Gjensidige Forsikring Group

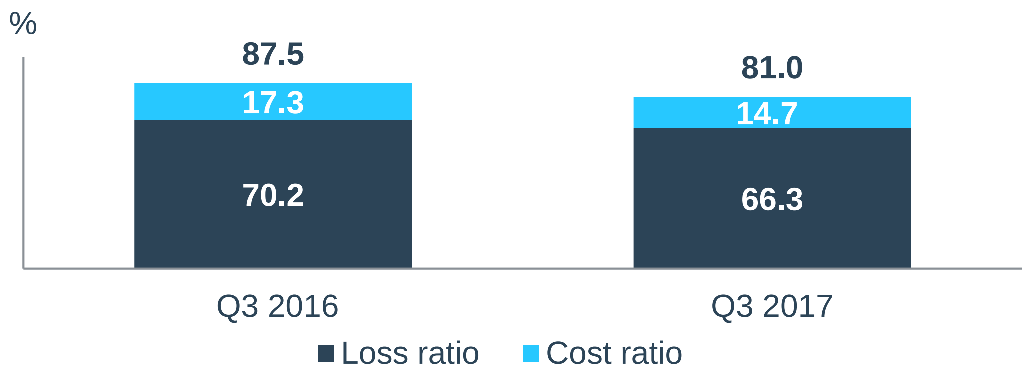
3rd quarter results 2017

26 October 2017

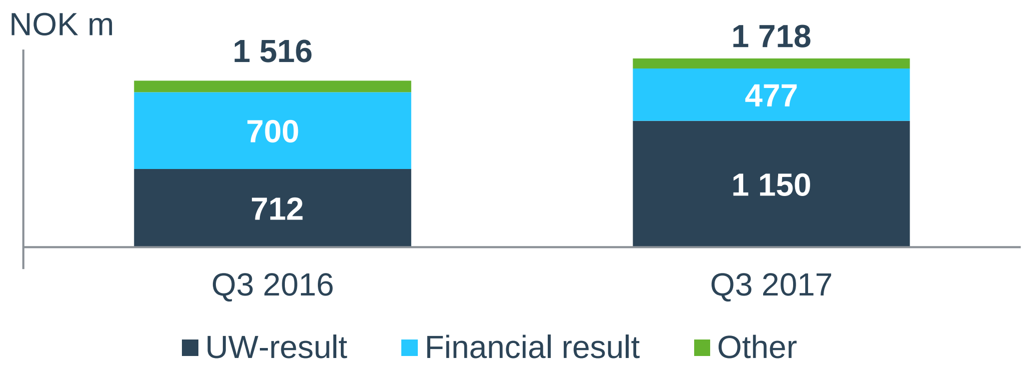
Best-ever underwriting result

- Pre-tax profit NOK 1,718m
- Underwriting result NOK 1,150m
  - Combined ratio 81.0%
  - Premium growth 6.2%
  - Solid overall frequency claims level and low large losses
  - Cost ratio 14.7% and good cost control, 13.9% excluding Baltics
- Financial result NOK 477m, investment return 0.9%
- 22.4% return on equity*

Combined ratio



Pre-tax profit



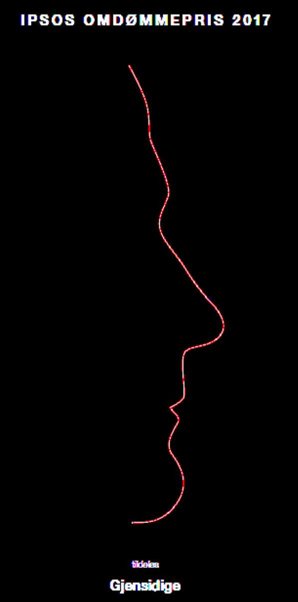
* Annualised, YTD

Q3 2016 including one-off restructuring cost NOK 120m

Operational improvements
- Gjensidige awarded reputation prize 2017

- Continued strong profitability and position in Norway
- Gradually improving profitability in Denmark
- Sweden and the Baltics on track for profitability
  - Sweden to be reported as separate segment from 2018 - new EVP as from 1 November 2017
- Continuously balancing cost efficiency measures with strategic investments

Reputation prize 2017 to Gjensidige in Norway



- Number 1 in the financial sector
- Number 6 independent of sector
- Close to all Norwegians know Gjensidige
- 72% of Norwegians have a good impression of Gjensidige

The jury's grounds:

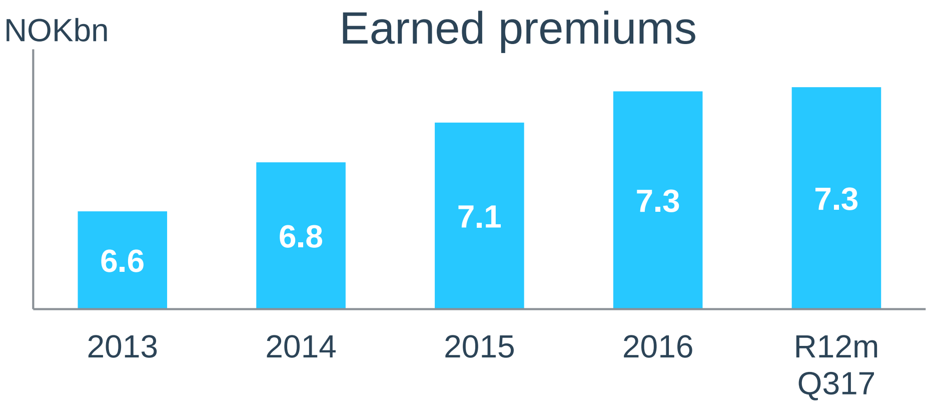
"Gjensidige is awarded the prize because the company has enjoyed a strong reputation for a long time, a reputation that also has become gradually stronger in recent years. Gjensidige is one of the enterprises, agencies and organisations that have experienced a positive development in most of the areas we measure in the past ten years. During the period, there has been a gradual increase in the percentage of the population that have a good impression of the company. This applies almost without exception. Since 2011, the percentage with a good impression has increased from 65% to 72%, and the percentage with a very good impression has increased most. The percentage with a poor impression of the company has been roughly halved in the same period. The fact that Gjensidige shows improvement in most factors in 2017, confirming the progress it has shown over time in all the areas we measure, is an important reason for our decision to award Gjensidige this prize. The results show that nearly all Norwegians know of the company and that, in most areas, Gjensidige stands out very clearly from other companies in the same industry."

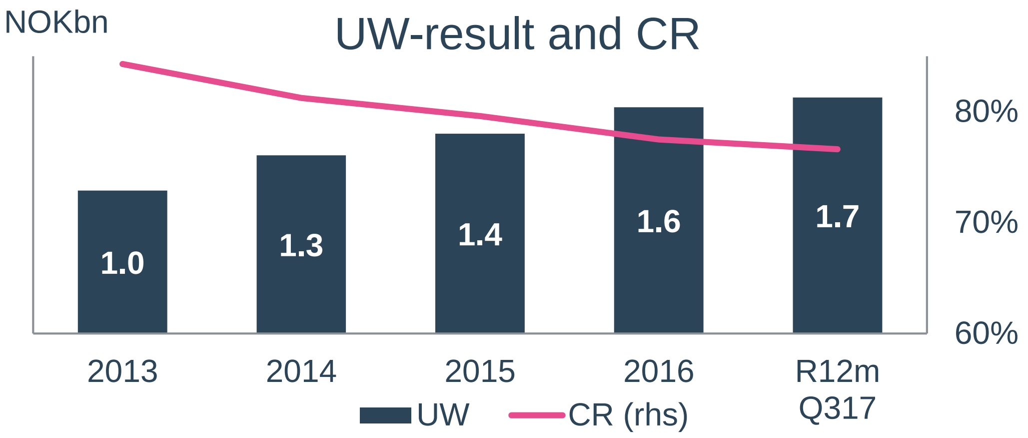
Strong commercial franchise in Norway
- improving operating environment

#1 position in the commercial market

- Macro recovery expected to support premium development going forward
- Good profitability resilient to macro fluctuations
- Cost efficient operation, cost ratio 10.9%
  - 80% direct, own distribution - mainly SME customers
  - High customer retention - 87% for SME customers
- Developing skills, digital platform and products/ solutions to stay competitive
- Customer dividend model supports retention

