

INTERIM PRESENTATION

3rd quarter 2026

Gjensidige Forsikring Group





Q3 2026: Strong performance and continued delivery of customer and shareholder value



NOK **11.4bn**
insurance revenue



NOK **3.0bn**
insurance service result



34.2%
return on equity



90%
customer retention
in Norway



Home seller's insurance
**NOK 1 billion in premiums
within four years**



Norwegian Farmers' Union
**70-year partnership
renewed**



New tied-agent agreement
**Strengthening Danish
distribution**



Krokstadelva fire
**Supporting customers
when it matters most**



Gjensidige maintains a strong reputation in Norway

12 among 101 major Norwegian companies across 11 industries
Position maintained

65% have a positive overall impression
Unchanged from 2025

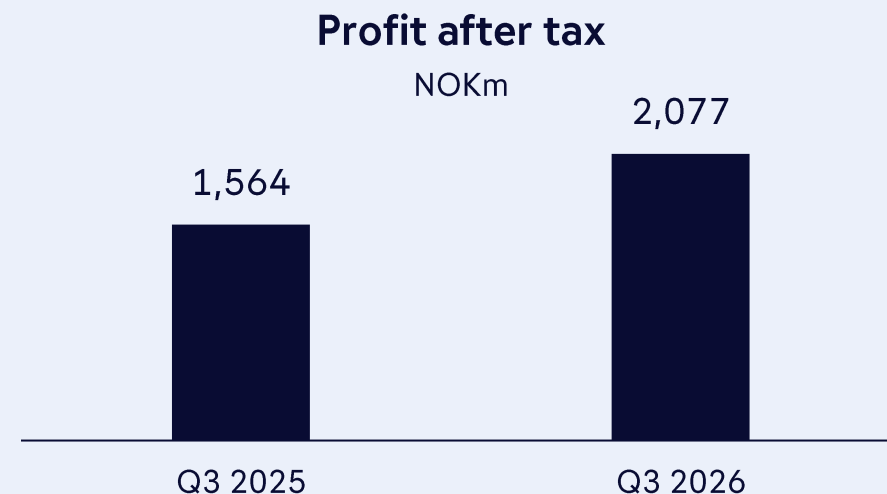
Highest-ranked among banks and insurance companies



Q3 2026: Higher profit after tax driven by a higher insurance service result

Highlights of the quarter

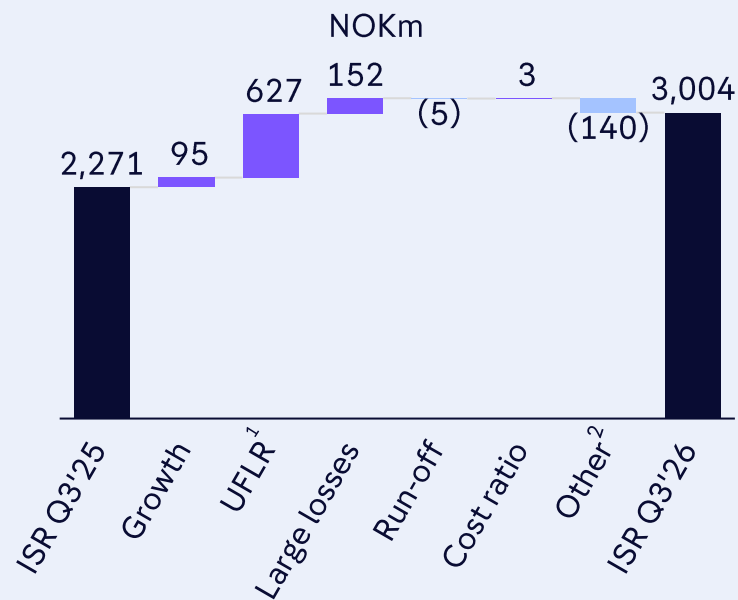
- Significant increase in general insurance ISR
 - Revenue growth of 3.7% in local currency
 - 5.3% adjusted for non-recurring effect in Q3 2025
 - UFLR improved by 5.7 pp
 - Continued strong cost efficiency
 - Cost ratio of 10.7% excluding restructuring costs
- Strong capital position





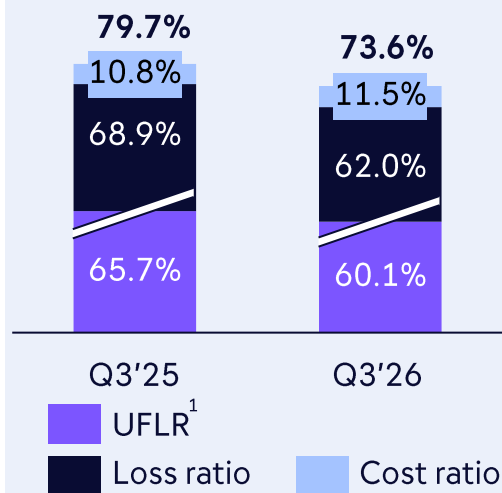
Q3 2026 financial highlights

Insurance service result



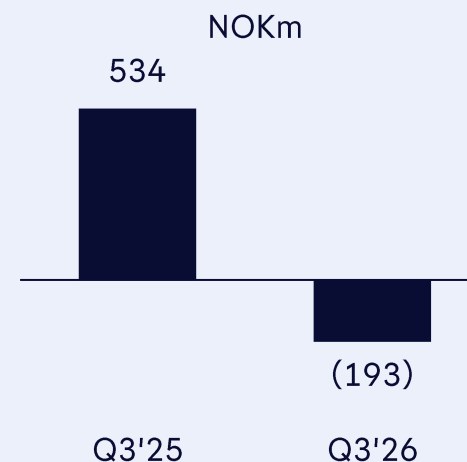
- ISR improvement driven by lower loss ratios in both Private and Commercial
- Revenue growth and higher underlying profitability
- Lower large losses, also below estimates

