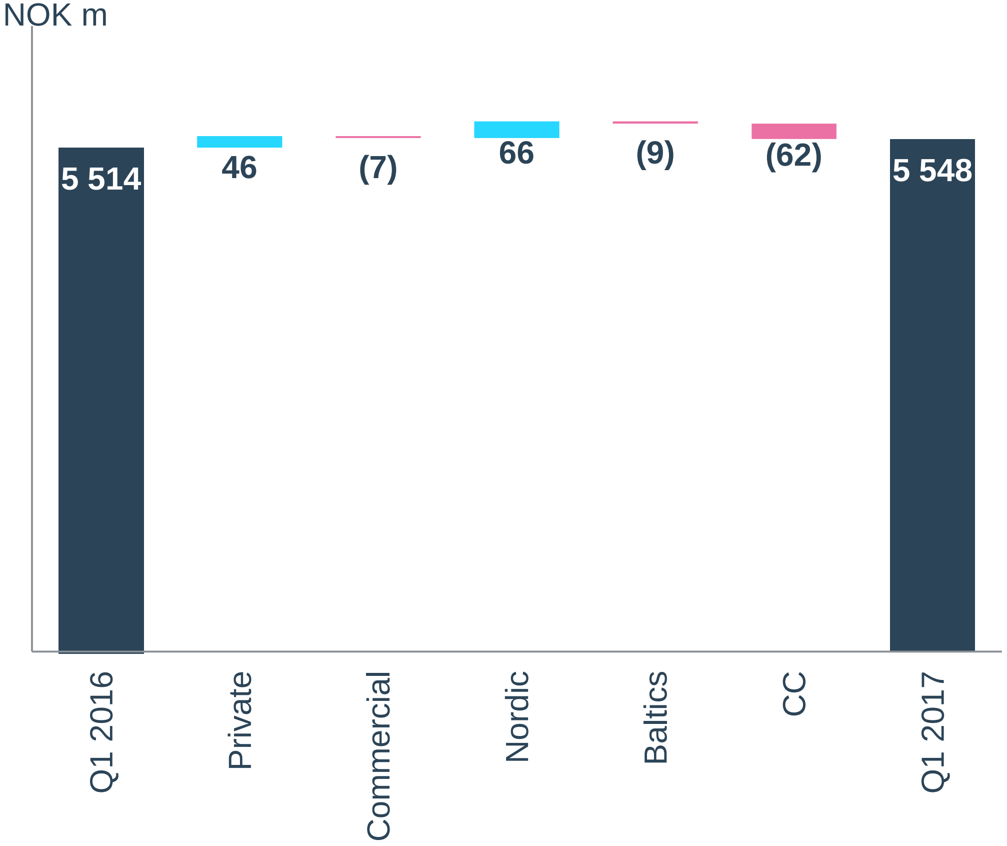
Development in underwriting result per segment Q1 2016 – Q1 2017



CC = corporate centre, affected by one-off in Q116

Premium growth 0.6 per cent
- currency adjusted growth 2.1 per cent

Premium development Q1 2016 – Q1 2017



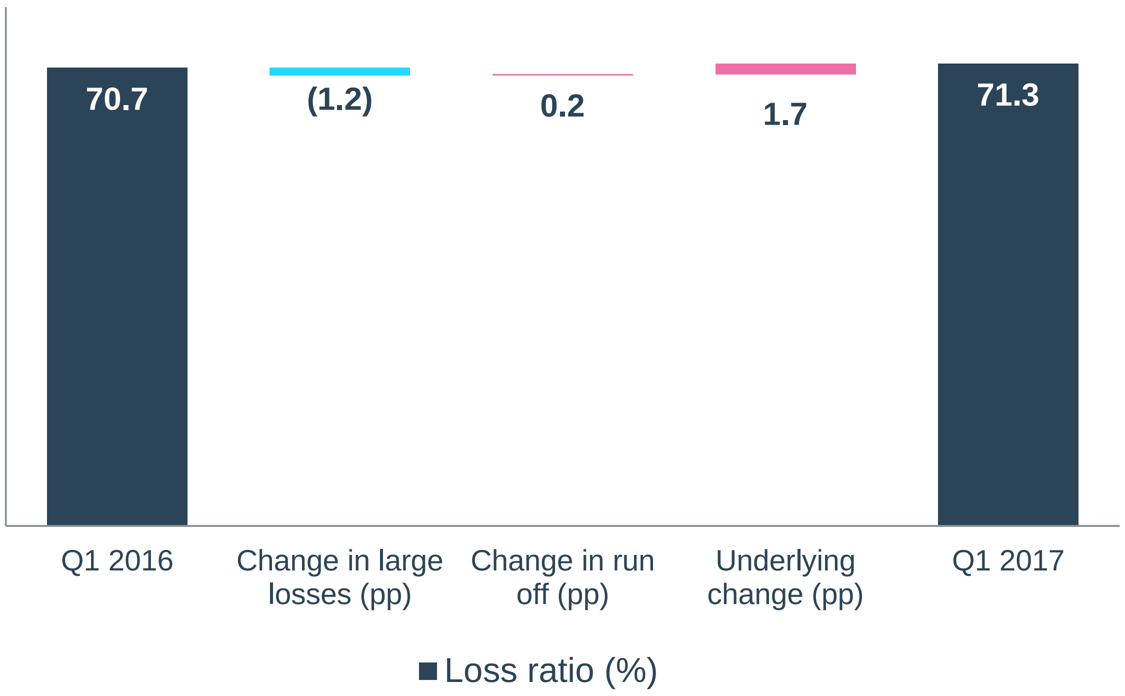
CC = corporate centre

Key drivers - premium development

- Private +2.3%
  - Underlying +0.1% , portfolio moved from Nordic
  - Negative growth in leisure insurance due to one large contract not renewed
- Commercial -0.4%
  - A&H still soft, positive contribution from property
- Nordic +4.6%
  - Underlying +2.4%
  - Sweden positive growth, Denmark stable development
- Baltics -3.4%
  - Underlying +1.9%
- CC mainly driven by Vardia reinsurance

Solid winter quarter loss ratio 71.3 per cent - underlying increase 1.7 pp

Loss ratio development Q1 2016 – Q1 2017

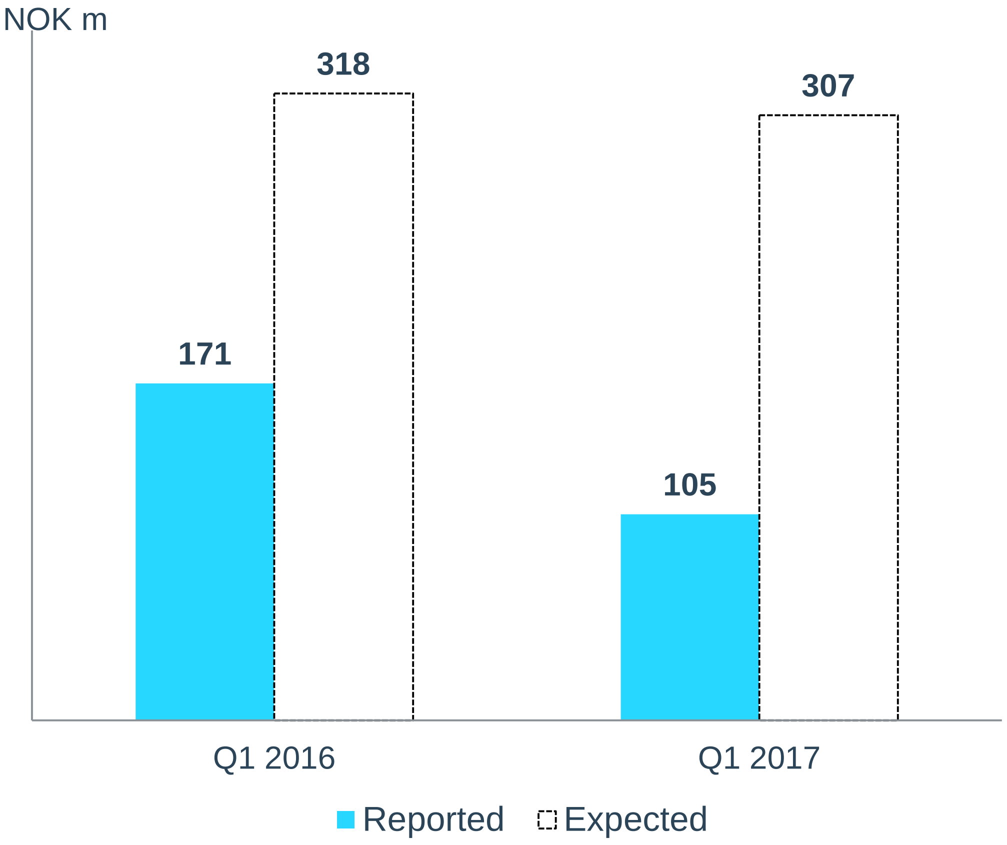


Key drivers

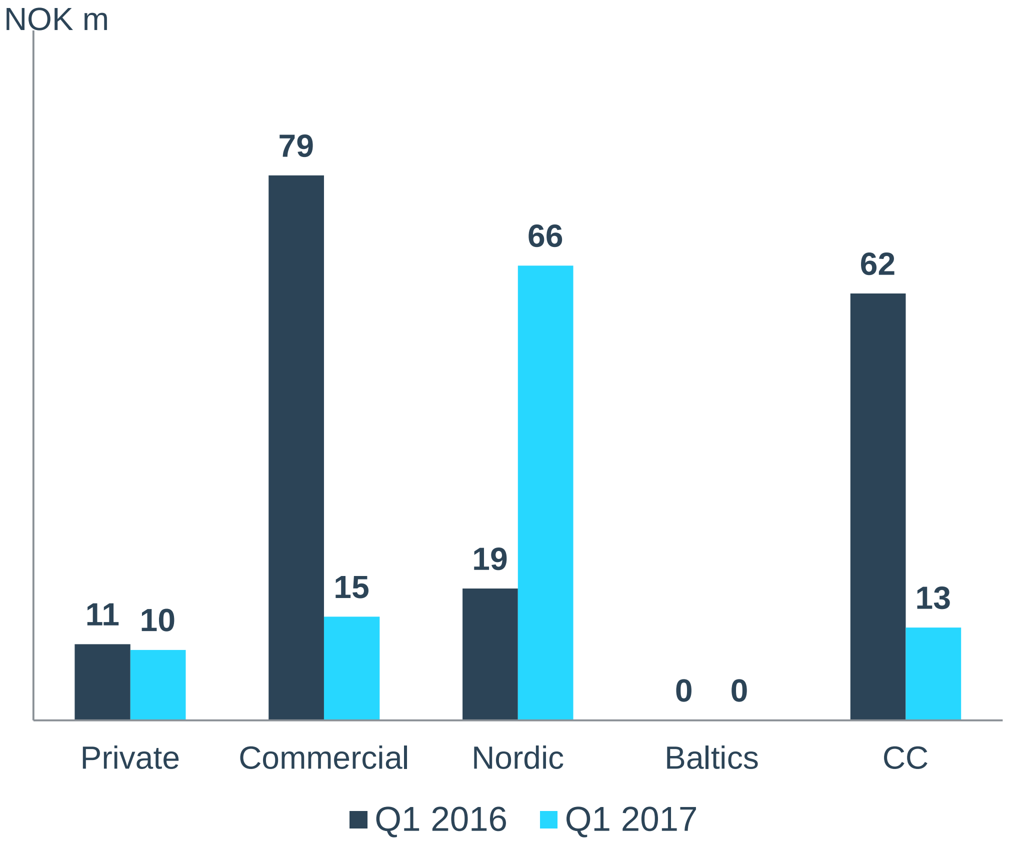
- Benign weather situation
- Low level of large losses
- Less favourable frequency claims development in Denmark
  - Commercial property in particular
  - Pricing measures in place to compensate
  - New tarriffs will be launched later this year
- Several medium sized claims in the Baltics