Profitable growth over time





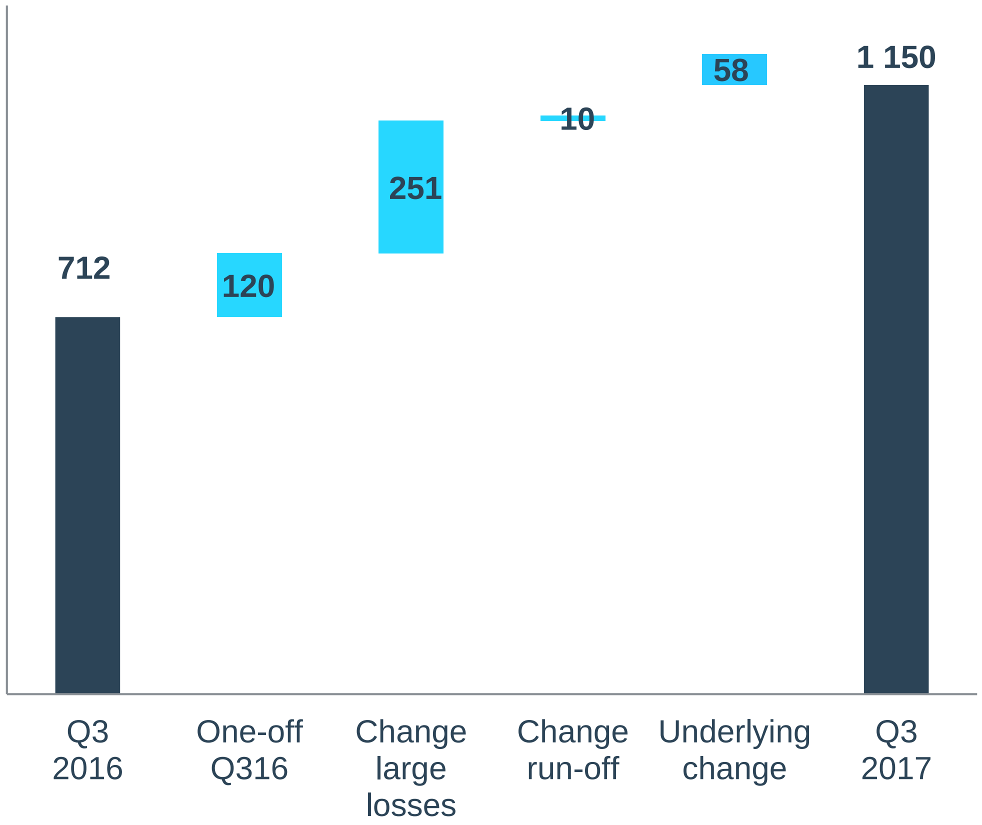
Financial performance

Strong third quarter results

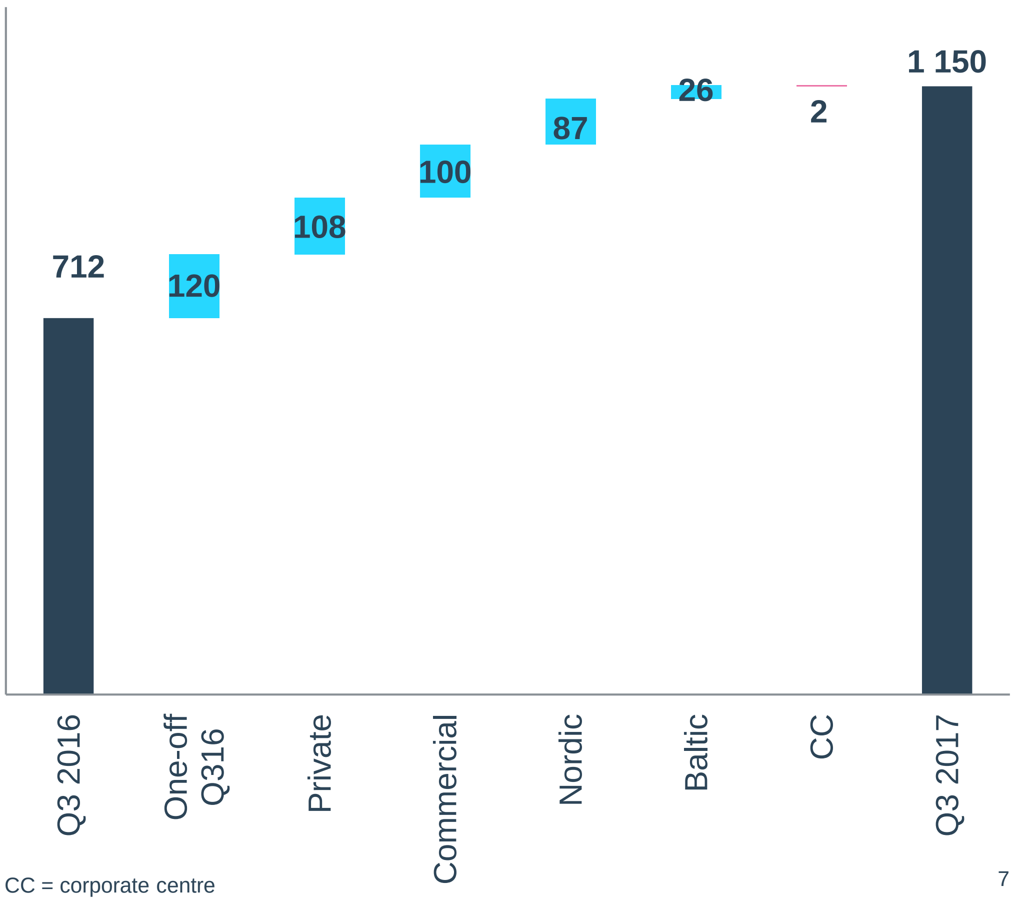
NOK m	Q3 2017	Q3 2016	YTD 2017	YTD 2016
Private	643	536	1 807	1 647
Commercial	501	401	1 320	1 249
Nordic	146	60	120	227
Baltics	5	(21)	(26)	(63)
Corporate Centre/costs related to owner	(56)	(196)	(188)	118
Corporate Centre/reinsurance	(89)	(67)	(177)	(144)
Underwriting result	**1 150**	**712**	**2 855**	**3 034**
Pension	22	37	76	89
Retail Bank	140	142	365	342
Financial result from the investment portfolio	477	700	1 513	1 594
Amortisation and impairment losses of excess value	(63)	(64)	(189)	(194)
Other items	(8)	(11)	(34)	(30)
Profit/(loss) before tax expenses	**1 718**	**1 516**	**4 586**	**4 834**

Solid and increased underwriting result in all segments

Development in total UW result



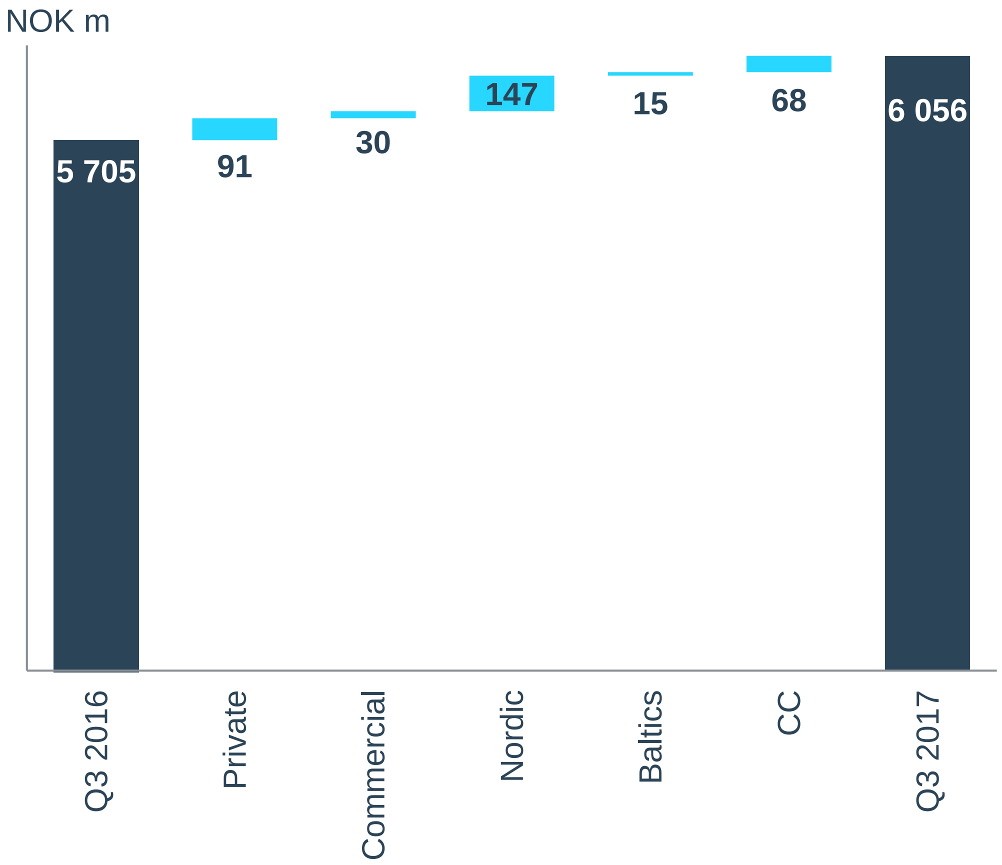
Development in UW result per segment



CC = corporate centre

Solid premium growth of 6.2 per cent

Premium development



Key drivers - premium development

- Private 4.3%
  - Underlying 3.9% adjusted for portfolio moved and one large contract not renewed, in particular driven by A&H
- Commercial 1.6%
  - In particular driven by Commercial Property
- Nordic 9.4%
  - Underlying 3.4%, driven by Sweden and the private portfolio in Denmark
- Baltics 5.6%
  - Underlying 5.0%, driven by repricing and portfolio restructuring

CC = corporate centre

Low loss ratio at 66.3 per cent

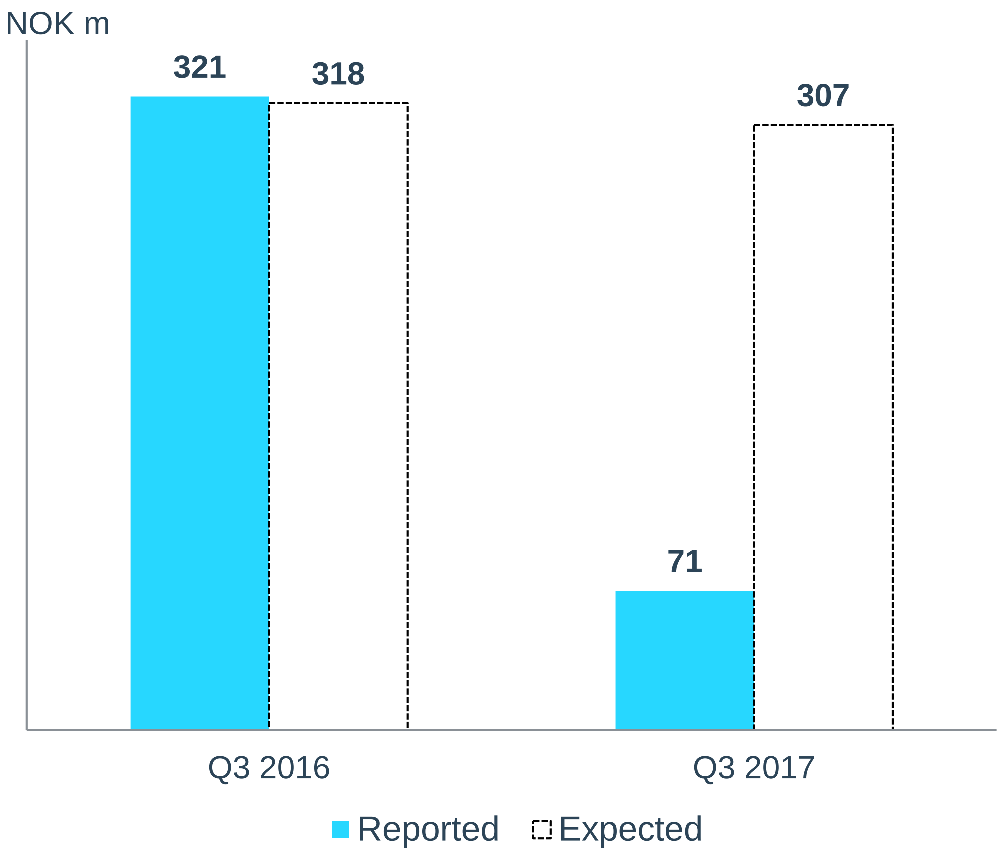
Loss ratio development

Key drivers

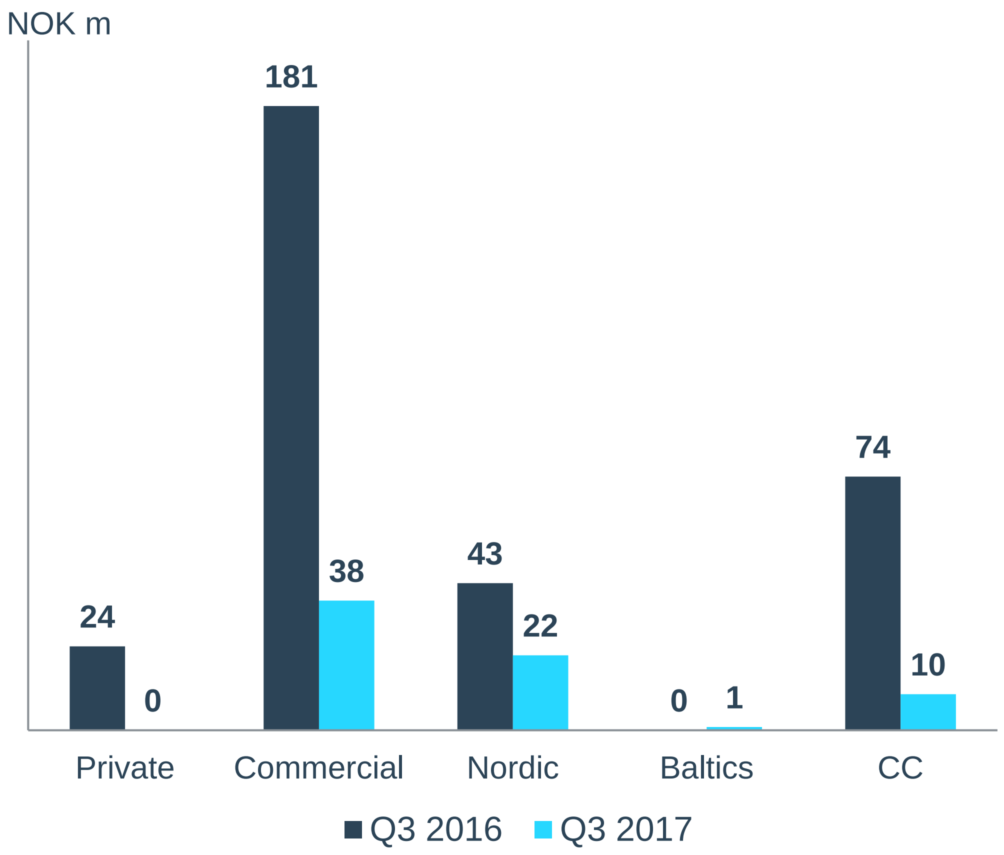
- Overall stable and strong underlying frequency claims level
  - Positive development in Private, Nordic and Baltics
  - Marginal negative development in Commercial and Corporate Centre
- Low level of large losses
- Stable run-off effect