Combined ratio



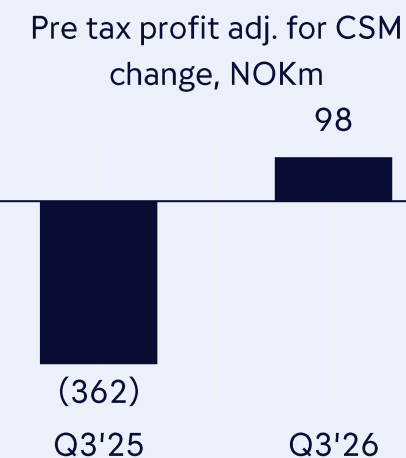
- UFLR improved by 5.7pp
- Cost ratio of 10.7% excluding NOK 90.0 million in restructuring costs

Financial result



- Positive returns from short-duration fixed income instruments; negative returns from bonds and equities
- Net returns: Match 0.0%, Free 0.0%

Pension



- Higher profit before tax adjusted for CSM
- Lower unit-linked and net finance income
- Higher ISR adjusted for CSM
- Termination expense in Q3'25

1) Underlying frequency loss ratio.

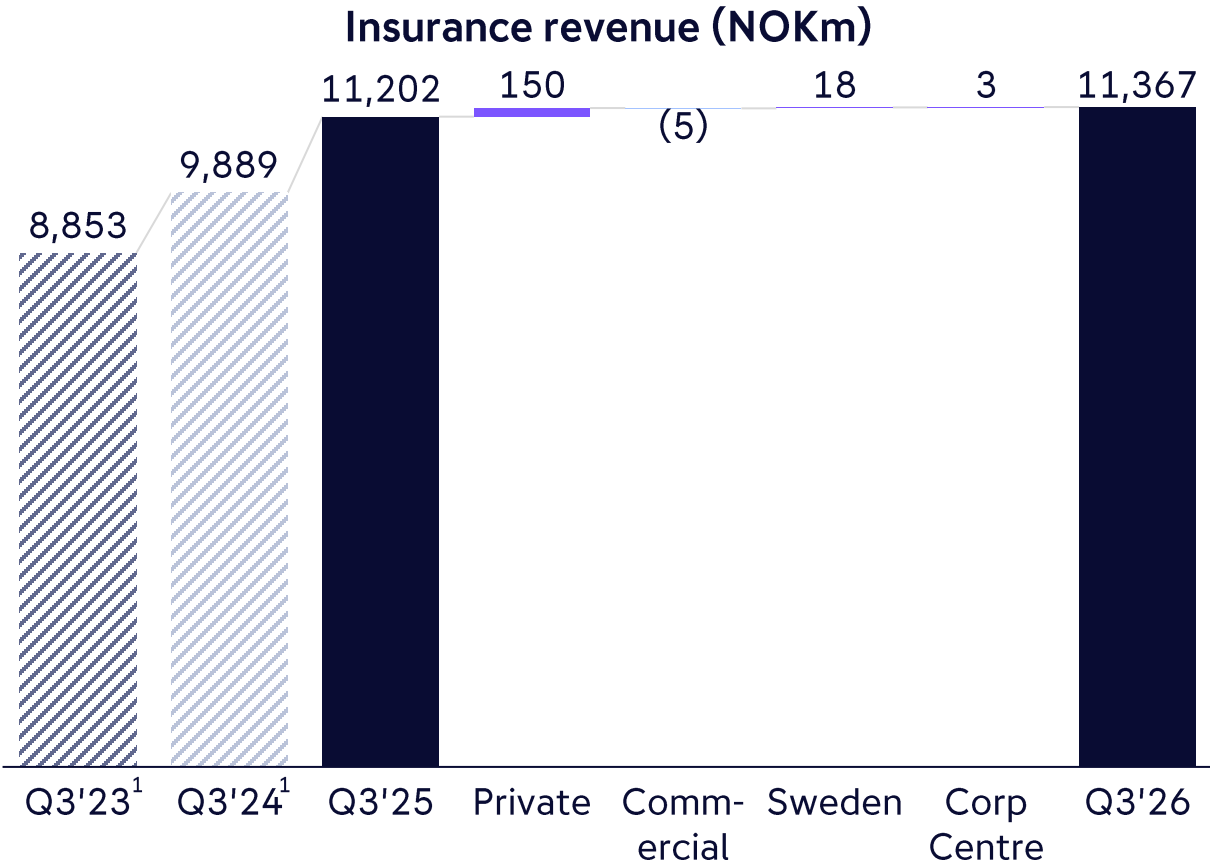
2) Currency effects and restructuring costs included in Other.



Insurance revenue increased by 3.7 per cent in local currency, or 5.3 per cent when adjusted for last year's non-recurring effect

- Pricing measures continued to support growth
- Higher volumes in Private Norway and Sweden
- Lower volumes in Commercial, reflecting consistent prioritisation of profitability