Large losses 1.9 percentage points - lower than expected level

Large losses – reported vs expected



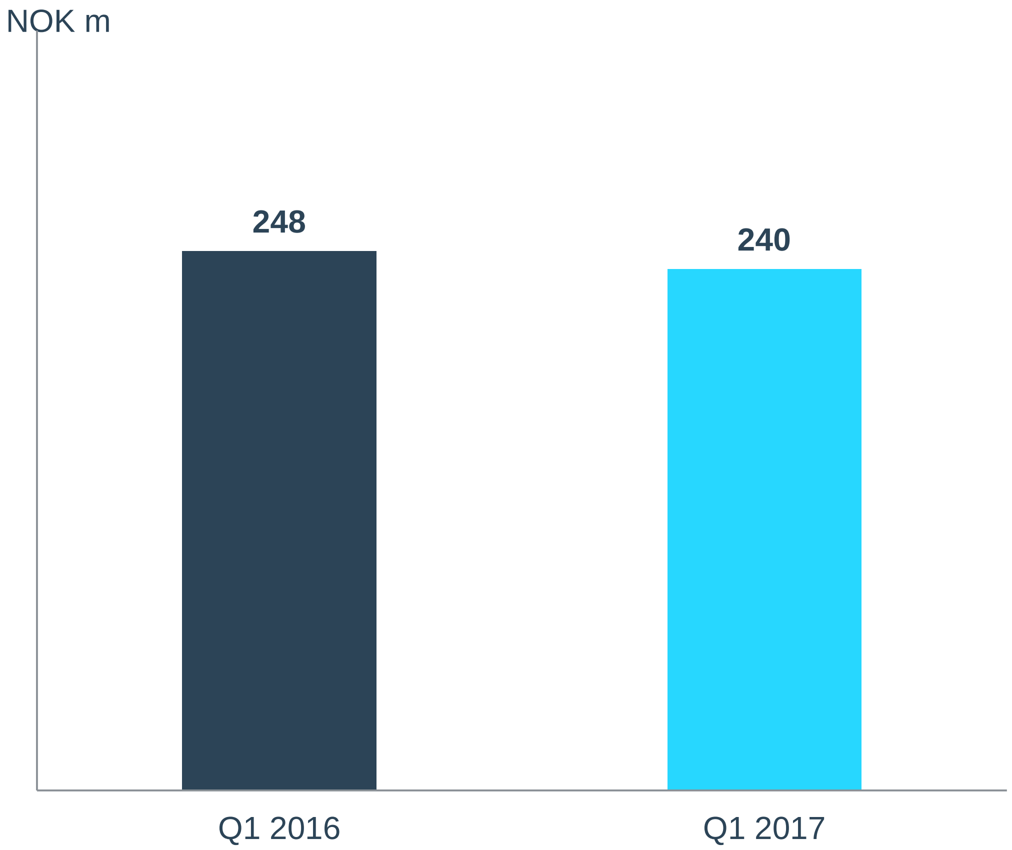
Large losses per segment



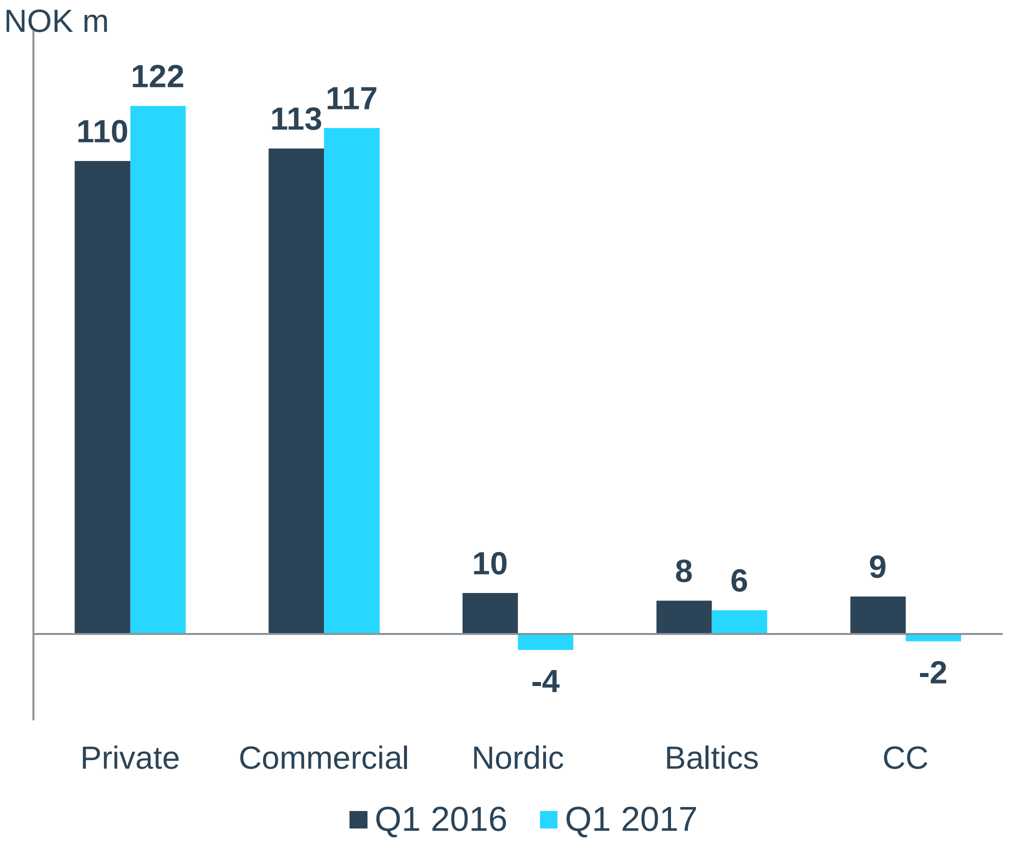
CC = corporate centre.. Large losses: Losses > NOK 10m. Weather related large losses are included. Large losses in excess of NOK 30.0m are. charged to the Corporate Centre while up to NOK 30m per claim is charged to the segment in which the large loss occurred. The Baltics segment has, as a main rule, a retention level of EUR 0.5m

Run-off gains 4.3 percentage points - close to expected level

Run-off net



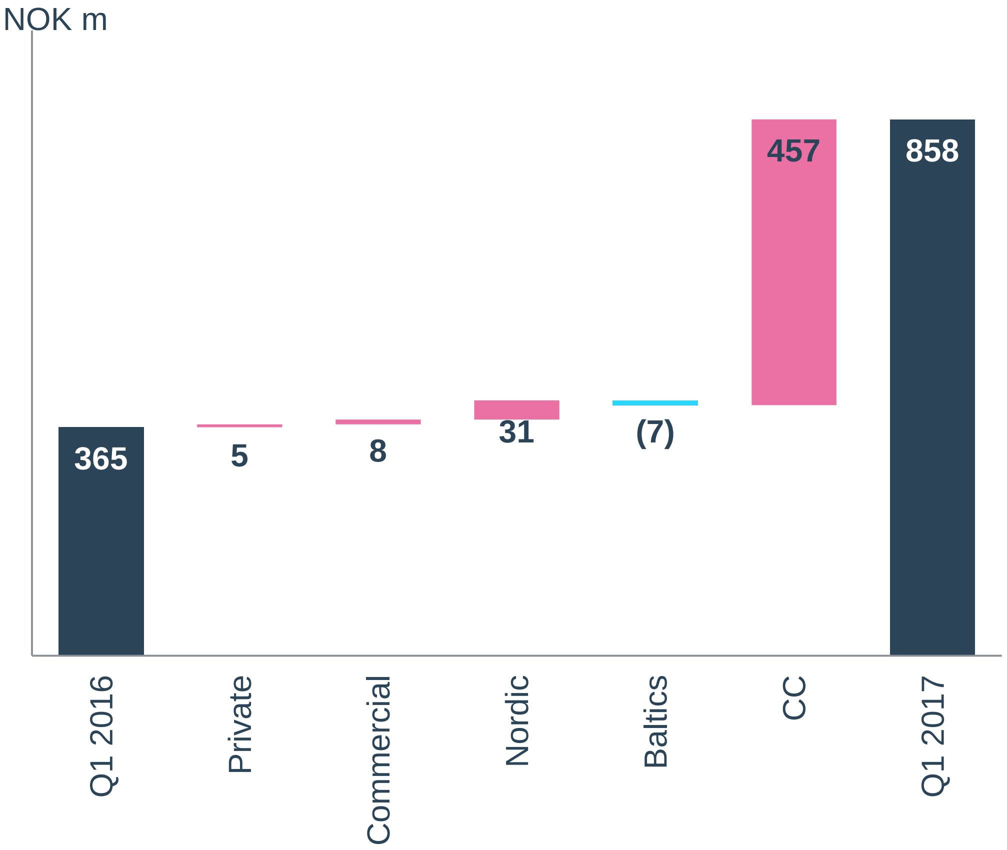
Run-off net per segment



CC = corporate centre

Continued good cost control
- cost ratio 15.5 per cent

Cost development Q1 2016 – Q1 2017



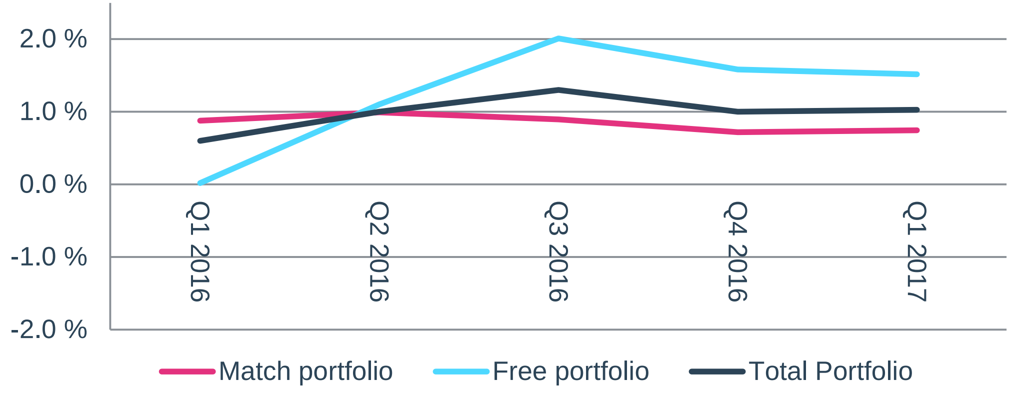
Key drivers - cost development

- Nordic: Increase due to Vardia acquisition
- CC: NOK 476.6m non-recurring income Q116
- Cost ratio 15.5% or 14.6% excluding Baltics

CC = corporate centre

Satisfactory investment return of 1.0 per cent

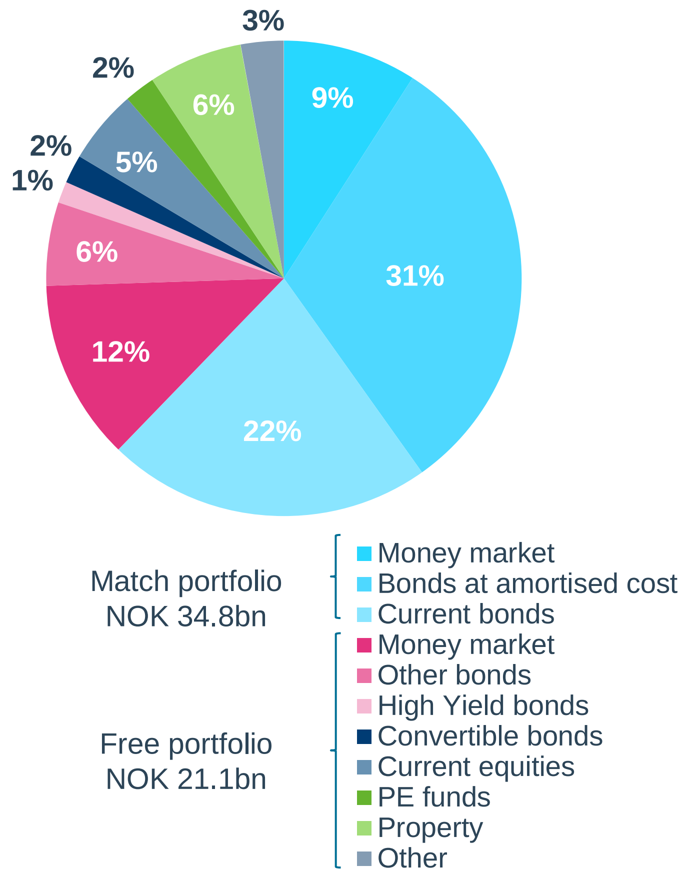
Investment return (%)