Large losses 1.2 percentage points - lower than expected level

Large losses – reported vs expected



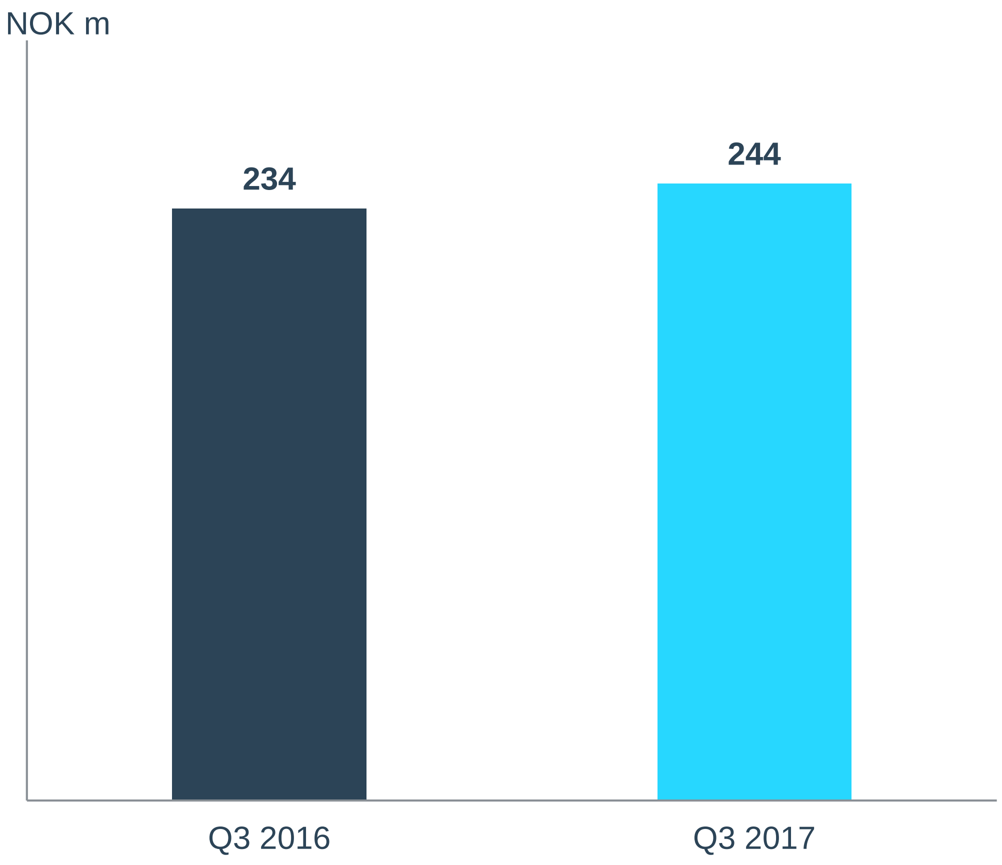
Large losses per segment



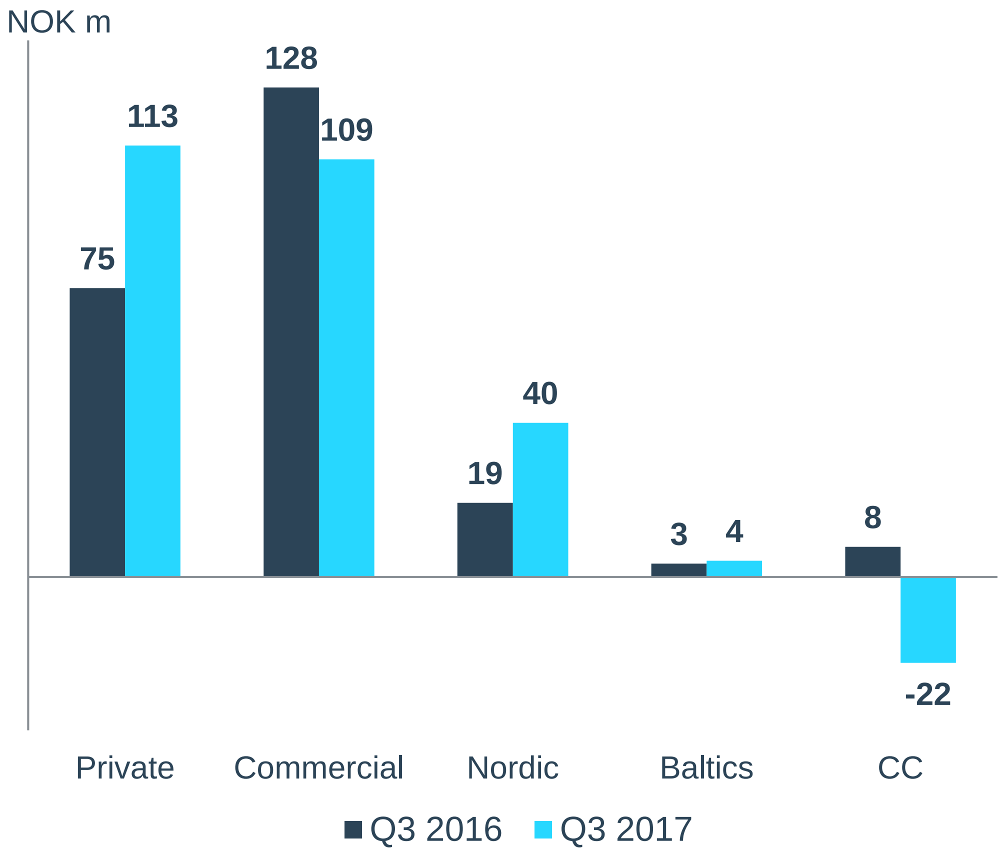
CC = corporate centre. Large losses: Losses > NOK 10m. Weather related large losses are included. Large losses in excess of NOK 30.0m are charged to the Corporate Centre while up to NOK 30m per claim is charged to the segment in which the large loss occurred. The Baltics segment has, as a main rule,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

Run-off gains 4.0 percentage points - close to expected level

Run-off net



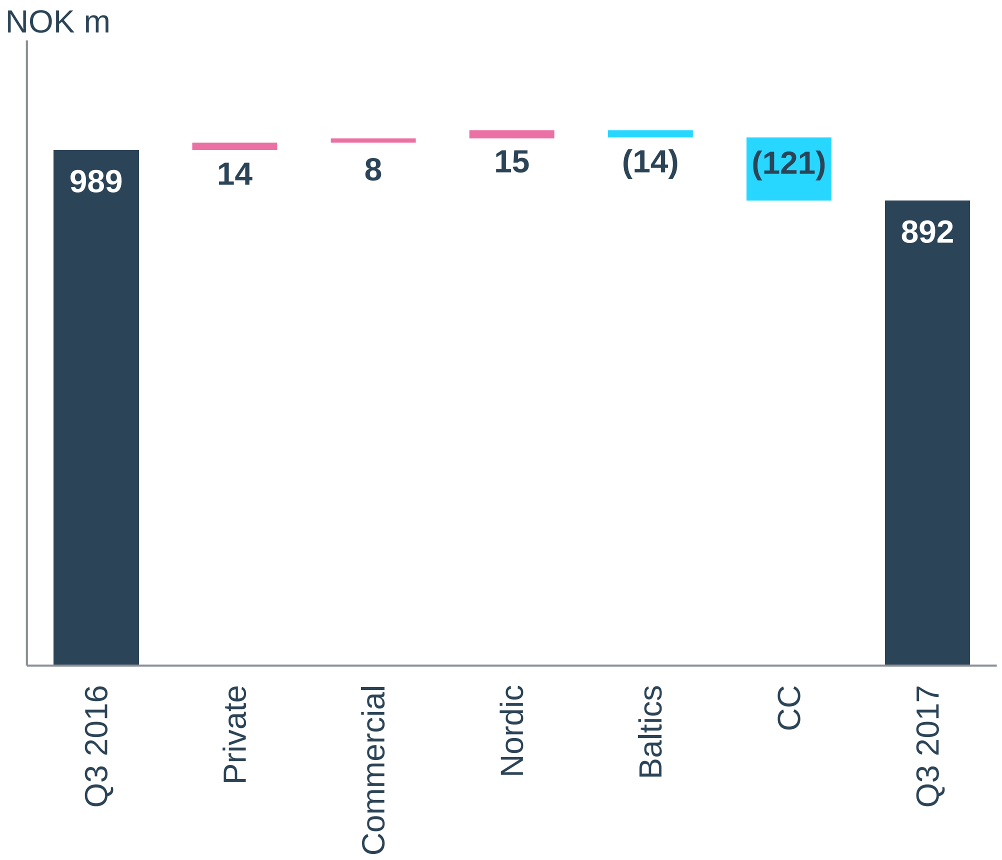
Run-off net per segment



CC = corporate centre

Continued good cost control
- cost ratio 14.7 per cent

Cost development



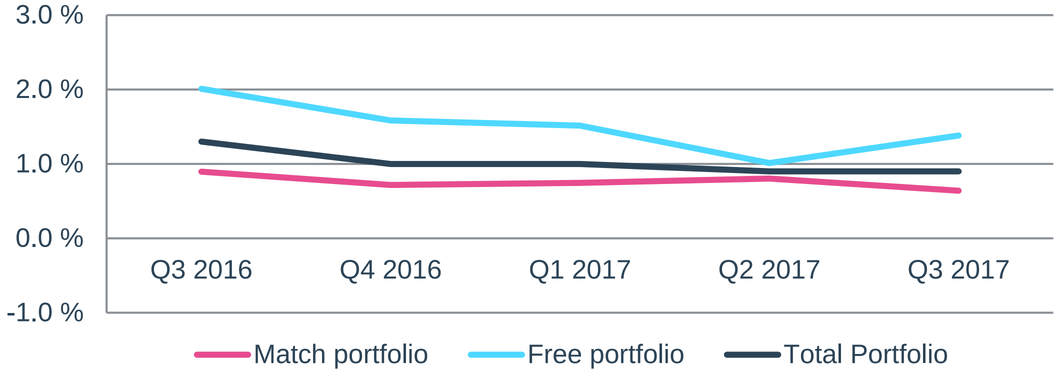
Key drivers - cost development

- One-off CC NOK 120m in Q316
- Cost ratio13.9% excluding Baltics

CC = corporate centre

Satisfactory investment return of 0.9 per cent

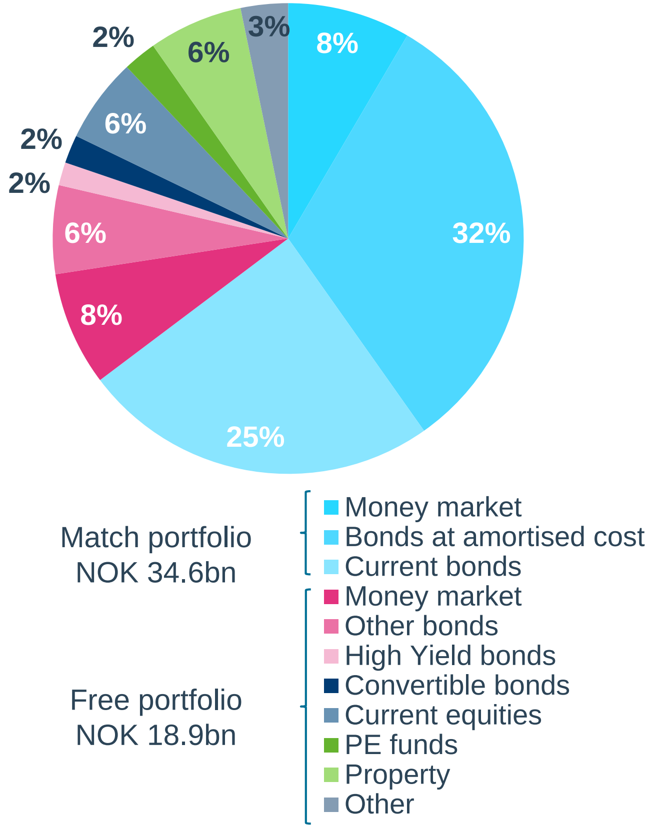
Investment return



Investment return, free portfolio

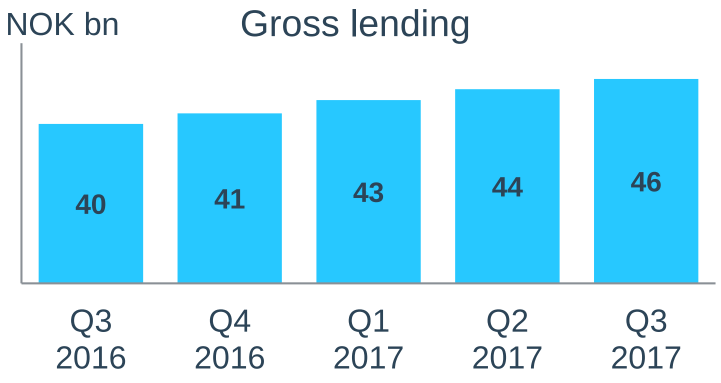
Q3 2017	%
Fixed income	0.6
Current equities	3.8
PE funds	3.7
Property	1.2
Total free portfolio	**1.4**