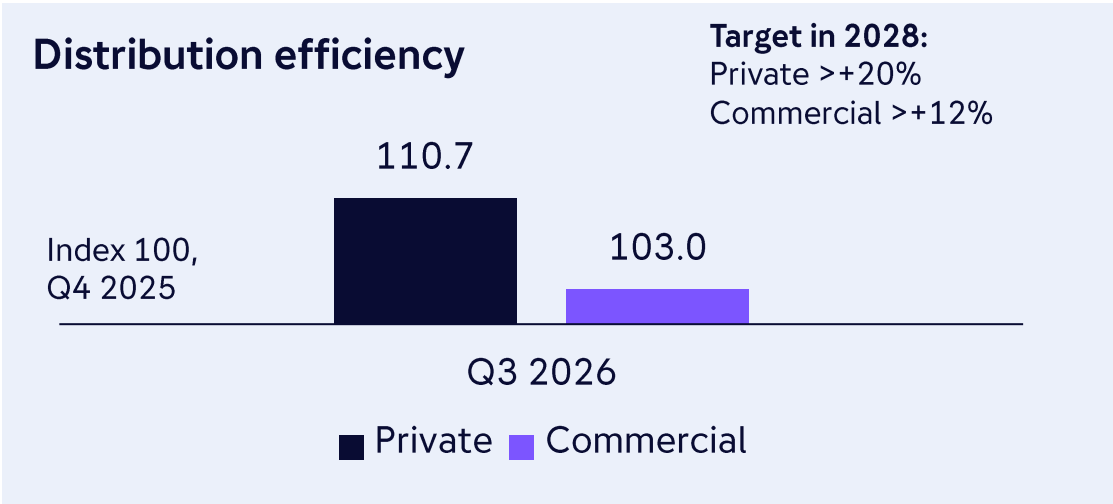
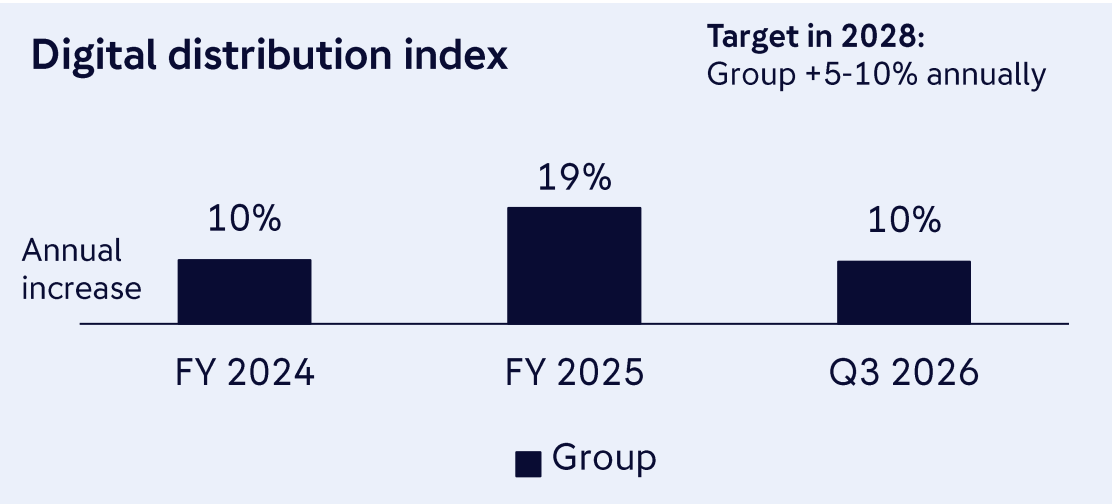
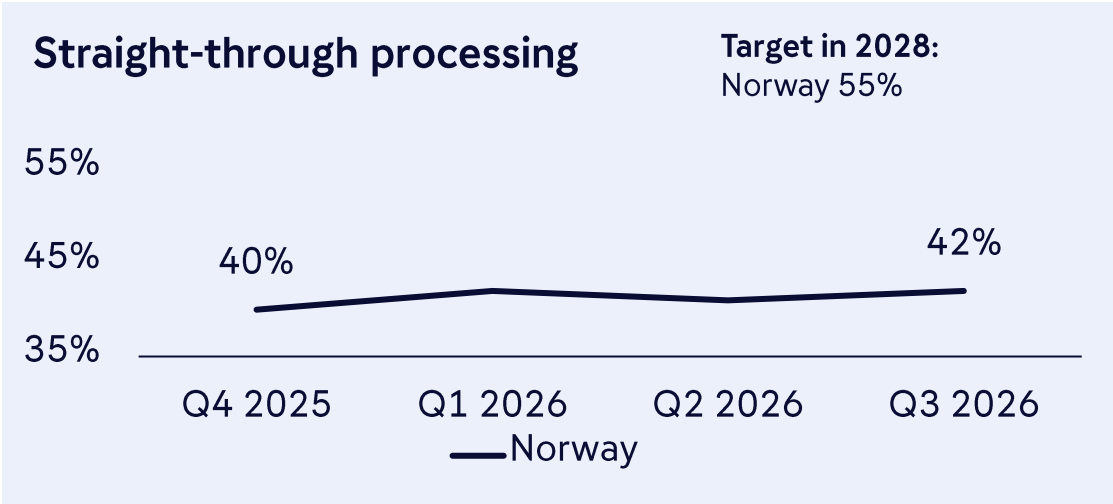
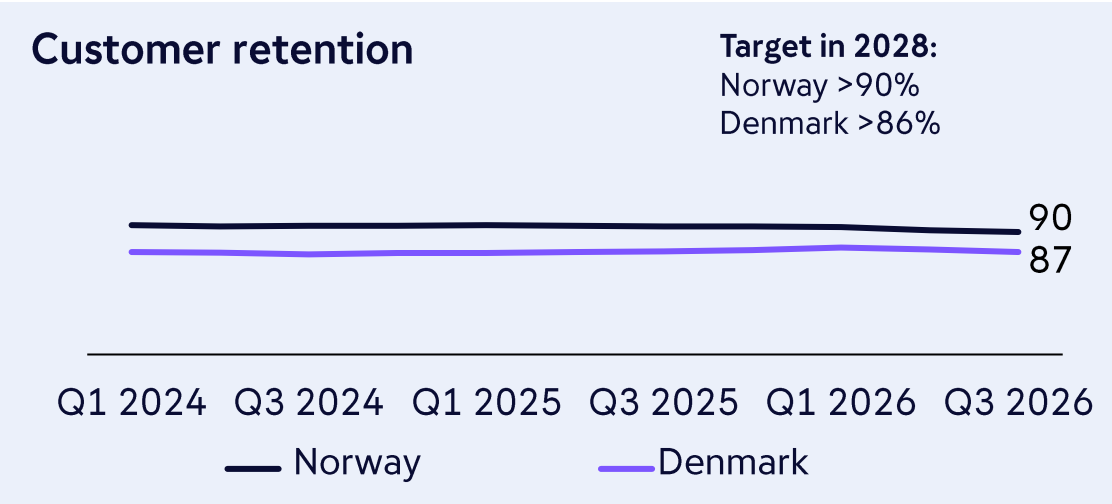
Segment	Local currency
Private	4.4%
Norway	4.8%
Denmark	2.0%
Commercial	2.3%
Norway	2.6%
Denmark	1.7%
Sweden	11.3%
Group	3.7%