Investment return, free portfolio

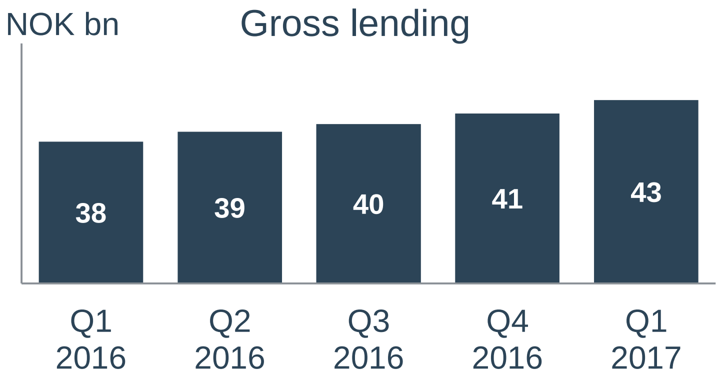
Q1 2017	%
Fixed income	0.8
Current equities	4.2
PE funds	1.8
Property	3.4
Total free portfolio	**1.5**

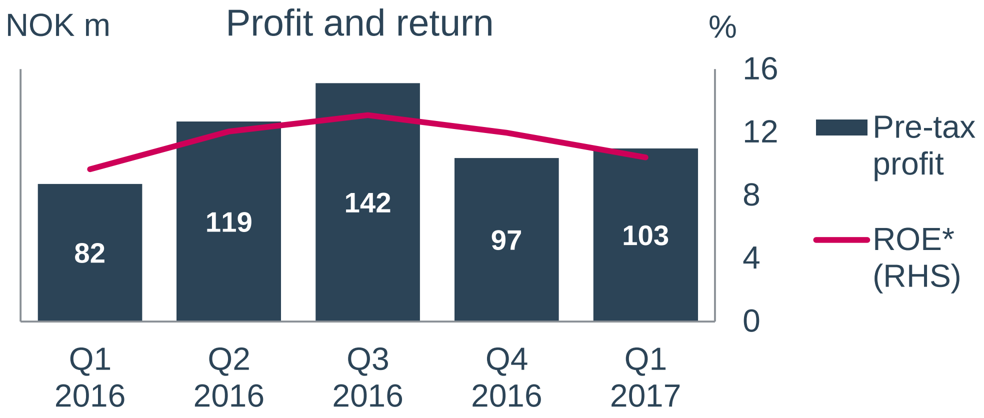
Portfolio mix as at 31.03.2017



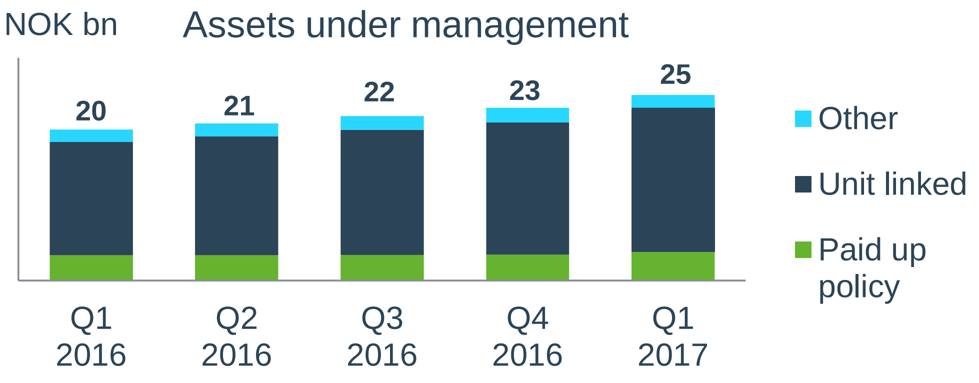
Solid returns from bank and pension operations
- supporting general insurance retention in Norway

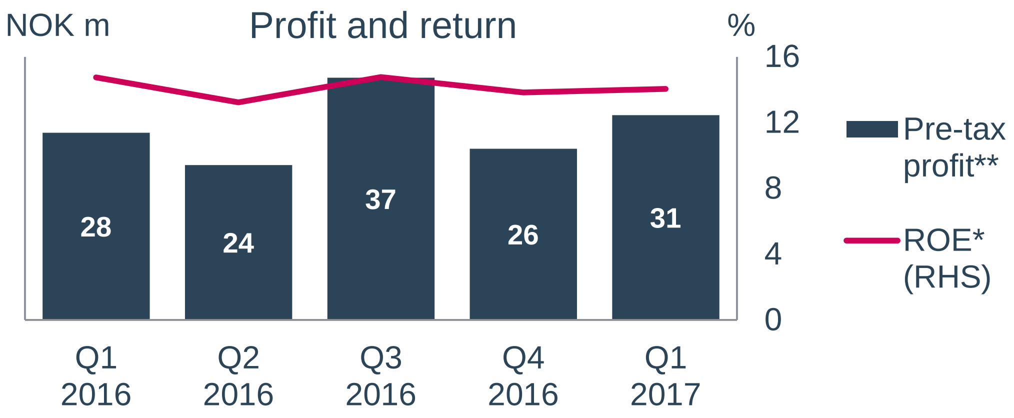
Gjensidige Bank AS





Gjensidige Pensjonsforsikring AS

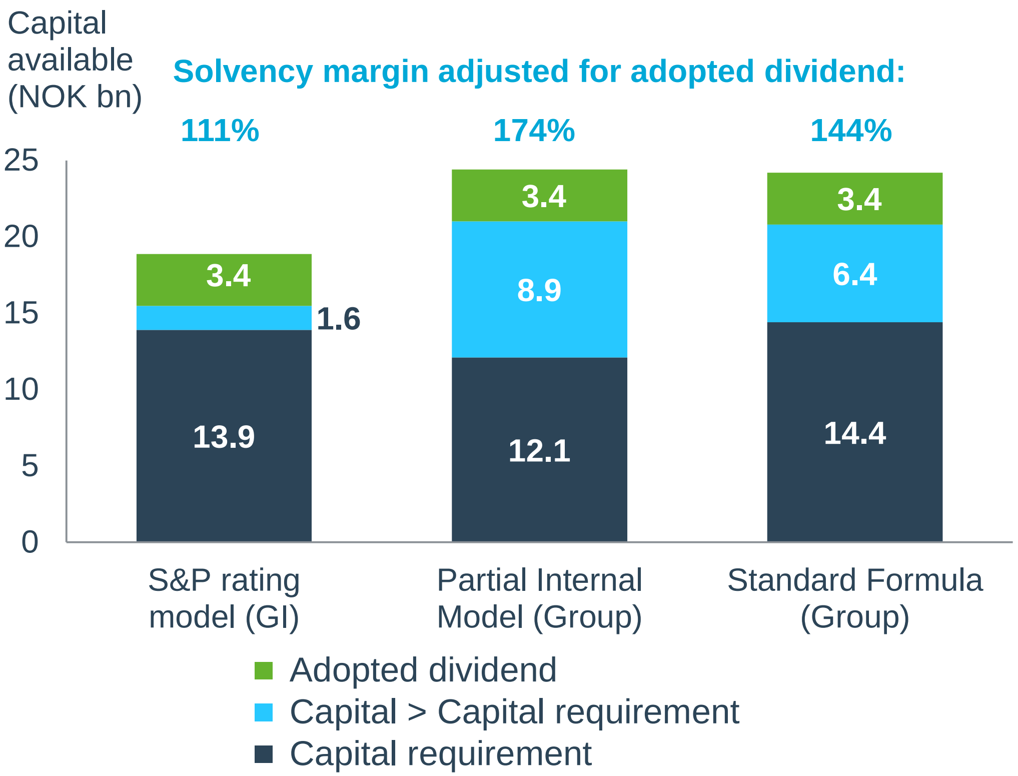




*Annualised YTD **Pre-tax profit including GPS holding AS

Strong capital position
- continued capital discipline

Strong capital position



Capital discipline

- Capital buffers well within risk appetite
  - Adjusted for adopted dividend of NOK 3.4bn
- Adjusted S&P strategic buffer NOK 1.0bn
  - Expected capital effect of ~NOK 400m from the acquisition of Mølholm Forsikring from Q217
  - Capital effect from planned equity increase in Gjensidige Bank of NOK 195m in Q217
- Solvency margins 176% (PIM) and 148% (SF) when including guarantee scheme
- PIM approval expected in 2017

Figures as at 31.03.2017. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision. If the Guarantee provision had been treated as solvency capital, the Group's PIM and SF solvency margins would be 176% and 148%, respectively. The figures related to the S&P rating model are based on Gjensidige's interpretations of the model. The figures are adjusted for adopted dividend of NOK 3.4bn and a formulaic dividend pay-out ratio of 70 per cent of net profit for the first quarter.

Concluding remarks

Key takeaways

- Strong first quarter result
- Prioritising profitability before growth
- Sweden and the Baltics on track
- Balancing cost efficiency with investments into future competitiveness
- Strong capital position

Targets

Return on equity	>15%
Combined ratio	86-89%*
Cost ratio	~15%
Dividends	Nominal high and stable (>70%)

* Combined ratio target on an undiscounted basis, assuming ~4 pp run-off gains next 3-5 years and normalised large losses impact. Beyond the next 3-5 years, the target is 90-93 given 0 pp run-off.

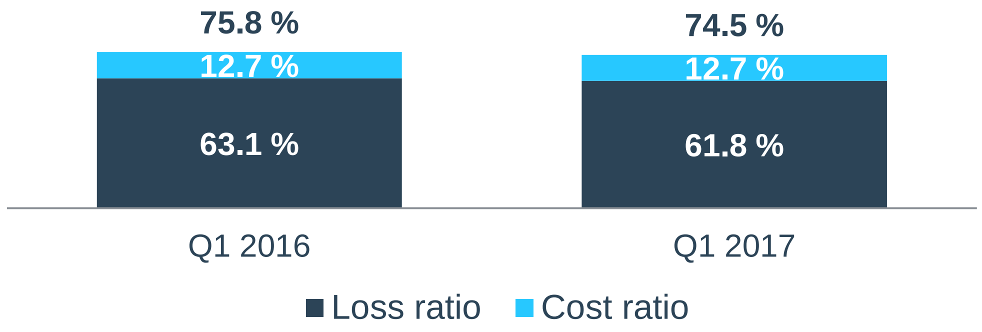
Roadshows and conferences post Q1 2017 results

Date	Location	Participants	Event	Arranged by
4 May 2017	Oslo	CFO Jostein Amdal Head of IR Janne Flessum	Group lunch Roadshow	Swedbank
9 May 2017	London	CEO Helge Leiro Baastad CFO Jostein Amdal EVP Analytics, Product and Price, Catharina Hellerud EVP Private, Krister Aanesen Head of IR Janne Flessum IRO Katharina Hesbø	Roadshow	Pareto
10 May 2017	Frankfurt	CFO Jostein Amdal EVP Technology and Development Kaare Østgaard Head of IR Janne Flessum	Roadshow	Citi Bank
9 June 2017	Copenhagen	CEO Helge Leiro Baastad Head of IR Janne Flessum	Roadshow	Danske Bank
15 June 2017	Paris	CFO Jostein Amdal IRO Katharina Hesbø	Roadshow	HSBC