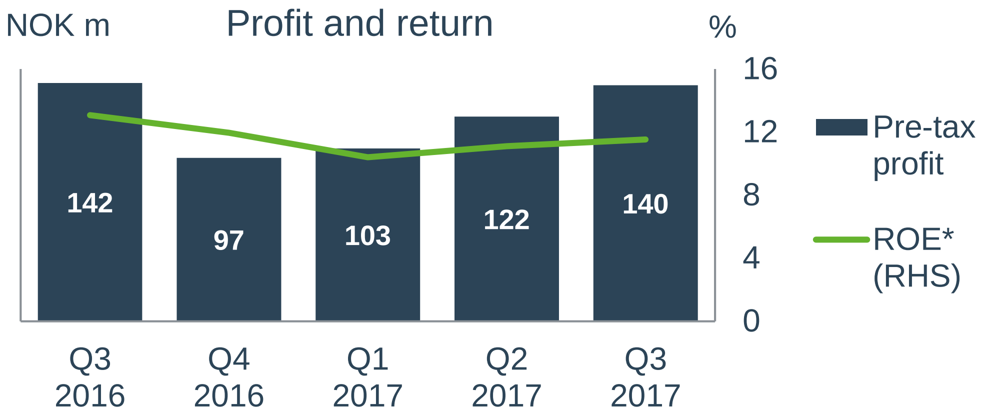
Portfolio mix as at 30.09.2017



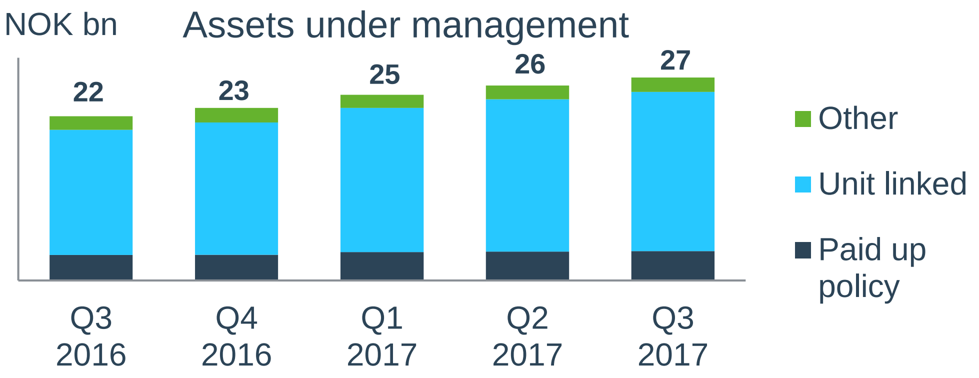
Bank and pension operations continue to serve their strategic purpose in Norway

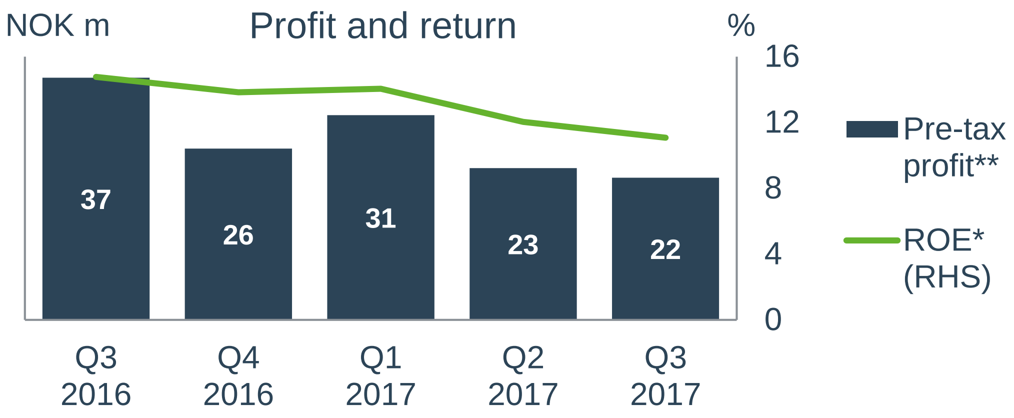
Gjensidige Bank AS





Gjensidige Pensjonsforsikring AS

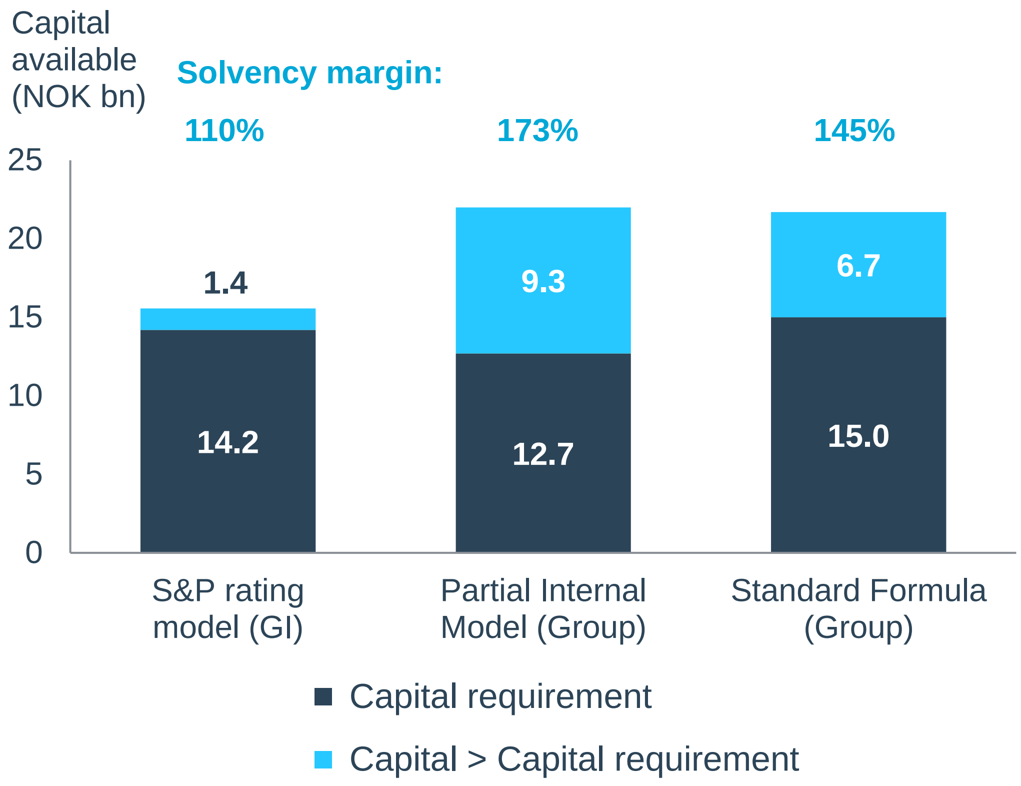




*Annualised YTD **Pre-tax profit 2016 including GPS holding AS

Strong capital position
- continued capital discipline

Strong capital position



Capital discipline

- Capital buffers well within risk appetite
- Revised Solvency II target corridors:
  - SF: 120-150
  - PIM: 125-175
- Solvency margins 177% (PIM) and 148% (SF) when including guarantee scheme
- No signals from the FSA regarding PIM approval date

Figures as at 30.09.2017. 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 177% 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 a formulaic dividend pay-out ratio of 70 per cent of net profit.

Concluding remarks

Key takeaways

- Best-ever underwriting result
- Continued good competitiveness
- Positive effects from measures taken in the Nordic and Baltic segments
- Balancing cost efficiency measures with strategic investments
- 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 2.25-4.25 years and normalised large losses impact. Beyond the next 2.25-4.25 years, the target is 90-93 given 0 pp run-off.

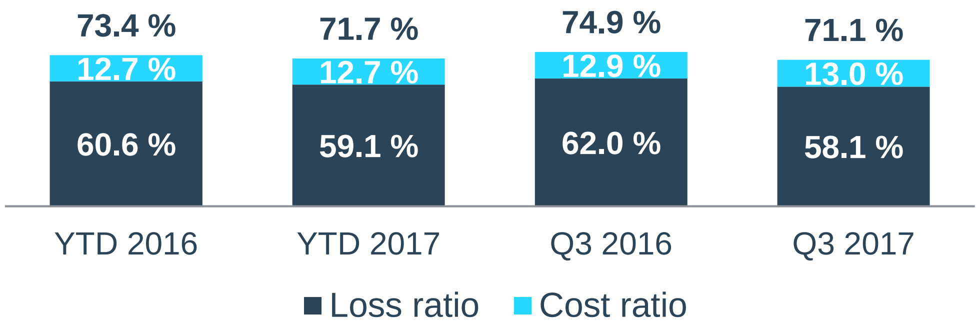
Roadshows and conferences post Q3 2017 results

Date	Location	Participants	Event	Arranged by
26 October	Oslo	CEO Helge Leiro Baastad CFO Jostein Amdal Head of IR Janne Flessum IRO Katharina Hesbø	Group lunch Roadshow	SEB
27 October	London	CEO Helge Leiro Baastad CFO Jostein Amdal EVP Commercial Mats Gottschalk Head of IR Janne Flessum IRO Katharina Hesbø	Roadshow	SEB
30 October	Copenhagen	CFO Jostein Amdal Head of IR Janne Flessum	Roadshow	ABG
31 October	Helsinki	CFO Jostein Amdal IRO Katharina Hesbø	Roadshow	Danske Bank
23 November	Frankfurt	CEO Helge Leiro Baastad Head of IR Janne Flessum	Nordic seminar	Nordea