.1) Excluding Baltics.



Moving ahead on operational targets





Continued progress on sustainability initiatives during the quarter

ESG targets	Status Q3 2026	Target in 2030
SBTi climate emissions targets		
Claims processes		
• Reduction in CO ₂ intensity ¹	51%	55%
Investments		
• CO ₂ e per m2 for property investments ²	32%	55%
Climate adaption targets		
• Share of revenue from sustainable products ³	59%	80%
Social responsibility		
• Suppliers' average score on labour rights	67	80
• Engagement score, Gjensidige employees	8.5	>8

Selection of key initiatives in the quarter

- Automatic water shut-off valves piloted as an extension of our sensor-based "Hus Smart" offering
- MSCI AAA ESG rating retained
- Gjensidige Pensjonsforsikring named Nordic Allocator of the Year 2026 at the Titan Investors Conference in Stockholm

Ratings	
Rating agencies	Score
MSCI 	AAA
 SUSTAINALYTICS	18.3 low risk (low 0-19.9)
 CDP DISCLOSURE INSIGHT ACTION	B (CDP score) A- (SER)

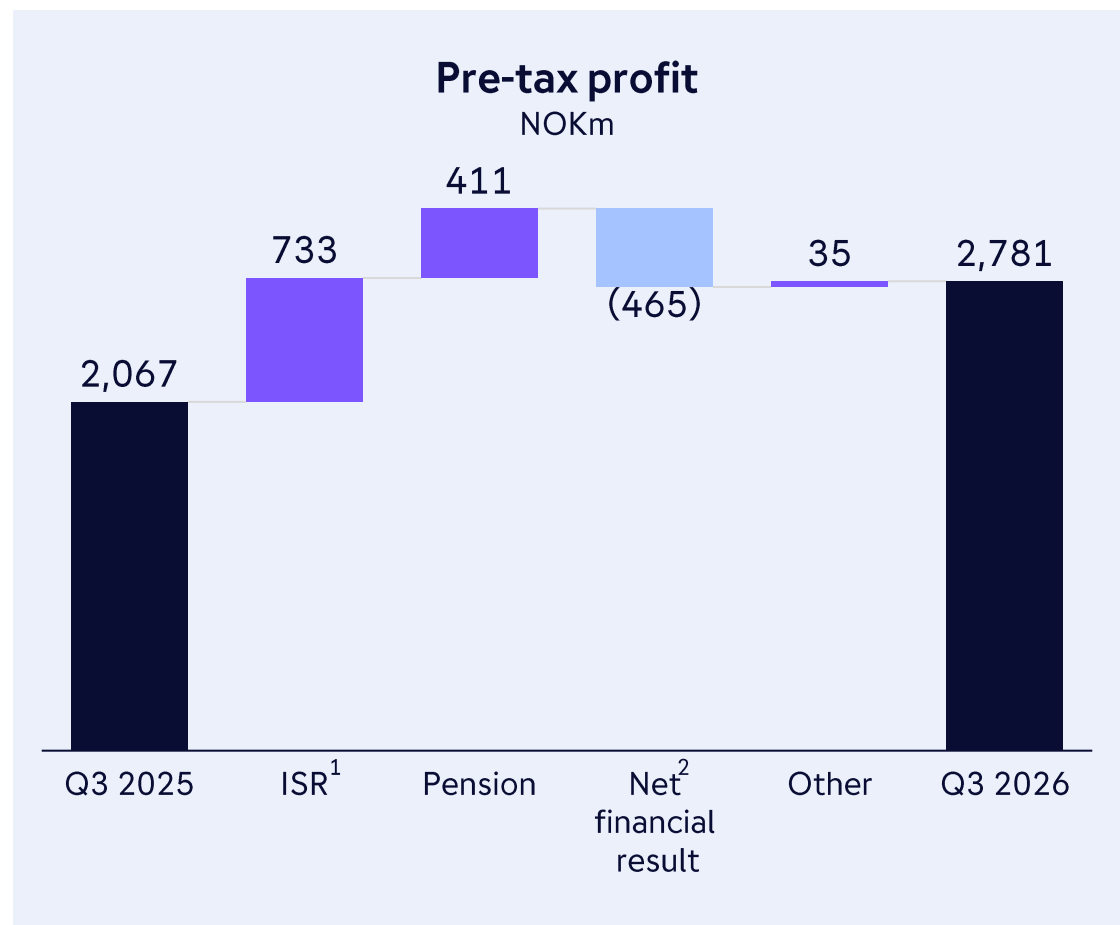
1) Base year 2019.

2) Listed equities, corporate bonds and qualifying investments in private equity, measured by the companies' emissions in scope 1, 2 and 3.