Appendix

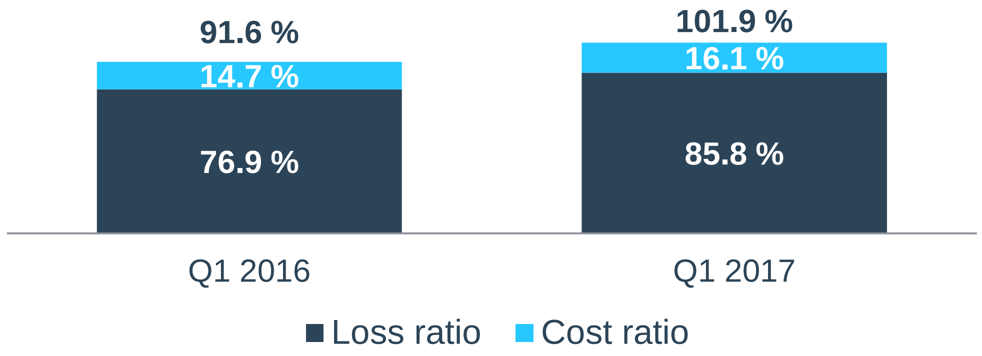
General insurance – cost ratio and loss ratio per segment

Private

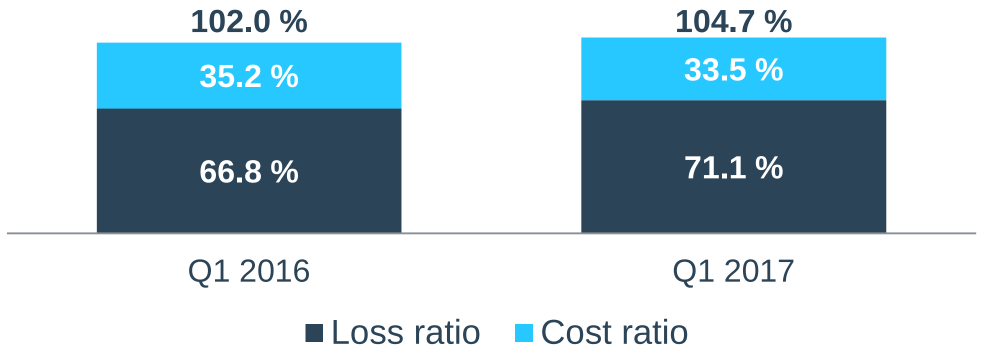


Commercial

Nordic



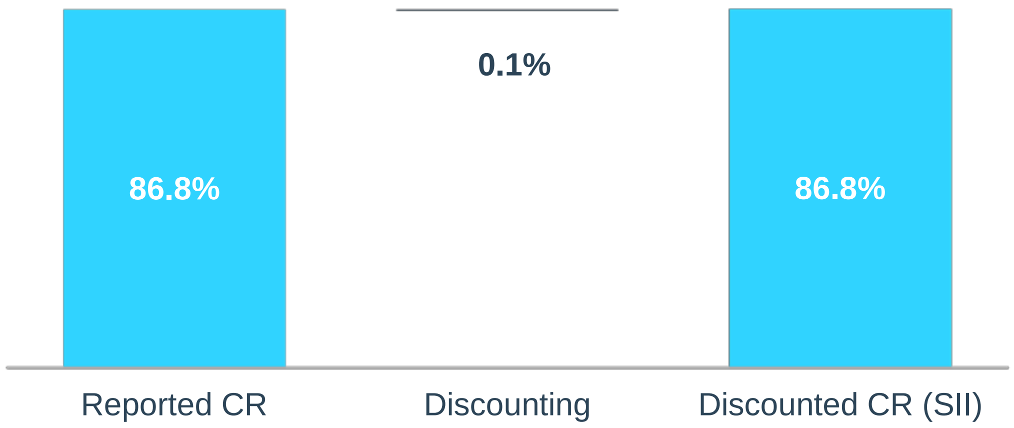
Baltics



Effect of discounting of claims provisions

Assuming Solvency II regime

Effect of discounting on CR – Q1 2017

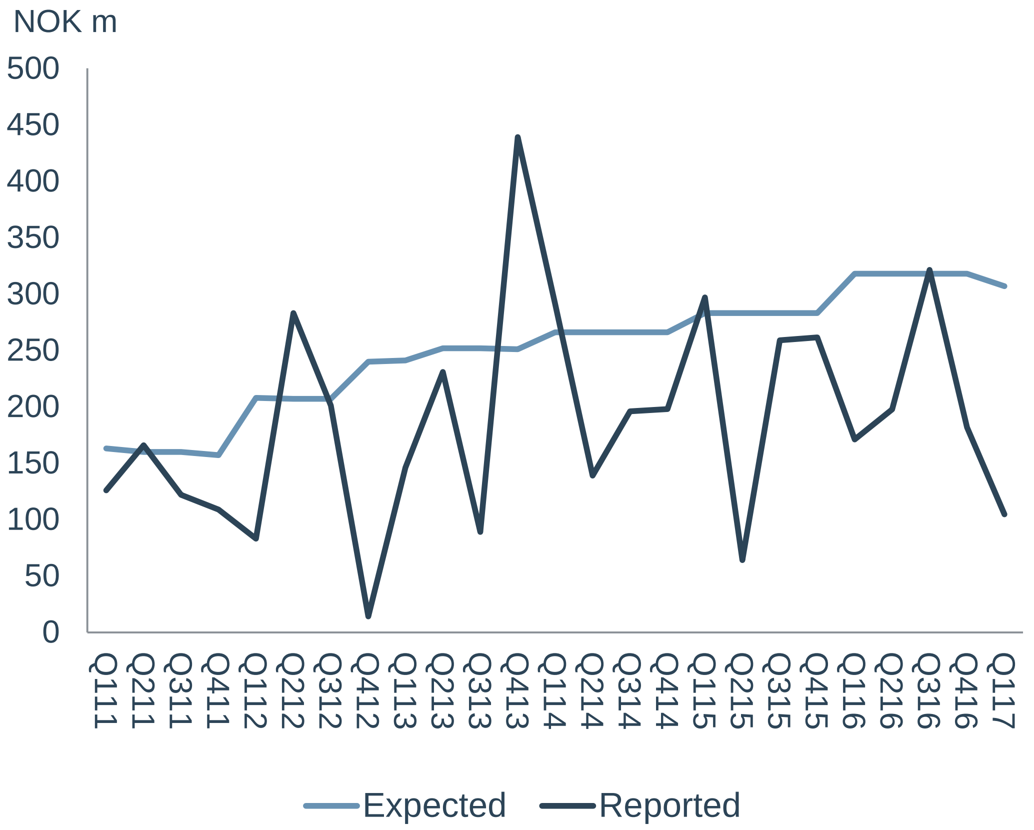


Assumptions

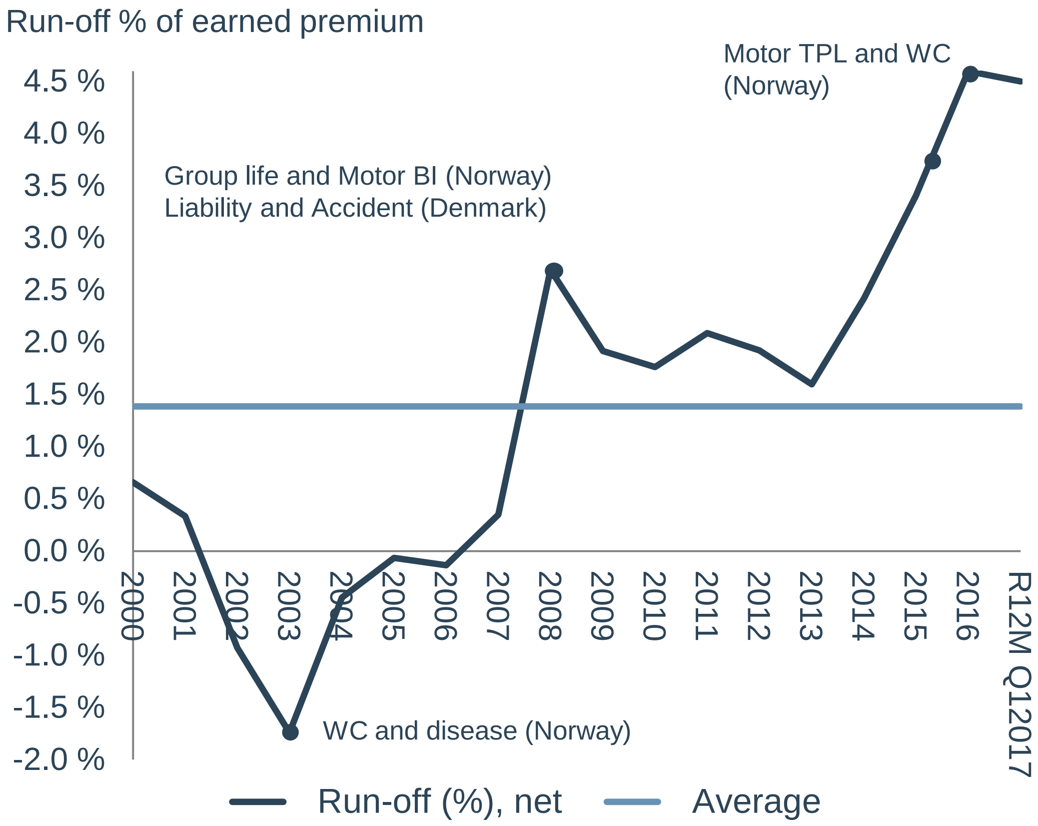
- Only claims provisions are discounted (i.e. premium provisions are undiscounted)
- Swap rates in Norway, Sweden and Denmark
- Euroswap rates in the Baltic countries

Large losses and run-off development

~ NOK 1.2bn in large losses* expected annually



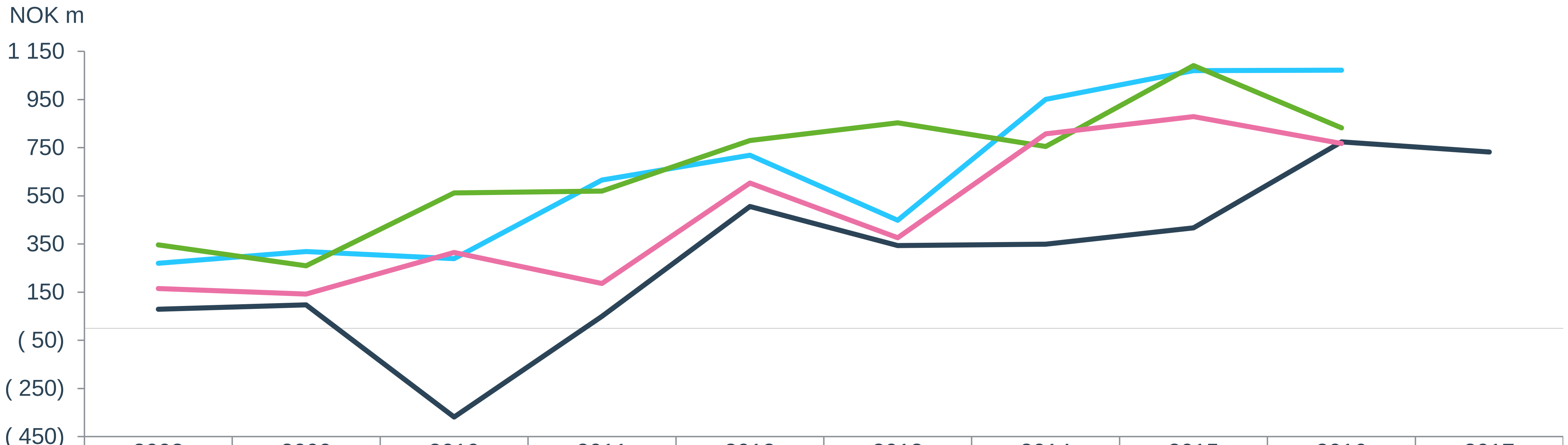
Expected annual run-off gains of ~4 pp next 3-5 years



* Losses >NOK 10m. From and including 2012, the numbers include weather related large losses.