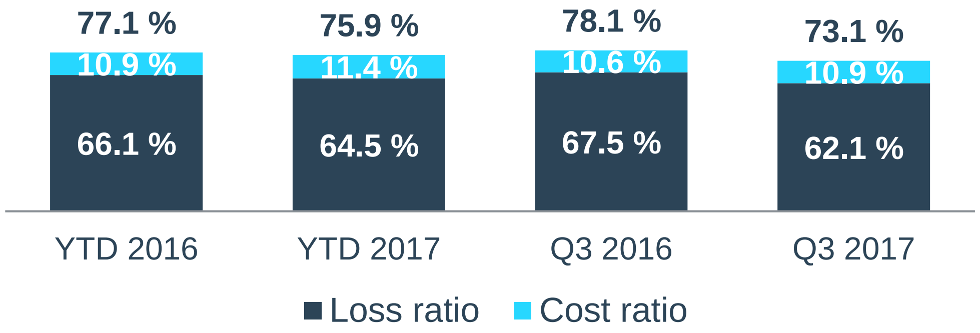
Appendix

General insurance – cost ratio and loss ratio per segment

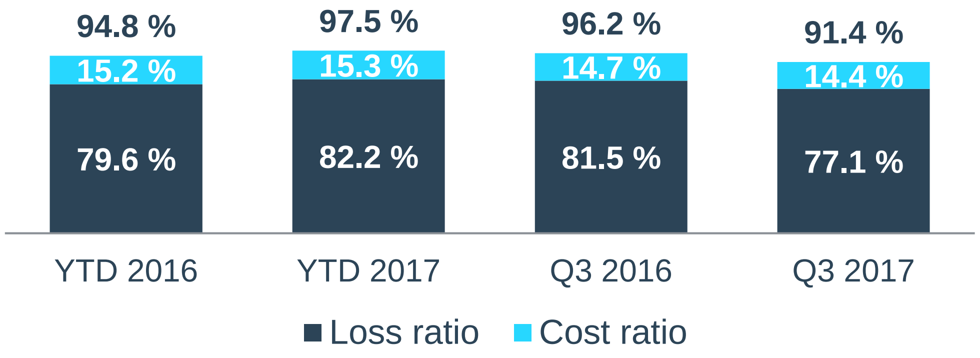
Private



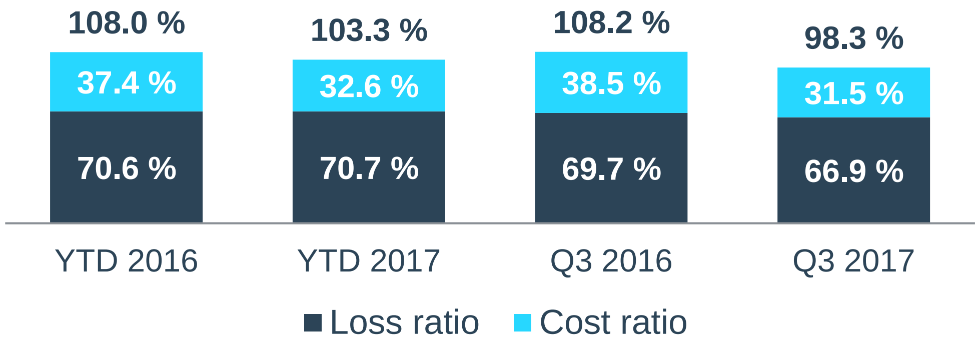
Commercial



Nordic



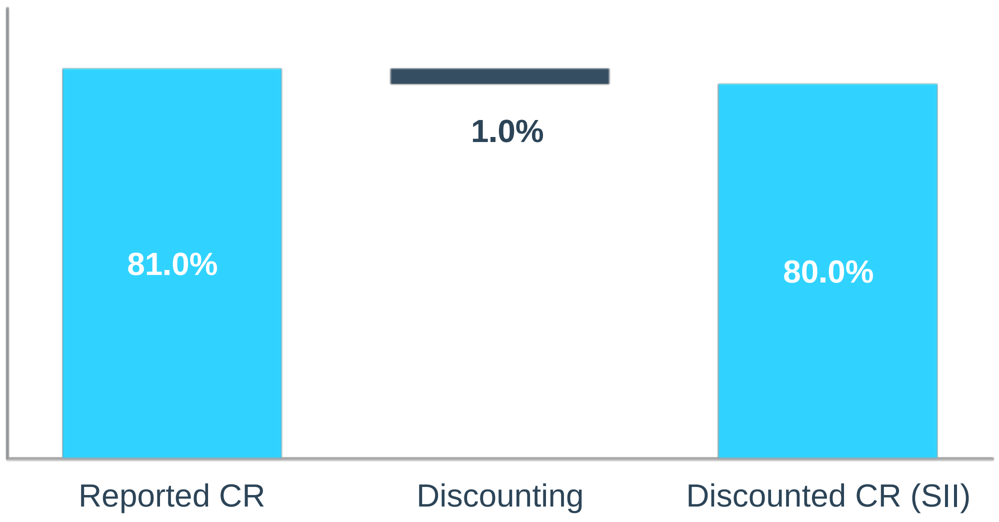
Baltics



Effect of discounting of claims provisions

Assuming Solvency II regime

Effect of discounting on CR – Q3 2017

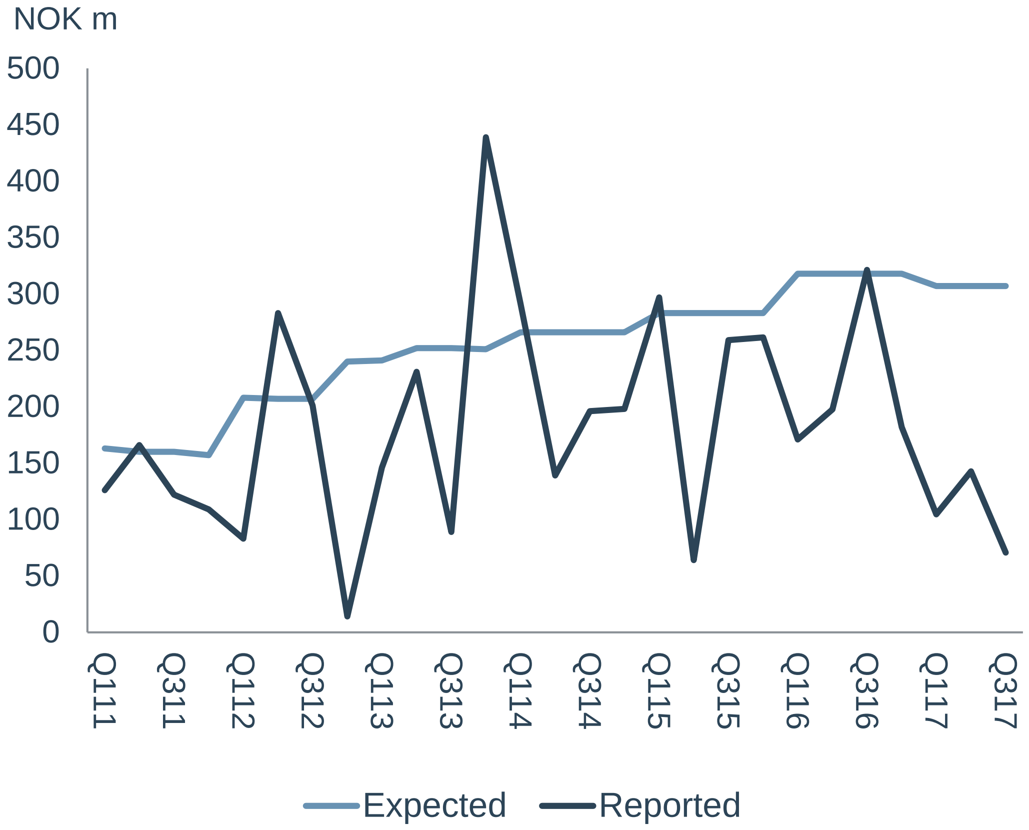


Assumptions

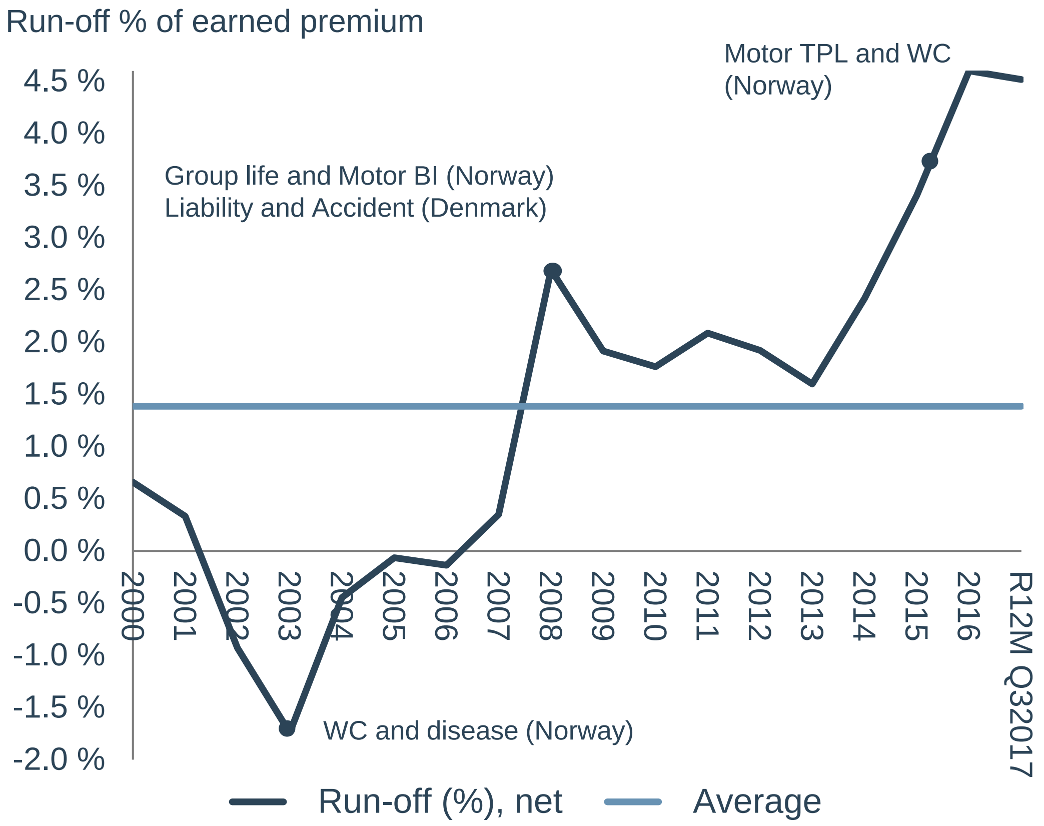
- Only claims provisions are discounted (i.e. premium provisions are undiscounted)
- Swap rates in Norway, Sweden and Denmark
- Euroswap rates in the Baltic countries

Large losses and run-off development

~ NOK 1.2bn in large losses* expected annually



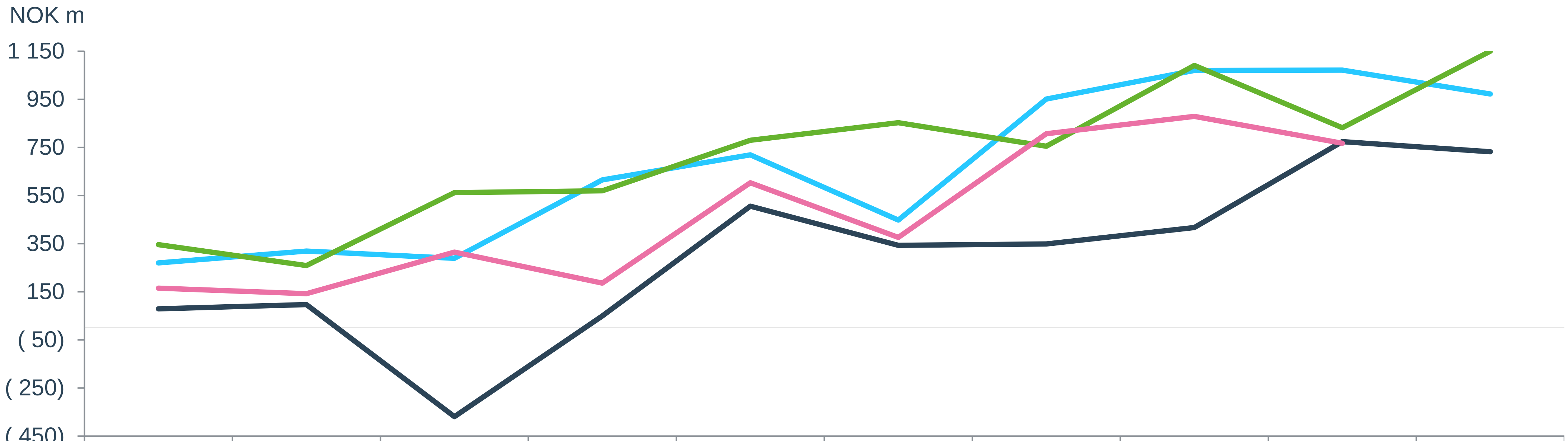
Expected annual run-off gains of ~4 pp next 2.25-4.25 years



* 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	972
Q3	346	259	562	570	780	853	755	1091	832**	1150
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

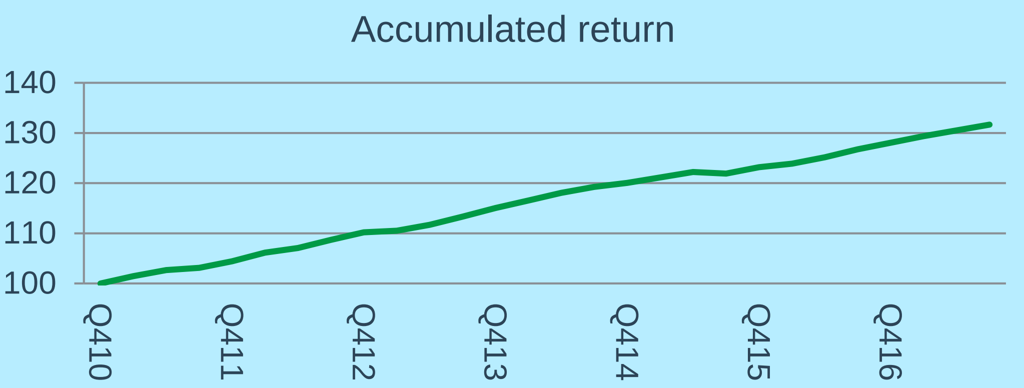
Investment strategy supporting high and stable nominal dividends

- 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	

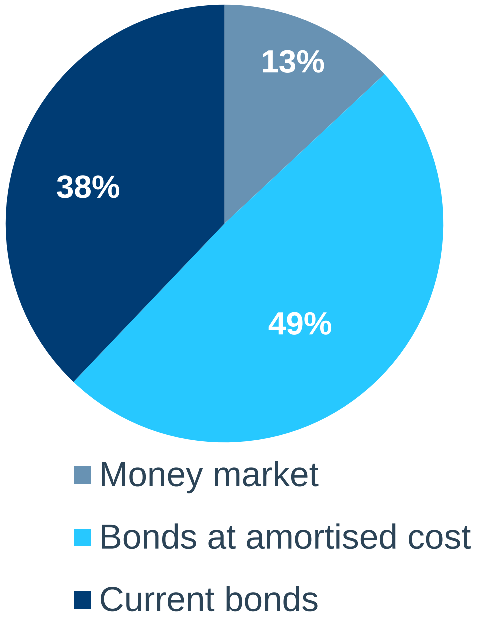
*See quarterly report for a more detailed description