3) Products aligned with the criteria for sustainable non-life insurance, as defined by the EU Taxonomy regulation (climate change adaptation).



Strong underlying development, driven by a significant increase in the general insurance service result



- Significant ISR increase driven by lower loss ratios in Private and Commercial
- Underlying Pension improvement, driven by higher ISR adjusted for CSM, partly offset by lower net finance income
- Lower net financial result mainly due to higher interest rates and credit spreads
- Other items reflected lower expenses and amortisation of intangible assets and higher mobility services results, partly offset by higher natural perils transfers and interest expenses

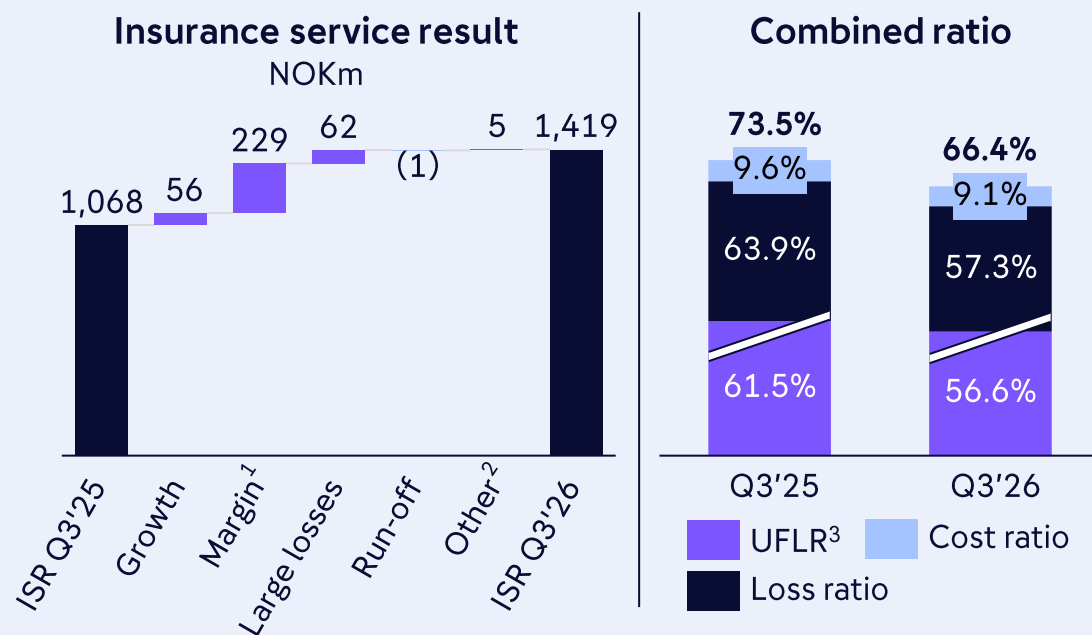
1) Insurance service result

2) Financial result from investment portfolios, net of insurance finance (unwinding and changes in financial assumptions), general insurance.



Private: High profitability in Norway, continued progress in Denmark

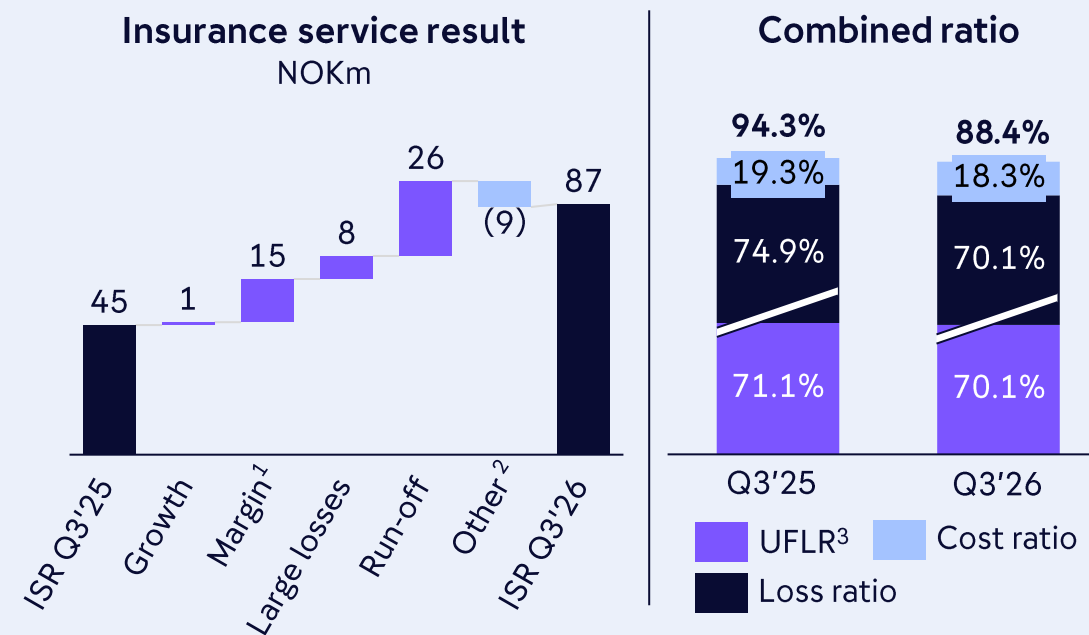
Norway



- Effective pricing measures and some volume growth
- UFLR improved by 4.9pp, mainly driven by pricing measures in motor
- High cost efficiency, supported by revenue growth
- Motor/Property expected claims inflation next 12-18 months: 3-6%/4-6%

1) UFLR + cost ratio.
2) Currency effects included in other.
3) Underlying frequency loss ratio.