Quarterly underwriting results

General Insurance



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Q1	79	97	(369)	50	506	343	349	417	774*	732
Q2	270	319	289	615	719	448	951	1070	1072	
Q3	346	259	562	570	780	853	755	1091	832**	
Q4	165	142	315	186	603	376	807	879	767***	

Q1 Q2 Q3 Q4

*Reported UW result for Q1 2016 was NOK 1,251m. Adjusted for a non-recurring income of NOK 477m related to the pension plans, the UW result was NOK 774m.
** Reported UW result for Q3 2016 was NOK 712m. Adjusted for a non-recurring NOK 120m restructuring cost the UW result was NOK 832m.
*** Reported UW result for Q42016 was NOK700m. Adjusted for a non-recurring NOK 44m increase in provision for restructuring cost and NOK23m provision for increased pay-roll tac the UW result was NOK 767m

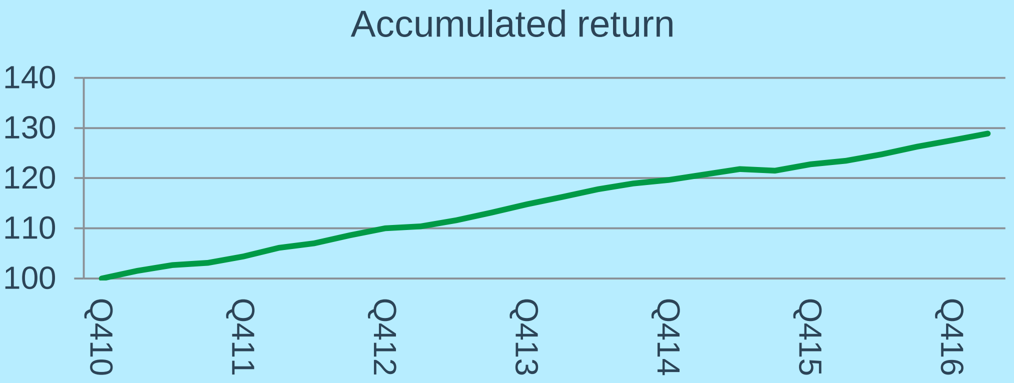
Investment strategy supporting high and stable nominal dividends

- Match portfolio
  - Duration and currency matching versus technical provisions (undiscounted)
  - Credit element for increased returns
  - Some inflation hedging

- Free portfolio
  - Compounding and focused on absolute returns
  - Dynamic risk management
  - Tactical allocation
  - Active management fixed income and equities
  - Normal risk premiums basis for asset allocation and use of capital

Key characteristics

- Limited risk appetite
- Currency hedging vs NOK ~ 100%
  - Limit +/- 10% per currency
- Marked-to-market recognition
  - Except bonds at amortised cost
- Stable performance



Investment portfolio
- asset classes and relevant benchmarks

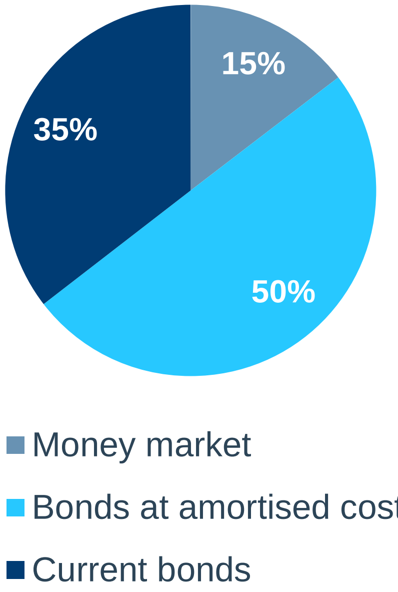
Asset class	Investments, key elements*	Benchmark
Match portfolio		
Money market	Norwegian money market	ST1X index
Bonds at amortised cost	Government and corporate bonds	EXOGEN
Current bonds	Mortgage, sovereign and corporate bonds, investment grade bond funds and loan funds containing secured debt	IBOX COR 1-3 yrs QW5C index
Free portfolio		
Money market	Norwegian money market	ST1X index
Other bonds	IG bonds in internationally diversified funds externally managed and current bonds	Global Agg Corp LGCPTRUH index
High Yield bonds	Internationally diversified funds externally managed	BOAML global HY HWIC index
Convertible bonds	Internationally diversified funds externally managed	BOAML global 300 conv VG00 index / EXOGEN
Current equities	Mainly internationally and domestic diversified funds externally managed	MSCIAC NDUEACWF index
PE funds	Oil/ oil-service/ general (Norwegian and Nordic funds)	OSEBX index / oil price
Property	50% of Oslo Areal	IPD index Norway / EXOGEN
Other	Miscellaneous	

*See quarterly report for a more detailed description

Asset allocation
As at 31.03.2016

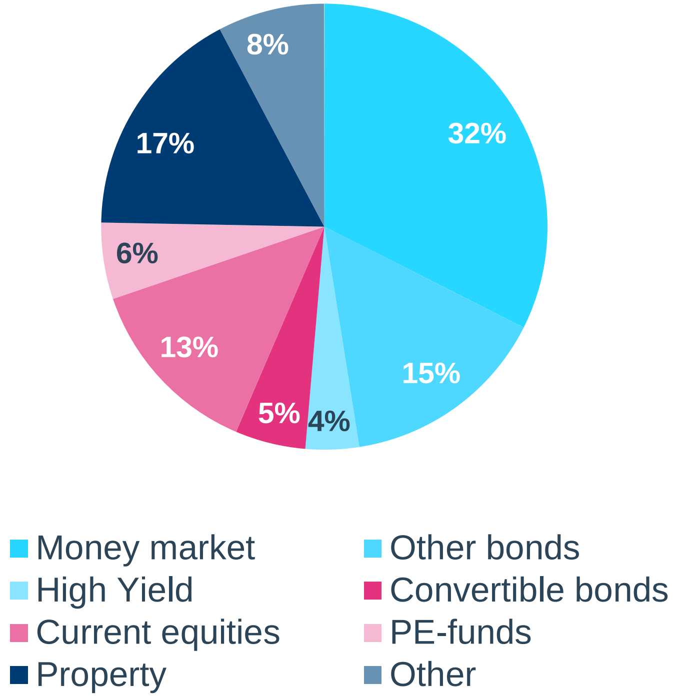
Match portfolio

- Carrying amount: NOK 34.8bn
- Average duration: 3.5 years



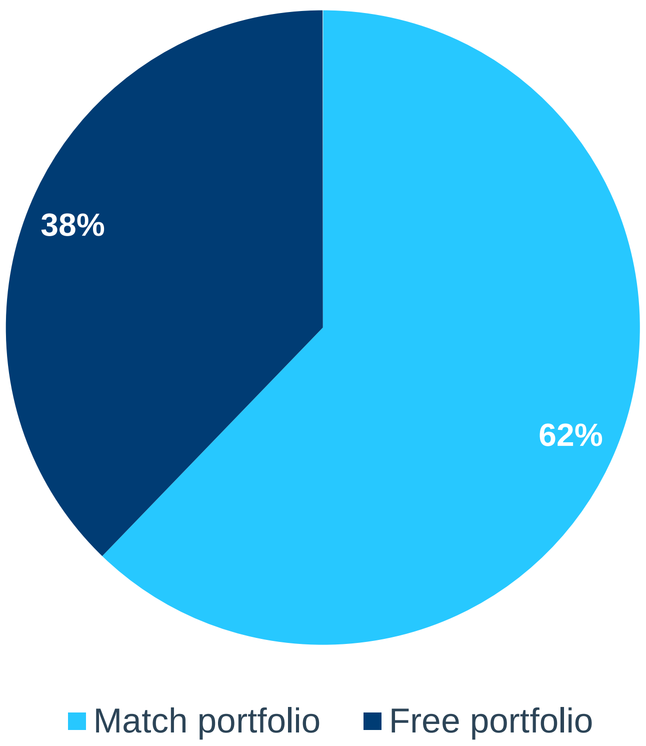
Free portfolio

- Carrying amount: NOK 21.1bn
- Average duration fixed-income instruments: 1.4 years