Asset allocation

As at 30.09.2017

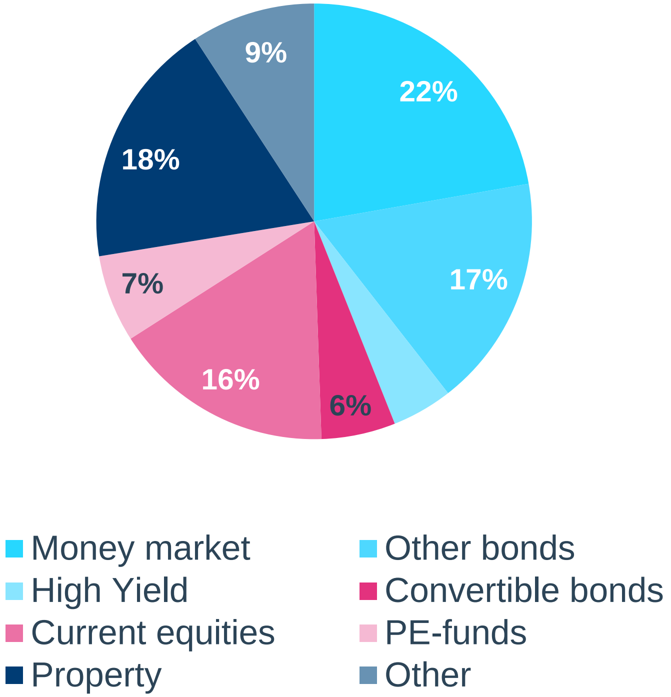
Match portfolio

- Carrying amount: NOK 34.6bn
- Average duration: 3.4 years



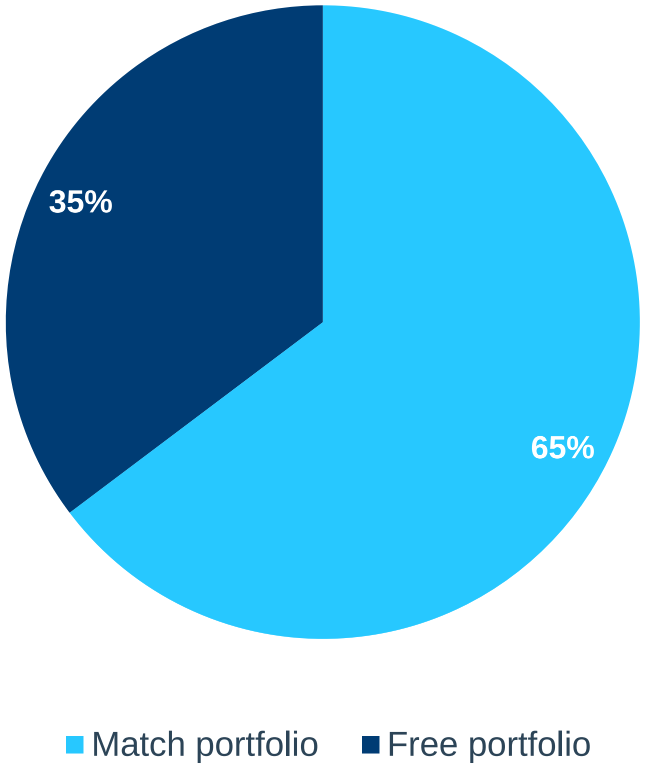
Free portfolio

- Carrying amount: NOK 18.9bn
- Average duration fixed-income instruments: 2.7 years

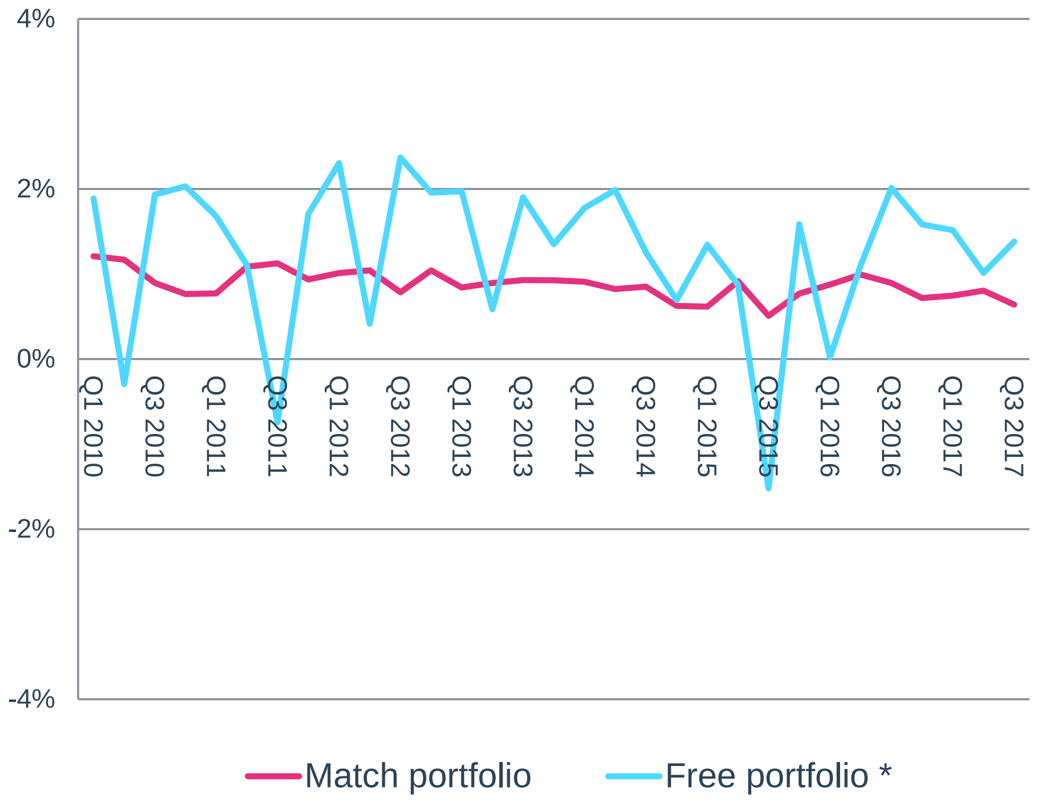


Stable contribution from the match portfolio

Asset allocation as at 30.09.2017



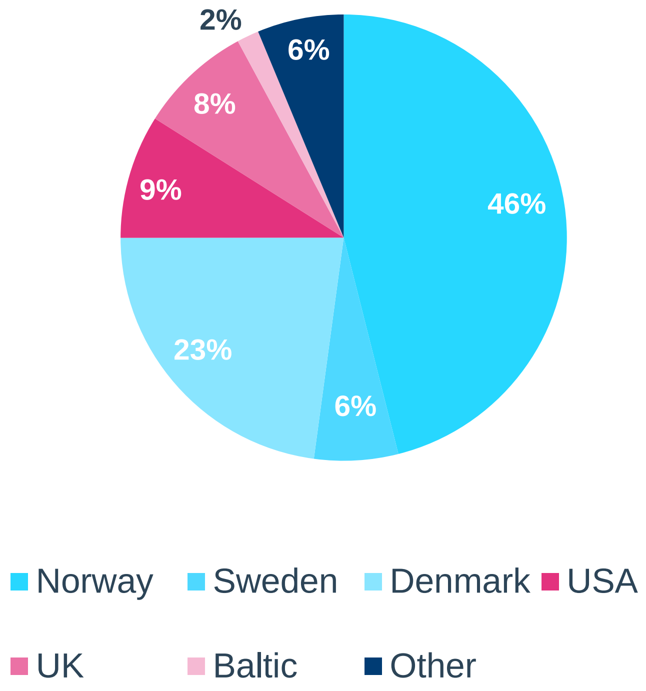
Quarterly investment returns*



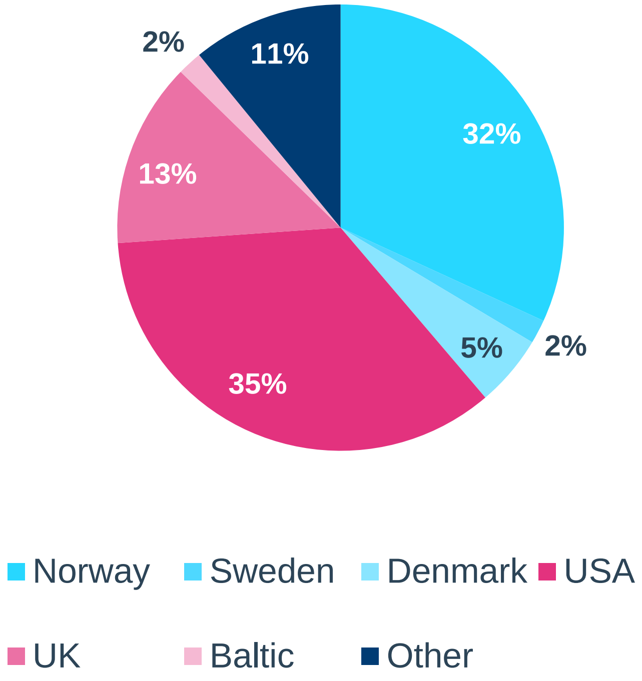
* Prior to 2014 former associated companies were not included in the Free portfolio.

Balanced geographical exposure

Match portfolio



Free portfolio, fixed-income instruments



Figures as at 30.09.2017. 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, industry and power producers and distributors

Total fixed income portfolio

Split - Rating	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
AAA	11.7	33.7	0.9	9.3
AA	3.3	9.7	0.8	8.9
A	5.3	15.3	2.8	30.5
BBB	1.9	5.4	1.7	18.7
BB	0.5	1.6	0.6	5.9
B	1.9	5.5	0.5	5.3
CCC or lower	0.1	0.2	0.1	0.9
Internal rating*	7.0	20.2	1.2	12.4
Unrated	3.0	8.5	0.8	8.1
Fixed income portfolio	34.7	100.0	9.3	100.0

Split - Counterparty	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
Public sector	3.8	11.0	1.3	14.3
Bank/financial institutions	18.6	53.7	4.4	47.5
Corporates	12.2	35.2	3.6	38.2
Total	34.7	100.0	9.3	100.0

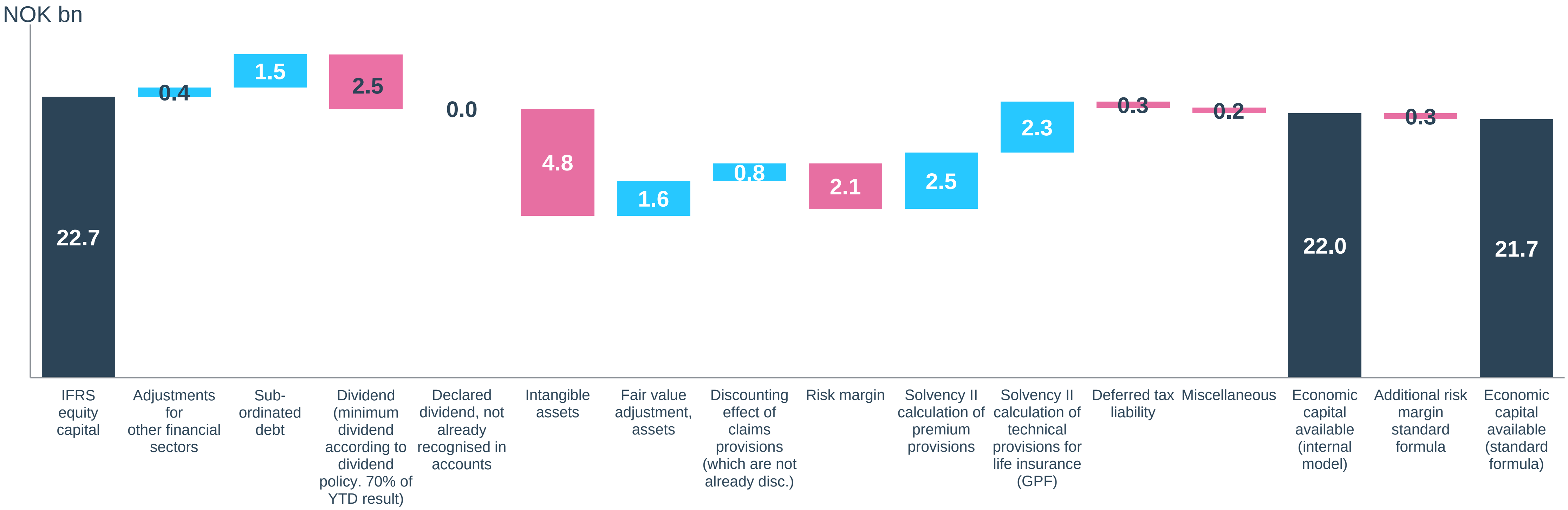
Figures as at 30.09.2017. *Internal rating – rating by Gjensidige

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	21.7	15.2	22.0	15.5	15.6	4.1	2.1
Capital requirement	15.0	10.1	12.7	7.8	14.2	3.9	1.6
Solvency margin	**145%**	**150%**	**173%**	**199%**	**110%**	**107%**	**133%**

Figures as at 30.09.2017. 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 177% 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 a formulaic dividend pay-out ratio of 70 per cent of net profit. Allocation of capital to Gjensidige Bank is based on 16.5 per cent capital adequacy ratio.