Denmark

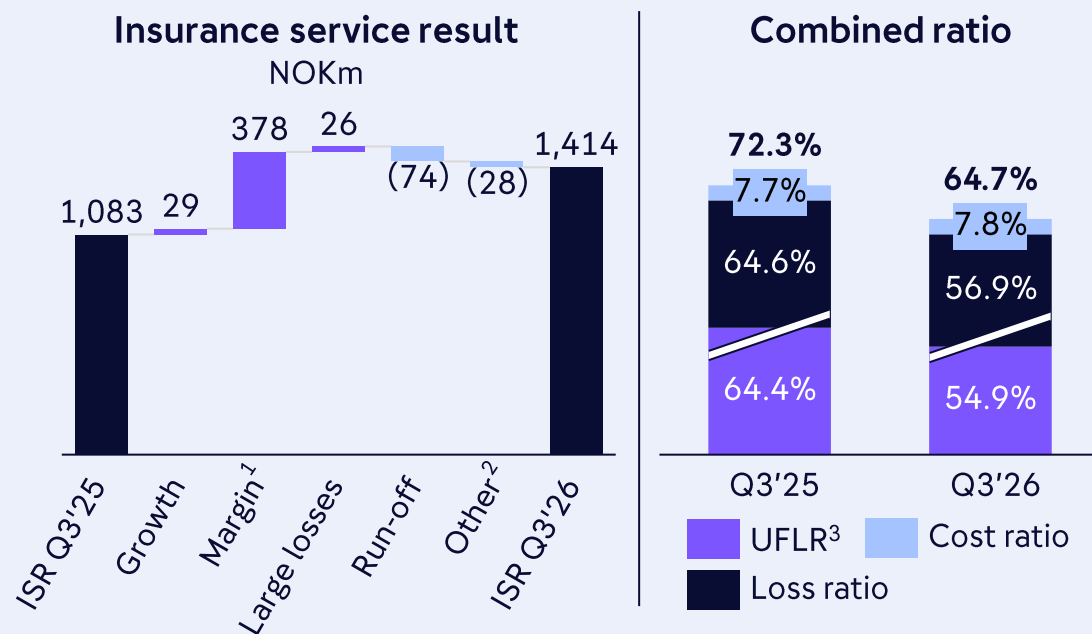


- Effective pricing measures
- UFLR improved by 1.0pp, driven motor, A&H and travel
- Higher cost efficiency, supported by efficiency measures and strict cost discipline



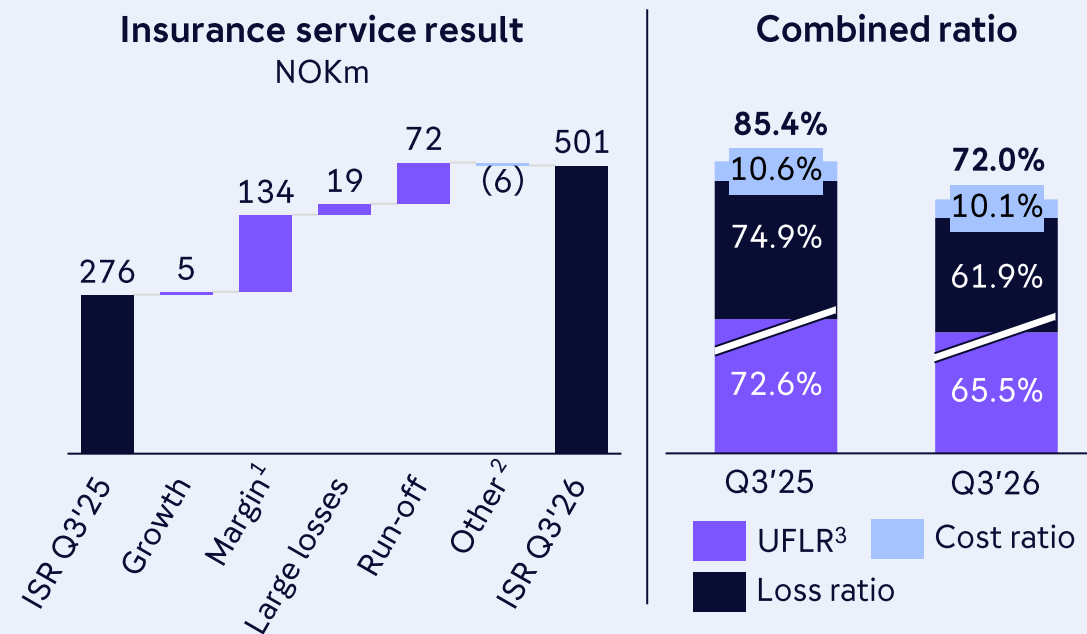
Commercial: Strong profitability in Norway and Denmark

Norway



- Revenue growth driven by price increases
- UFLR improved by 9.6pp, driven by effective pricing measures, better risk selection, and fewer mid-sized claims
- Continued high cost efficiency