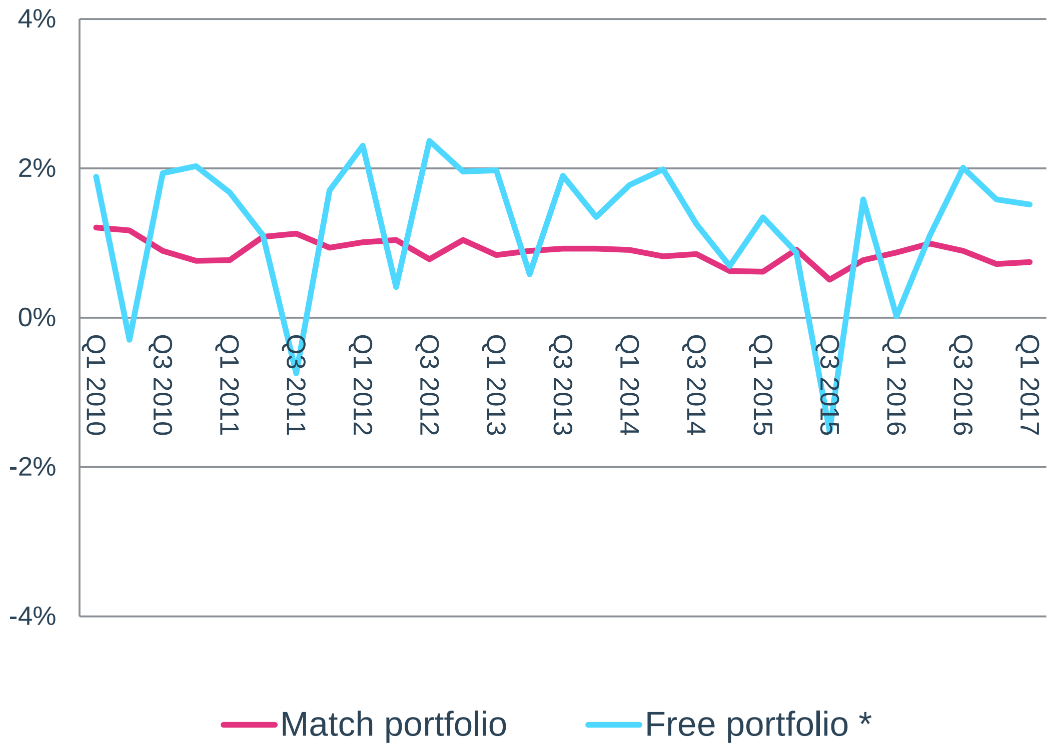


Stable contribution from the match portfolio

Asset allocation as at 31.03.2017



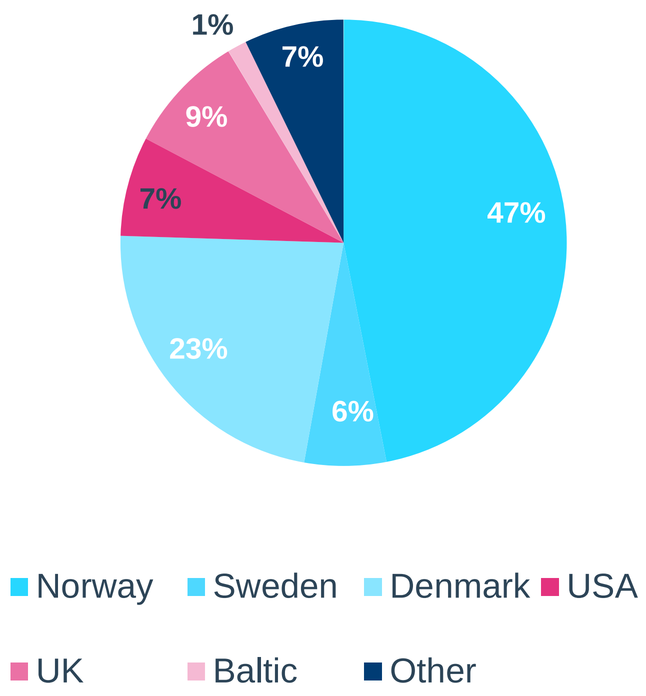
Quarterly investment returns*



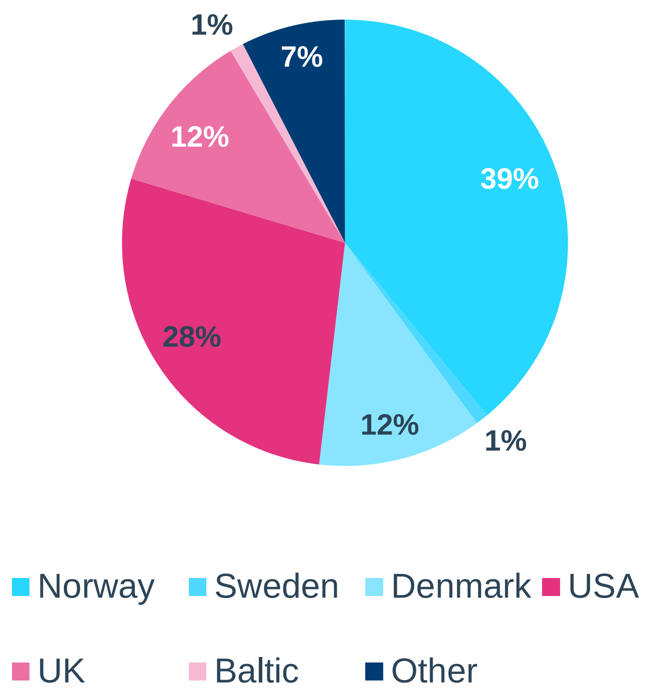
* Prior to 2014 former associated companies were not included in the Free portfolio.

Balanced geographical exposure

Match portfolio



Free portfolio, fixed-income instruments



Figures as at 31.03.2017. Geographical distribution relates to issuers and does not reflect actual currency exposure

Credit and counterparty risk

Credit exposure

- The portfolio consists mainly of securities in rated companies with high creditworthiness (Investment grade)
- Issuers with no official rating are mainly Norwegian savings banks, municipalities, credit institutions and power producers and distributors

Total fixed income portfolio

Split - Rating	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
AAA	11.0	31.4	0.8	7.1
AA	3.5	9.9	1.4	11.9
A	5.8	16.7	4.1	34.3
BBB	1.8	5.1	1.7	14.5
BB	0.5	1.3	0.6	4.9
B	1.4	4.1	0.5	4.3
CCC or lower	0.0	0.0	0.1	0.8
Internal rating*	7.0	20.0	1.9	16.1
Unrated	4.0	11.4	0.7	6.0
Fixed income portfolio	34.9	100.0	11.9	100.0

Split - Counterparty	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
Public sector	4.1	11.8	2.0	17.1
Bank/financial institutions	19.0	54.4	6.1	51.5
Corporates	11.8	33.8	3.8	31.5
Total	34.9	100.0	11.9	100.0

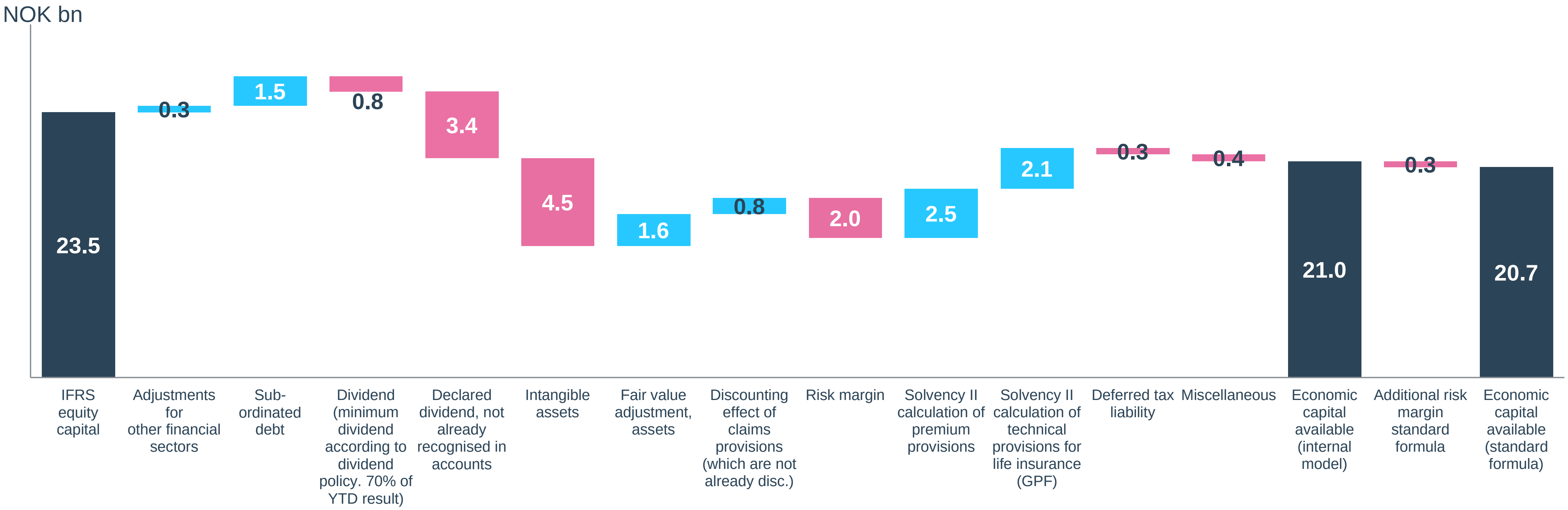
Figures as at 31.03.2017. * Internal rating – rating by third party

Overview capitalisation

(NOK bn)	SF (Group)	SF (general insurance)	PIM (Group)	PIM (general insurance)	Rating model (general insurance)	Gjensidige Bank	Gjensidige Pensjons-forsikring
Capital available	20.7	14.9	21.0	15.3	15.5	3.6	1.9
Capital requirement	14.4	10.0	12.1	7.7	13.9	3.5	1.5
Solvency margin	**144%**	**149%**	**174%**	**197%**	**111%**	**105%**	**131%**

Figures as at 31.03.2017. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision. If the Guarantee provision had been treated as solvency capital, the Group's PIM and SF solvency margins would be 176% and 148%, respectively. The figures related to the S&P rating model are based on Gjensidige's interpretations of the model. The figures are adjusted for adopted dividend of NOK 3.4bn and a formulaic dividend pay-out ratio of 70 per cent of net profit for the first quarter. Allocation of capital to Gjensidige Bank is based on 16 per cent capital adequacy ratio.

Solvency II economic capital available

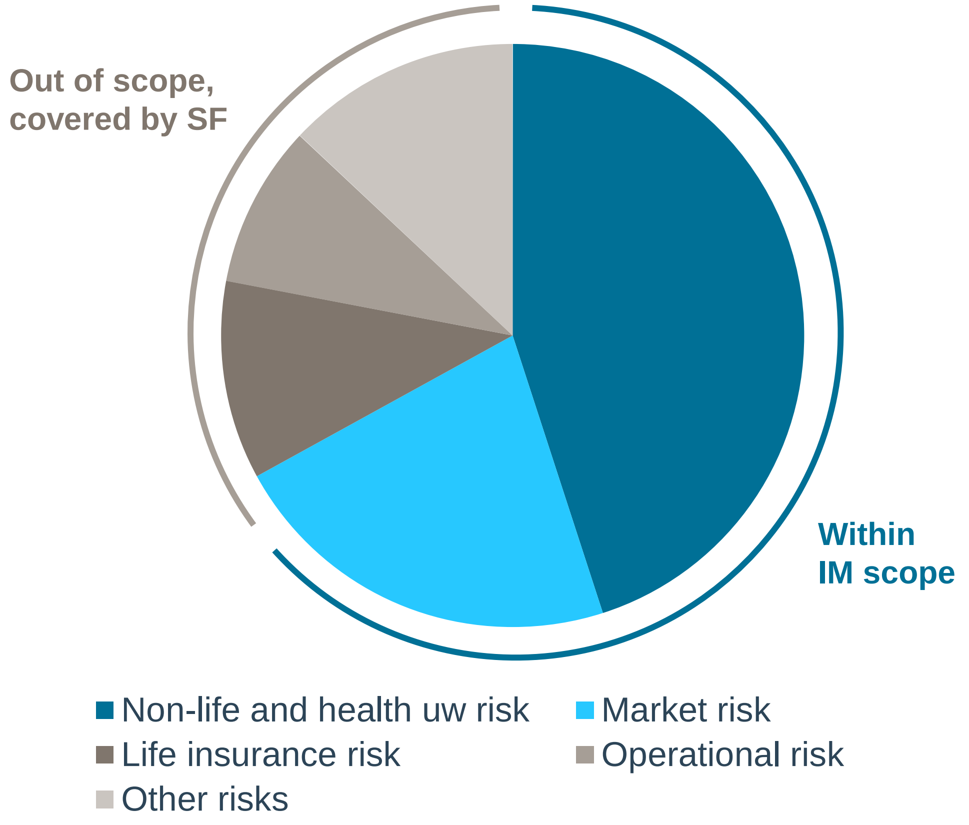


Figures as at 31.03.2017. GPF = Gjensidige Pensjonsforsikring. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision. Deferred tax: All differences in valuation of assets and liabilities are adjusted for tax. No tax is assumed on the security provision. Miscellanious: Main effects are related to the guarantee scheme provision and different valuation of Oslo Areal

Solvency II capital requirements

NOK bn	PIM	SF
Capital available	**21.0**	**20,7**
Capital charge for non-life and health uw risk	6.4	8.1
Capital charge for life uw risk	1.5	1.5
Capital charge for market risk	6.5	6.9
Capital charge for counterparty risk	0.6	0.6
Diversification	-4.8	-4.0
Basic SCR	**10.1**	**13.1**
Operational risk	1.0	1.0
Adjustments (risk-reducing effect of deferred tax)	-2.4	-3.2
Gjensidige Bank	3.5	3.5
Total capital requirement	**12.1**	**14.4**
Solvency ratio	**174%**	**144%**