Solvency II economic capital available

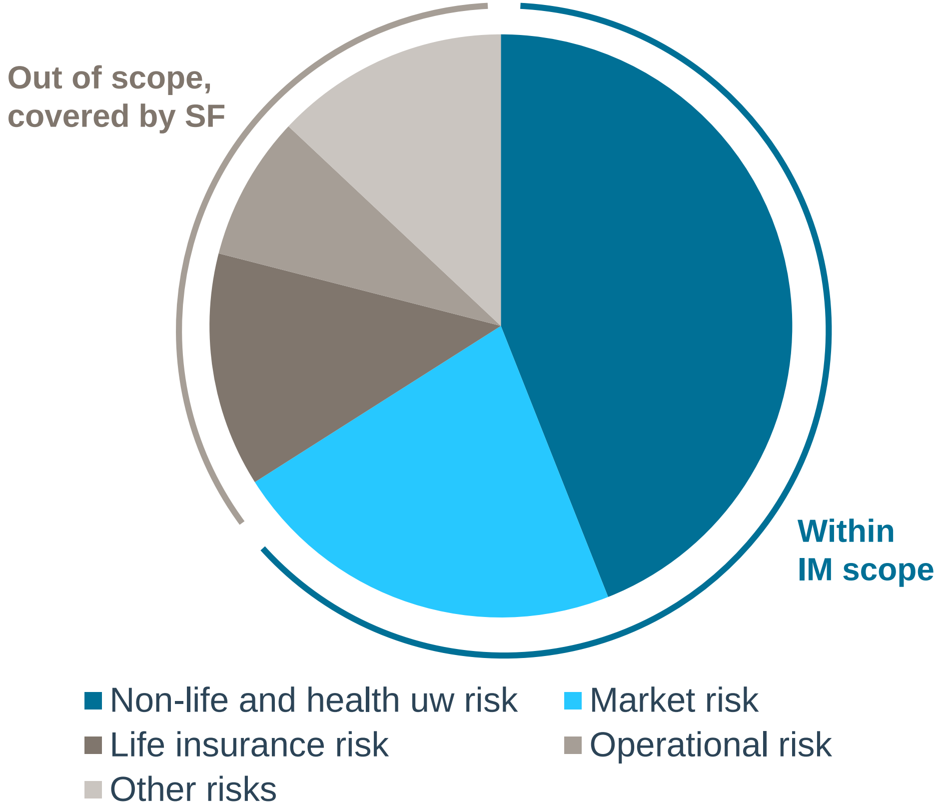


Figures as at 30.06.2017. GPF = Gjensidige Pensjonsforsikring. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision. 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

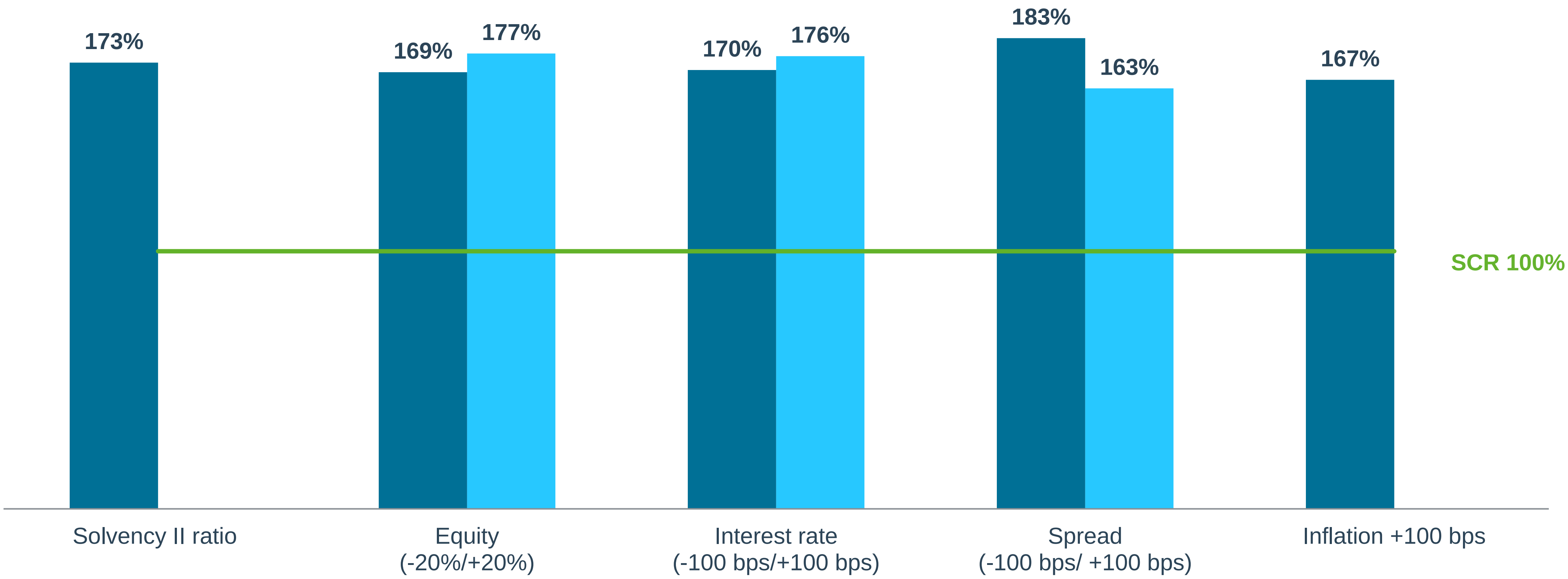
NOK bn	PIM	SF
Capital available	**22,0**	**21,7**
Capital charge for non-life and health uw risk	6,3	8,0
Capital charge for life uw risk	1,5	1,5
Capital charge for market risk	6,8	7,4
Capital charge for counterparty risk	0,5	0,5
Diversification	-4,8	-4,1
Basic SCR	**10,3**	**13,3**
Operational risk	1,0	1,0
Adjustments (risk-reducing effect of deferred tax)	-2,5	-3,1
Gjensidige Bank	3,9	3,9
Total capital requirement	**12,7**	**15,0**
Surplus	9,3	6,7
Solvency ratio	**173 %**	**145 %**

Scope internal model



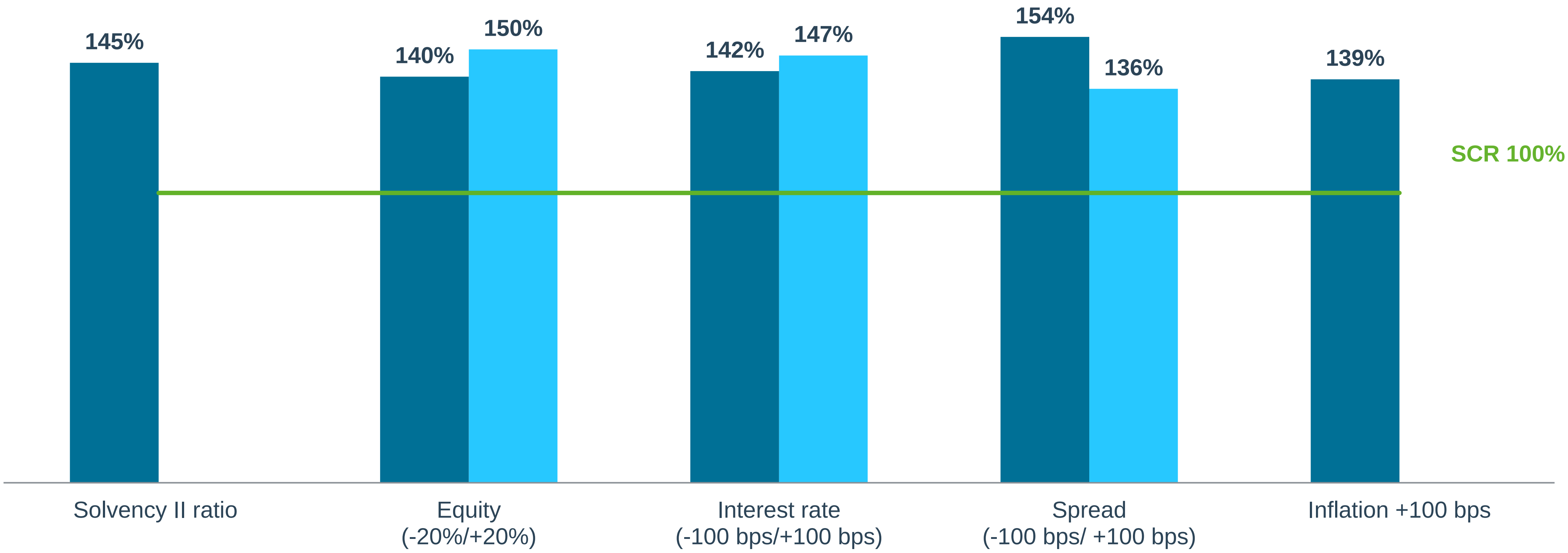
Figures as at 30.09.2017 The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway, including the current view of the Norwegian FSA on the guarantee provision**.** If the Guarantee provision had been treated as solvency capital, the Group's PIM and SF solvency margins would 177% and 148%, respectively. The figures are adjusted for a formulaic dividend pay-out ratio of 70 per cent of net profit. Allocation of capital to Gjensidige Bank is based on 16.5 per cent capital adequacy ratio. Pie chart is based on allocated capital for the specified risk types within the Gjensidige Group excl. Gjensidige Bank.

Solvency II sensitivities PIM



Figures as at 30.09.2017. 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 177%. 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.

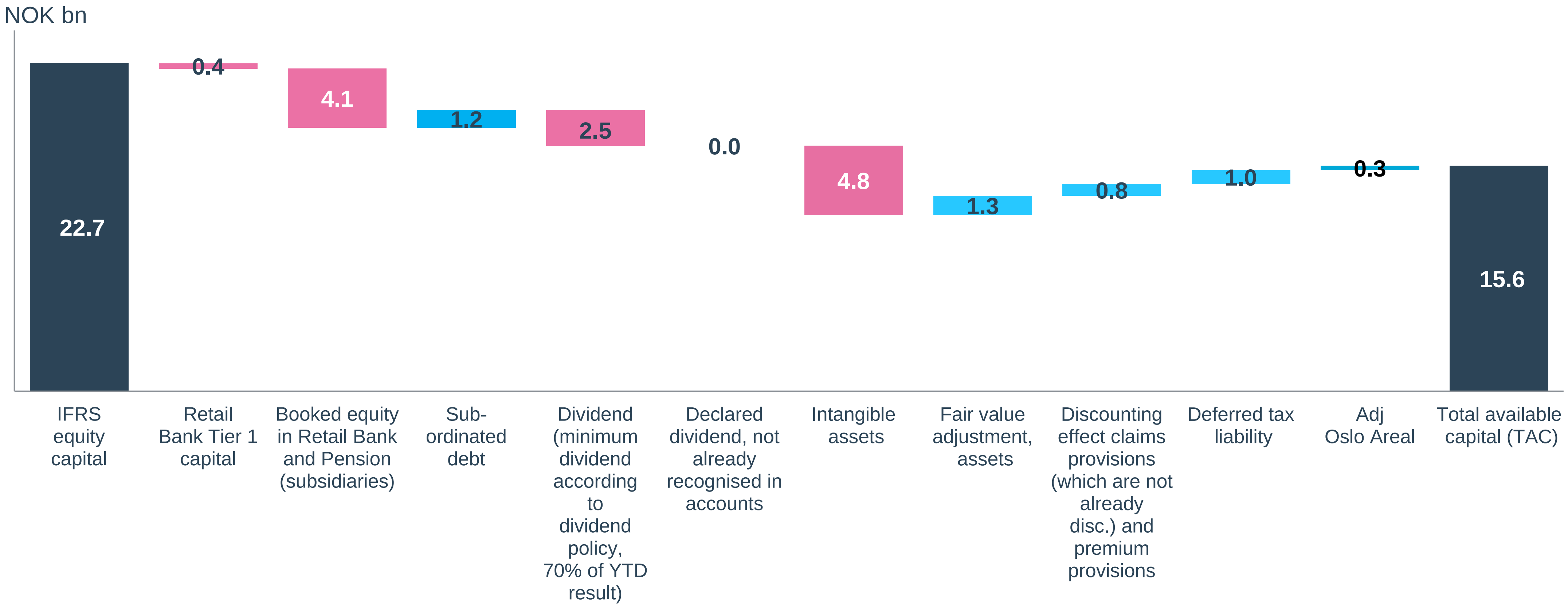
Solvency II sensitivities SF



Figures as at 30.09.2017. 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.