Denmark



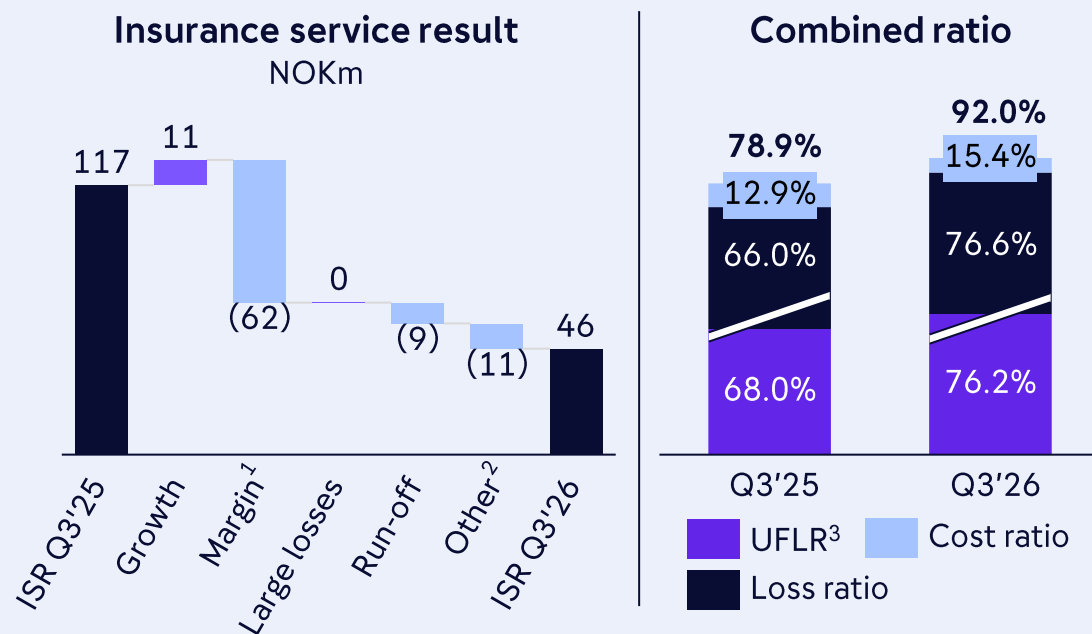
- Revenue growth driven by price increases
- UFLR improved by 7.2pp, driven by effective pricing measures across most main products, and fewer mid-sized claims
- Cost ratio improvement, continued focus on enhancing cost efficiency

1) UFLR + cost ratio.
 2) Currency effects included in other.
 3) Underlying frequency loss ratio.



Sweden: Normalised frequency of mid-sized claims

Sweden



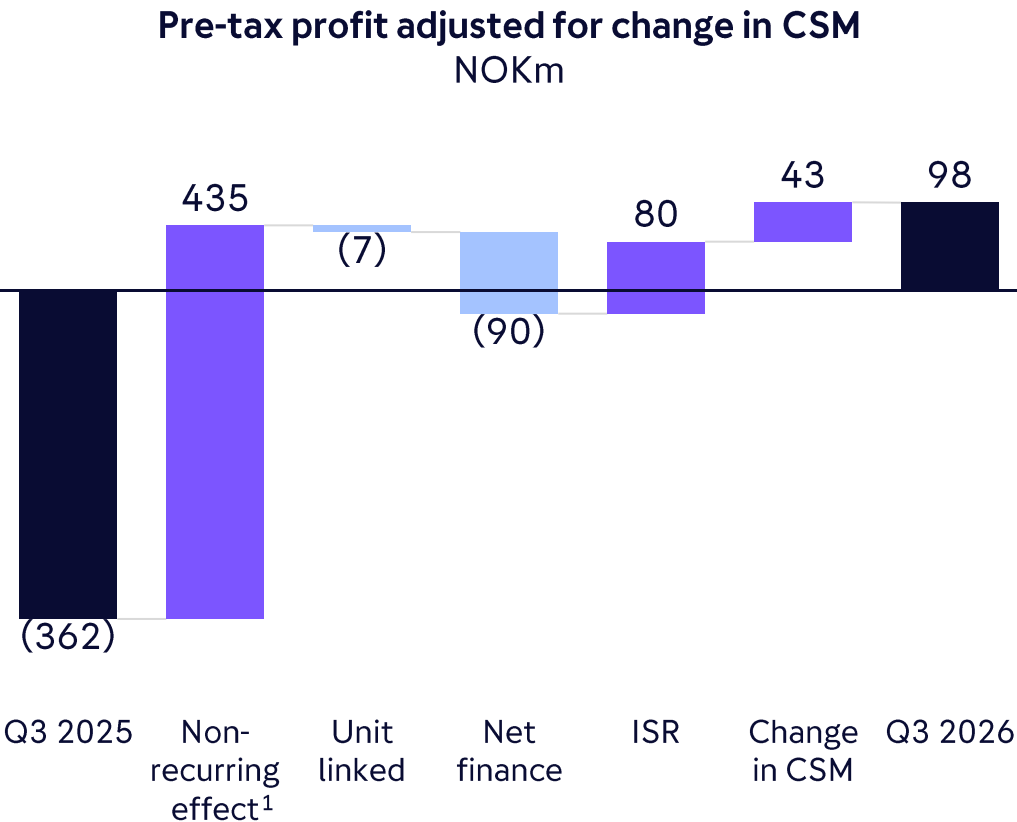
- Revenue growth driven by price increases and higher volumes
- UFLR weakened by 8.2pp, mainly reflecting lower property profitability
- Both loss and cost ratios impacted negatively by temporary technology costs

1) UFLR + cost ratio.
 2) Currency effects included in other.
 3) Underlying frequency loss ratio.