Scope internal model



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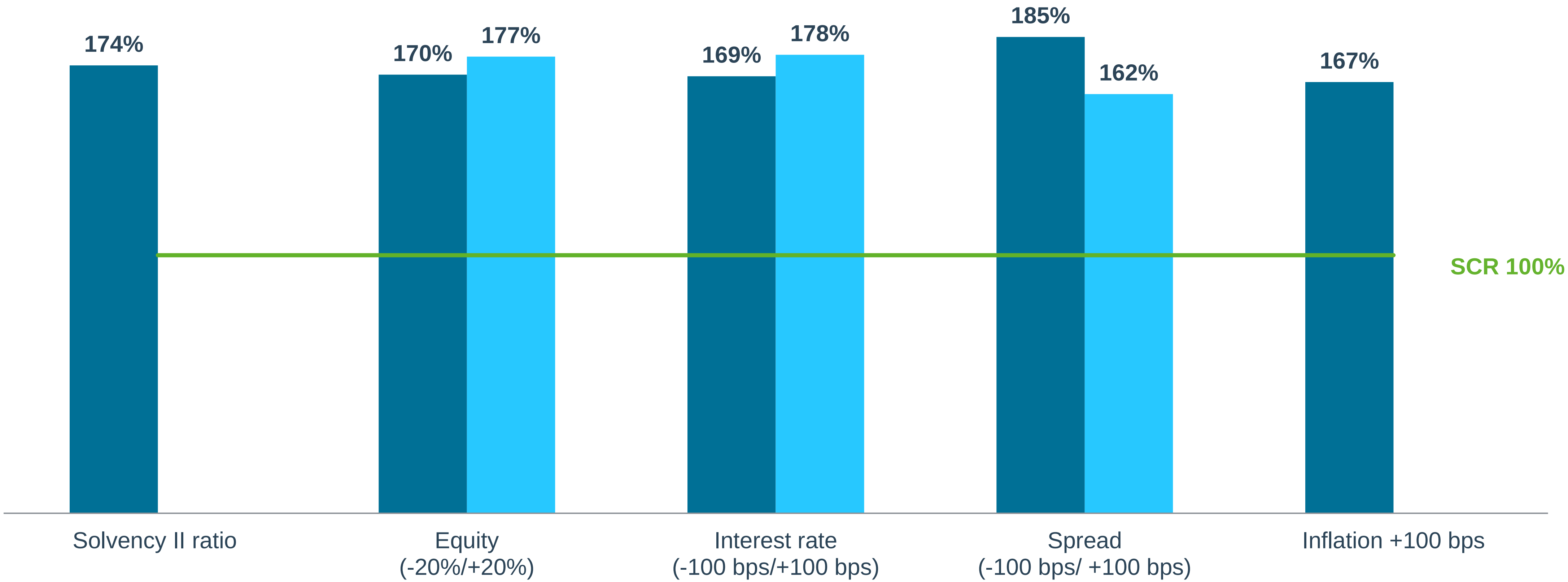
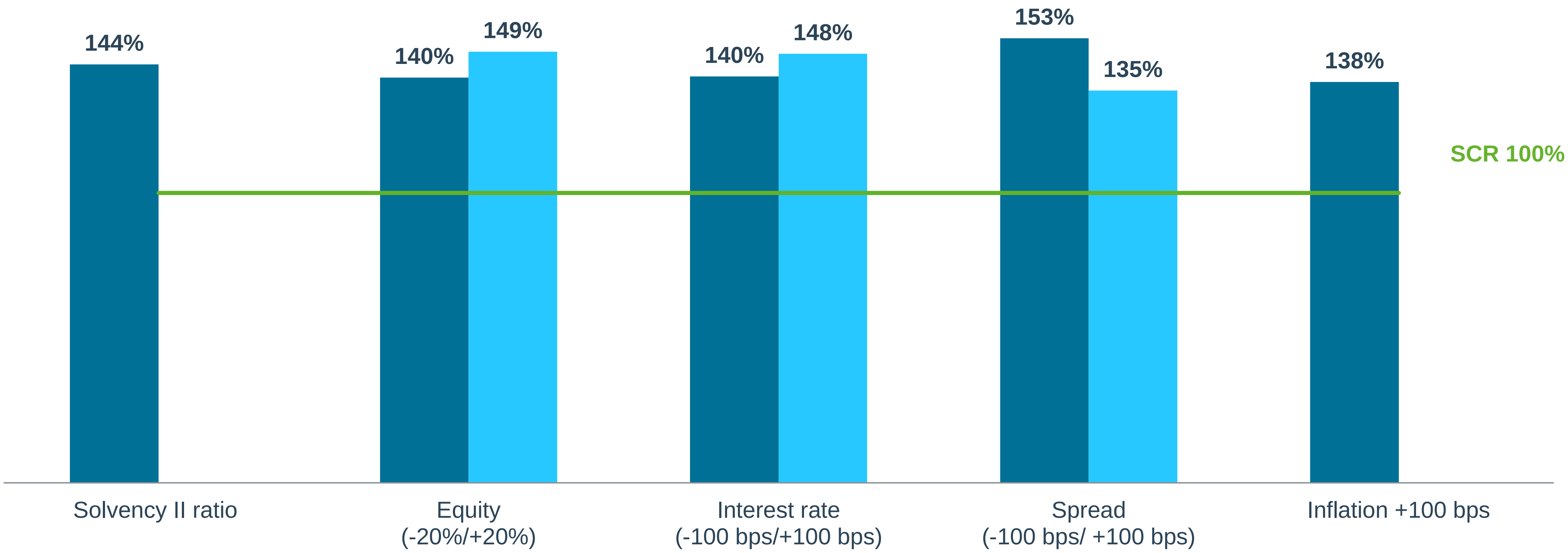
Solvency II sensitivities PIM



Figures as at 31.03.2017. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision. If the Guarantee provision had been treated as solvency capital, the Group's PIM solvency margin would be 176%. Total comprehensive income is included in the calculations, minus a formulaic dividend pay-out ratio of 70 per cent of net profit. UFR-sensitivity is very limited. The figures are adjusted for adopted dividend of NOK 3.4bn

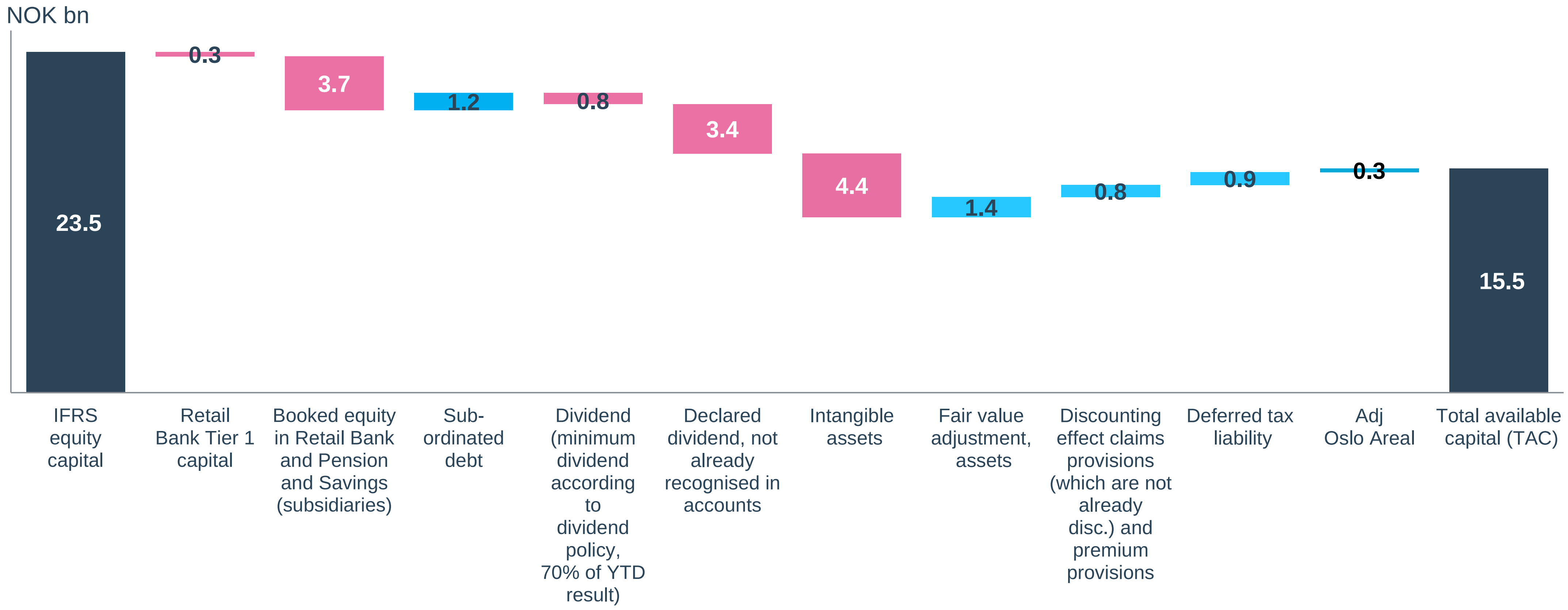
Solvency II sensitivities SF



Figures as at 31.03.2017. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision**.** If the Guarantee provision had been treated as solvency capital, the Group's SF solvency margin would be 148%. Total comprehensive income is included in the calculations, minus a formulaic dividend pay-out ratio of 70 per cent of net profit. UFR-sensitivity is very limited. The figures are adjusted for adopted dividend of NOK 3.4bn

S&P total available capital

Bridging the gap between IFRS equity and available capital



Figures as at 31.03.2017. The figures related to the S&P rating model are based on Gjensidige's interpretations of the model. Note that the rating perspective is based on the balance sheet of the Group's general insurance operations.

S&P capital requirement

	NOK bn
Total capital charge for asset risk	6.9
Total capital charge for insurance risk	8.9
Total gain diversification	(1.1)
Quantitative credit	(0.7)
Total capital requirement A-rating	**13.9**

Figures as at 31.03.2017. The figures related to the S&P rating model are based on Gjensidige’s interpretations of the model. Note that the rating perspective is based on the balance sheet of the Group’s general insurance operations.

Subordinated debt capacity

Principles for capacity

	Intermediate Equity Content		Constraint
S&P	25% of TAC		For the general insurance group, both Solvency II Tier 1 and Tier 2 instruments are classified as Intermediate Equity Content. Capital must be regulatory eligible in order to be included.
	T1	**T2**	**Constraint**
SII	Max 20% of Tier 1 capital	Max 50% of SCR less other T2 capital items	Must be satisfied at group and solo level

Capacity and utilisation

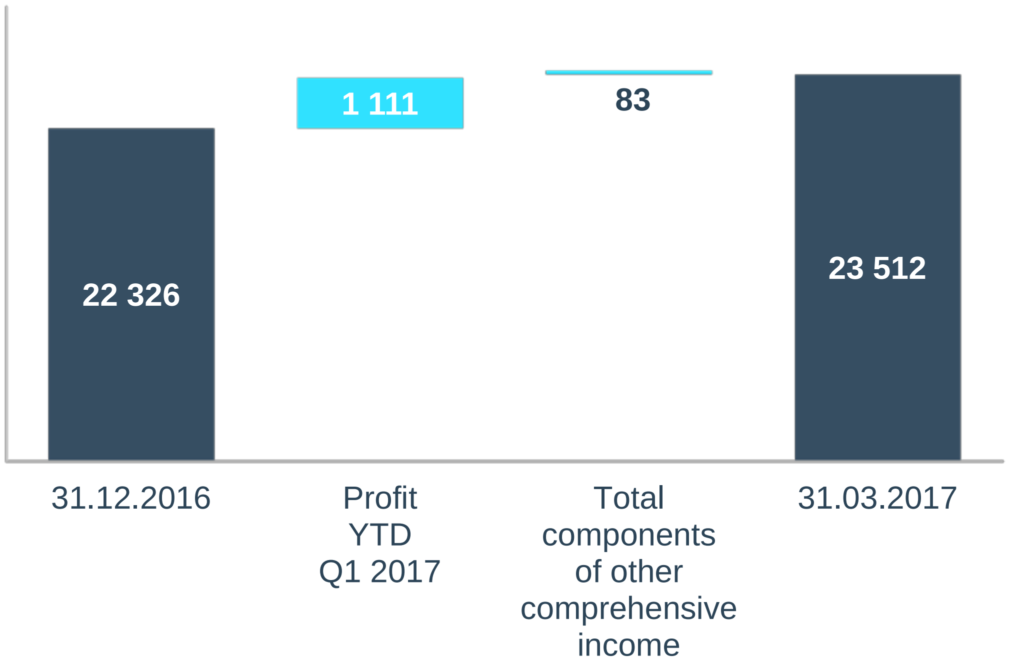
- Tier 1 remaining capacity is NOK 1.6bn
  - Utilised Tier 1 debt capacity: NOK 1.0bn
- Tier 2 capacity is fully utilised for the insurance group assuming PIM approval
  - Utilised sub debt: NOK 1.5bn*
  - Utilised natural perils fund and guarantee scheme: NOK 3.0bn

Figures as at 31.03.2017. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway. However, the FSA's view on the Guarantee provision as a liability for solvency purposes has not been reflected in the debt capacity figures, as Gjensidige still assumes that the Guarantee provision will count as solvency capital.