S&P total available capital

Bridging the gap between IFRS equity and available capital



Figures as at 30.09.2017. 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	7.1
Total capital charge for insurance risk	9.0
Total gain diversification	(1.1)
Quantitative credit	(0.7)
Total capital requirement A-rating	**14.2**

Figures as at 30.09.2017. 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

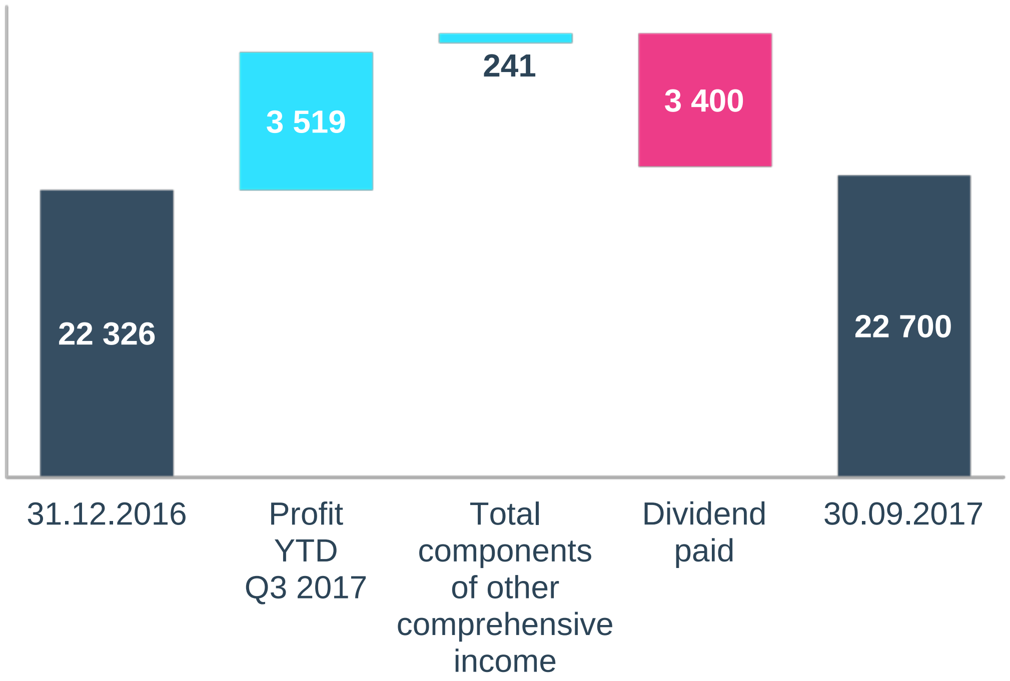
Capacity and utilisation

- Tier 1 remaining capacity is NOK 1.7bn
  - 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

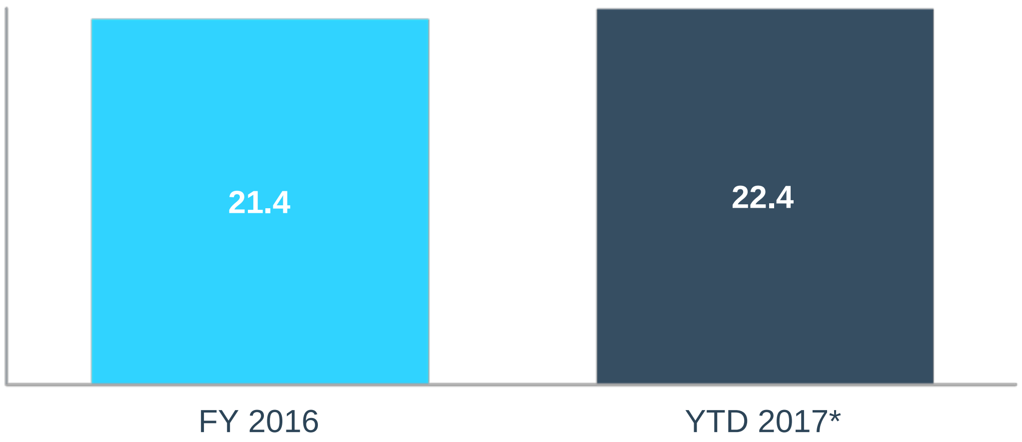
Figures as at 30.09.2017. The Solvency II regulation is principle based. Calculations are based on Gjensidige's understanding of the Solvency II regulation and how it is implemented in Norway. However, the FSA's view on the Guarantee provision as a liability for solvency purposes has not been reflected 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 22.4 per cent

Equity (NOK m)



Return on equity (%)

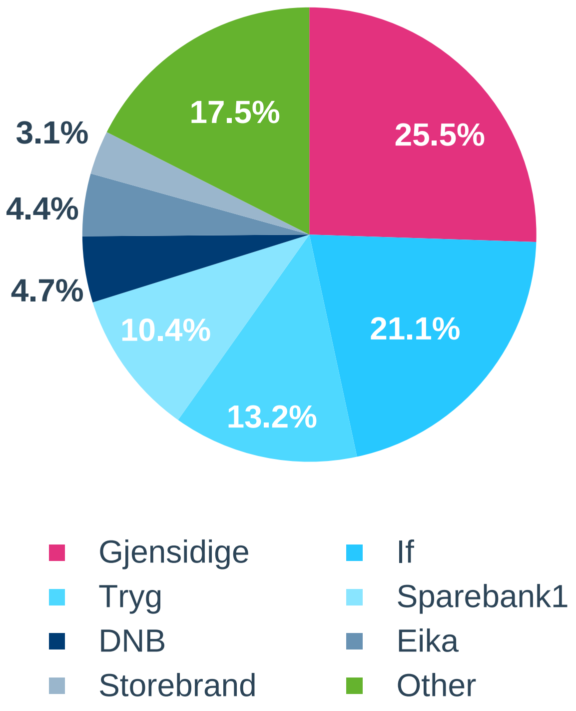


Bridge shows main elements in equity development

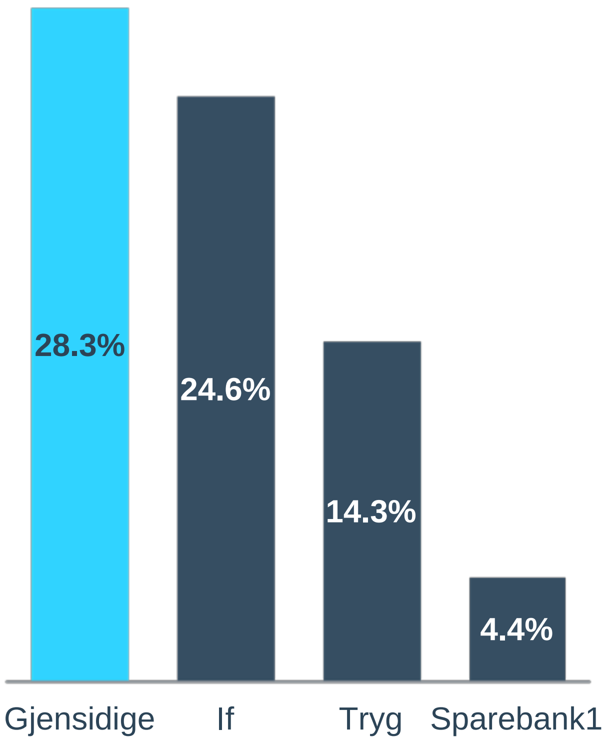
* Annualised

Market leader in Norway

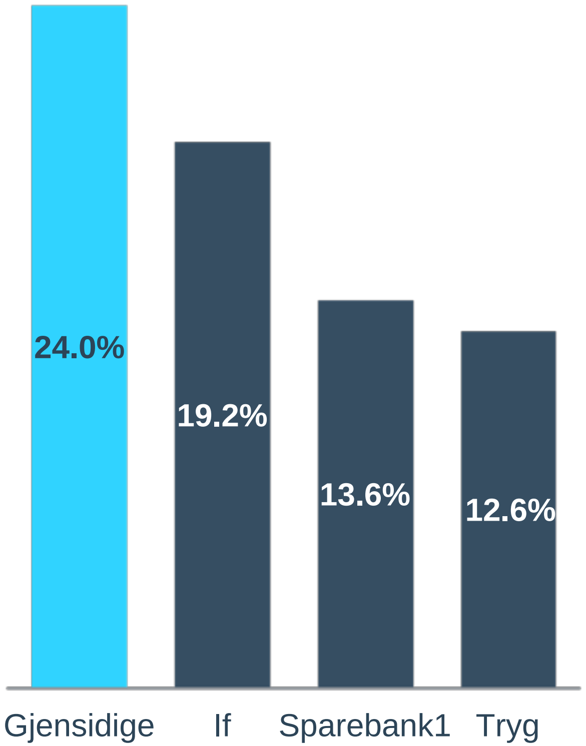
Market share – Total market



Market share – Commercial



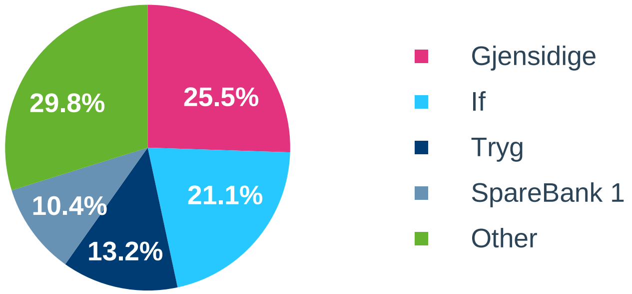
Market share – Private



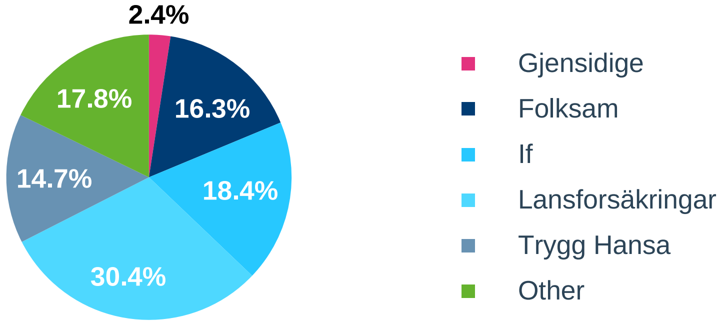
Source: Finance Norway, non-life insurance, 2nd quarter 2017

Nordic and Baltic growth opportunities

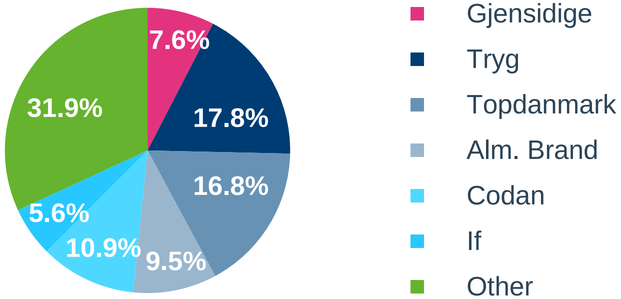
Market shares Norway



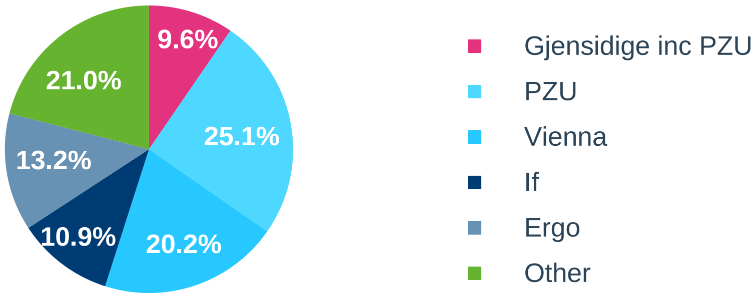
Market shares Sweden



Market shares Denmark



Market shares Baltics



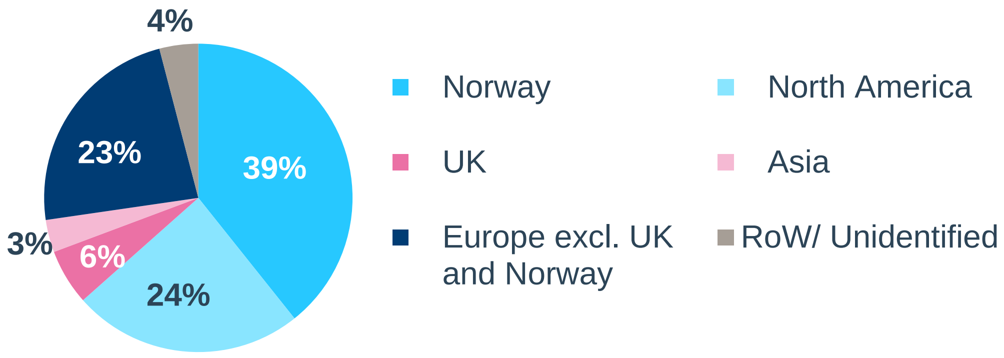
Sources: Finance Norway, 2nd quarter 2017. Insurance Sweden, 2nd quarter 2017 (Gjensidige including Vardia), The Danish Insurance Association 3rd quarter 2016 (Gjensidige including Mølholm). Baltics Insurance Supervisory Authorities of Latvia and Lithuania, Estonia Statistics, competitor reports, and manual calculations, 2nd quarter 2017

Ownership

10 largest shareholders*

No	Shareholder	Stake (%)
1	Gjensidigestiftelsen	62.2
2	Folketrygdfondet	4.0
3	Deutsche Bank	3.9
4	Caisse de Depot et Placement du Quebec	3.7
5	Danske Bank	2.7
6	BlackRock	2.0
7	DNB	0.8
8	The Vanguard Group	0.8
9	State Street Corporation	0.8
10	Storebrand	0.7
	Total 10 largest	**81.5**

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 30 September 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

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