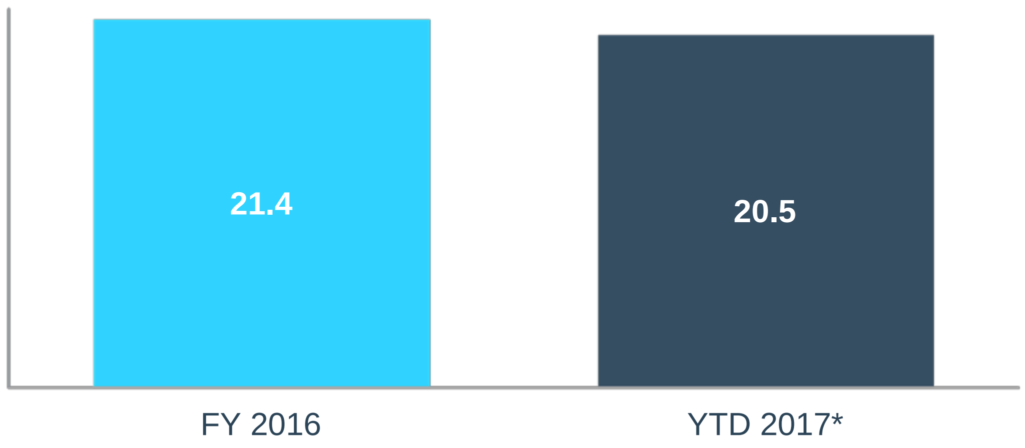
* Sub debt Gjensidige Forsikring ASA NOK 1.2bn, Gjensidige Pensjonsforsikring NOK 0.3bn

Annualised return on equity 20.5 per cent

Equity (NOK m)



Return on equity (%)

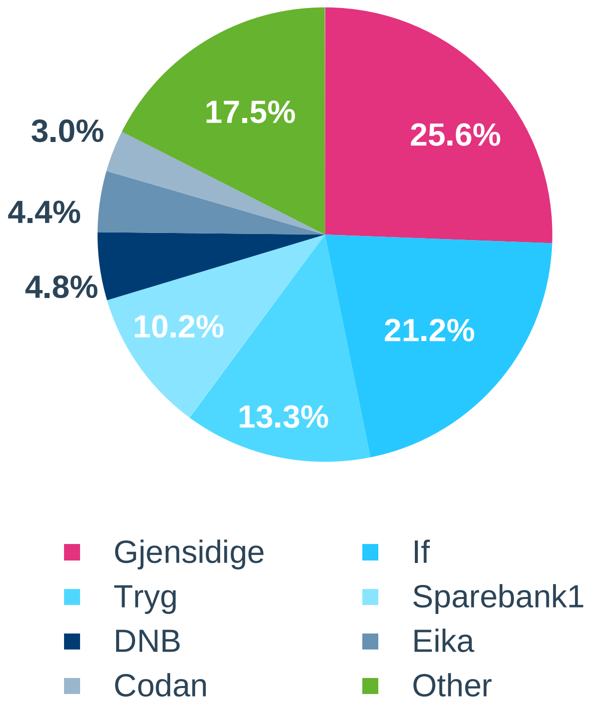


Bridge shows main elements in equity development

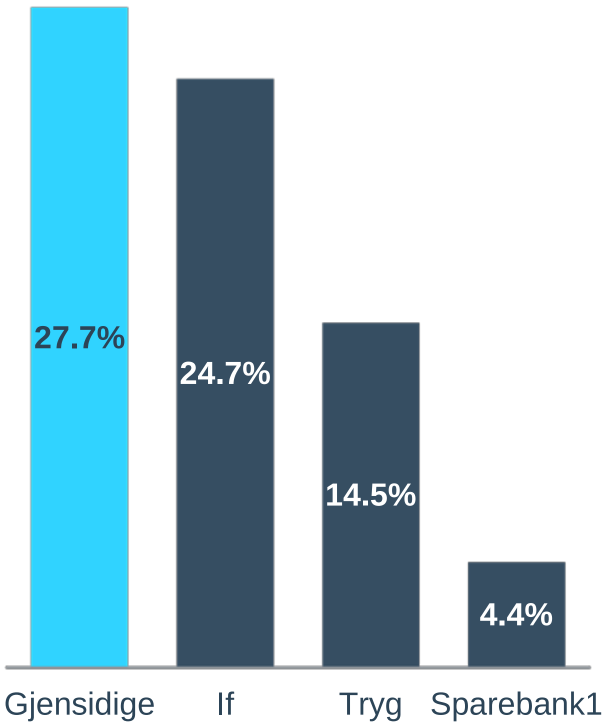
* Annualised

Market leader in Norway

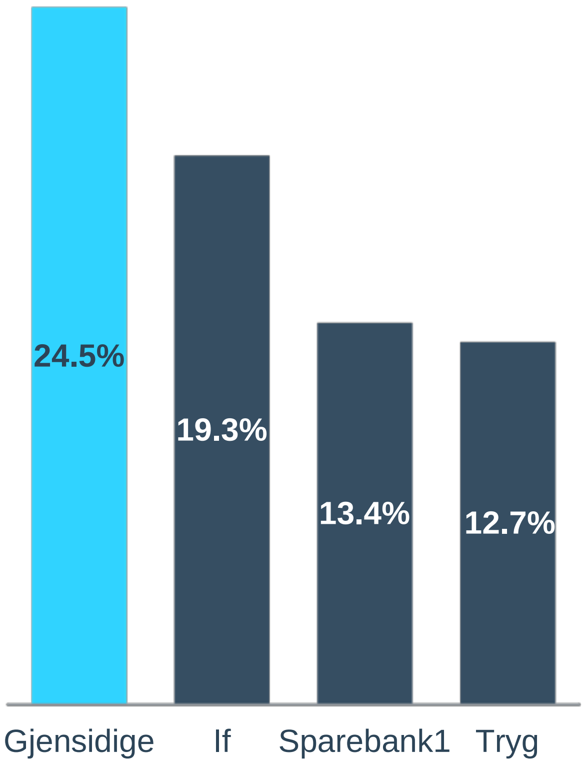
Market share – Total market



Market share – Commercial



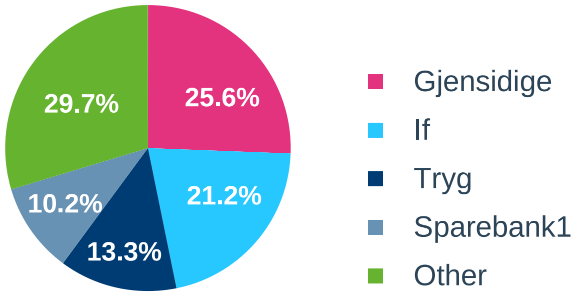
Market share – Private



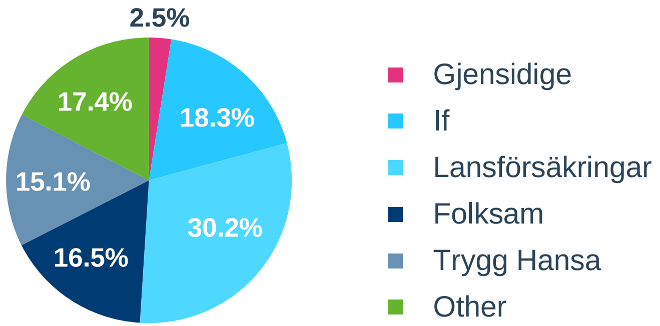
Source: Finance Norway, non-life insurance, 4th quarter 2016

Nordic and Baltic growth opportunities

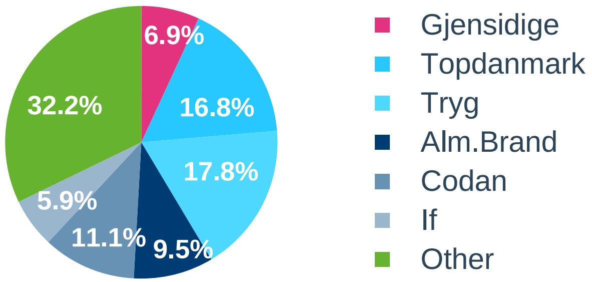
Market shares Norway



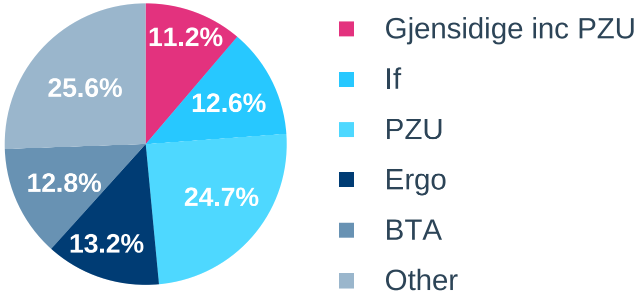
Market shares Sweden



Market shares Denmark



Market shares Baltics



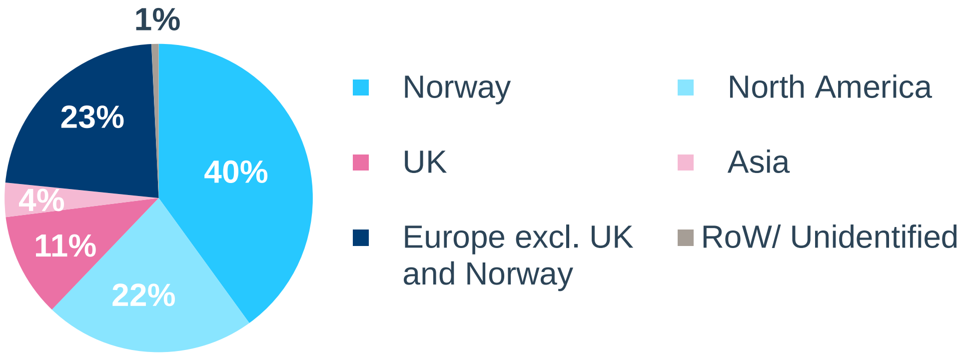
Sources: Finance Norway, 4th quarter 2016. Insurance Sweden, 4th quarter 2016 (Gjensidige including Vardia), The Danish Insurance Association 1st quarter 2016. Baltics Insurance Supervisory Authorities of Latvia and Lithuania, Estonia Statistics, competitor reports, and manual calculations, 4th quarter 2016

Ownership

10 largest shareholders*

No	Shareholder	Stake (%)
1	Gjensidigestiftelsen	62.2
2	Folketrygdfondet	3.9
3	Deutsche Bank	3.8
4	Caisse de Depot et Placement du Quebec	3.3
5	Danske Bank	2.8
6	BlackRock	1.8
7	KLP	1.0
8	State Street Corporation	0.8
9	The Vanguard Group	0.8
10	Safe Investment Company	0.6
	Total 10 largest	**81.0**

Geographical distribution of shares**



Gjensidige Foundation ownership policy:

- Long term target holding: >60%
- Can accept reduced ownership ratio in case of acquisitions and capital issues when in accordance with Gjensidige’s overall strategy

* Shareholder list based on analysis performed by Orient Capital Ltd of the register of shareholders in the Norwegian Central Securities Depository (VPS) as per 31 March 2017. This analysis provides a survey of the shareholders who are behind the nominee accounts. There is no guarantee that the list is complete. ** Distribution of shares excluding share held by the Gjensidige Foundation (Gjensidigestiftelsen).

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In addition to the financial statements according to IFRS, Gjensidige uses different alternative performance measures (APM) to present the business in a more relevant way for its different stakeholders. The alternative performance measures have been used consistent over time, and relevant definitions have been disclosed in the quarterly reports. Comparable figures are provided for all alternative performance measures in the quarterly reports.

Notes

Investor relations

Gjensidige

Janne Flessum
Head of Investor relations, M&A and Capital management
janne.flessum@gjensidige.no
Mobile: +47 91 51 47 39

Katharina H. Hesbø
Investor relations officer
katharina-helena.hesbo@gjensidige.no
Mobile: +47 99 36 28 04

Address: Schweigaards gate 21, PO Box 700 Sentrum, 0106 Oslo, Norway
www.gjensidige.no/ir