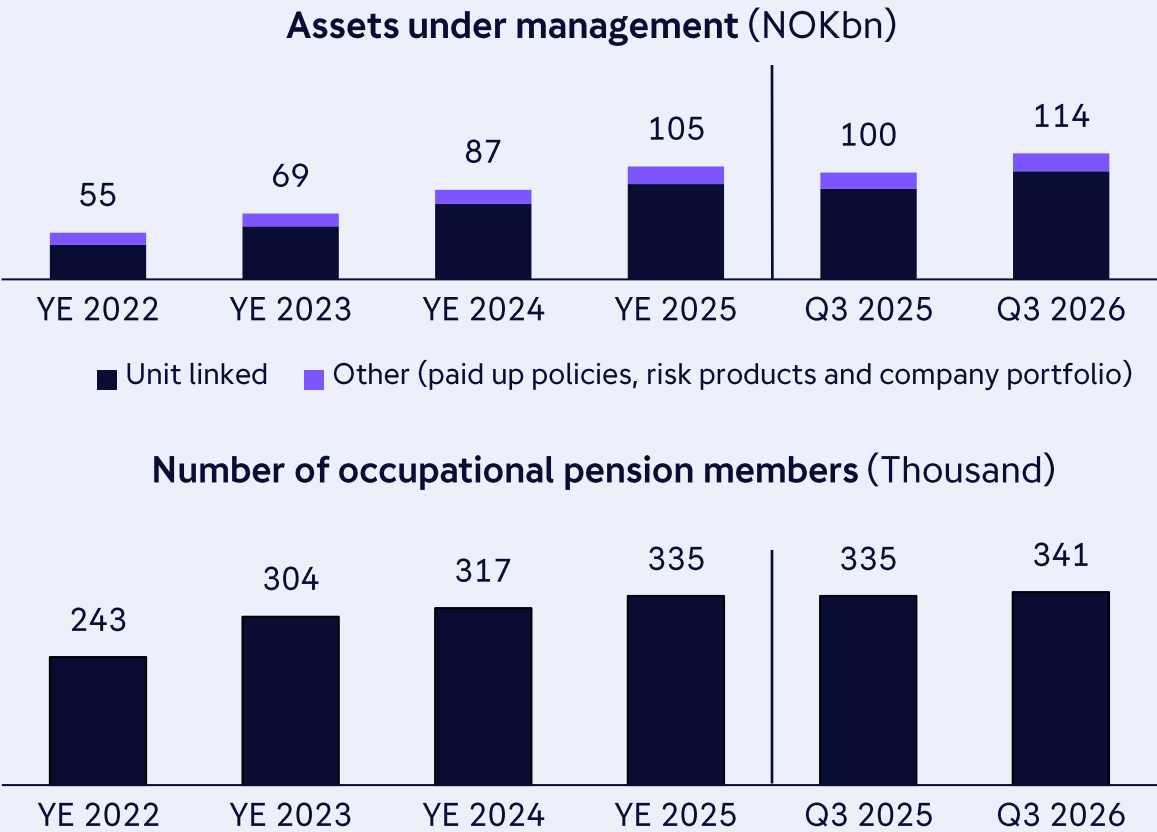




Pension: Improved underlying result driven by higher ISR adjusted for CSM



1) Last year's non-recurring termination expense of the core IT system

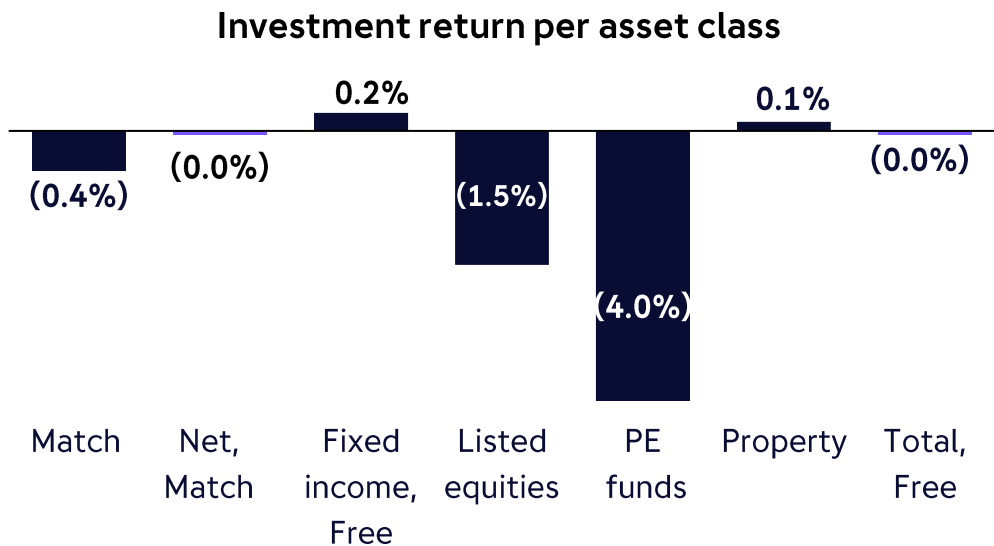




Net investment result negative NOK 25 million

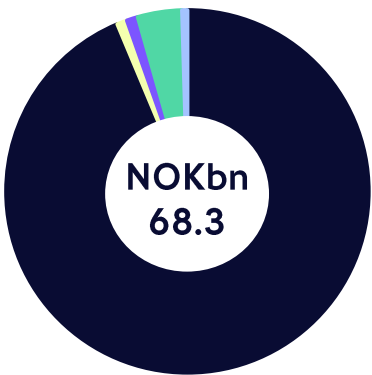
Higher interest rates and credit spreads

- Positive return from short duration fixed income instruments and negative return from bonds and equities
- Yield/duration: Match 4.6%/2.9 yrs; Free 4.6%/1.6 yrs



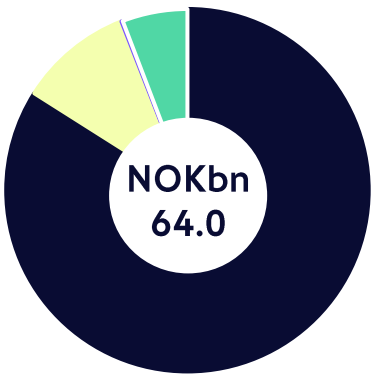
Balanced portfolio and high credit quality¹

Investment portfolios
Match 60%, Free 40%



- Fixed income: 94%
- Listed equities: 1%
- PE funds: 1%
- Property: 4%
- Other: 0.5%

Fixed income
in investment portfolios

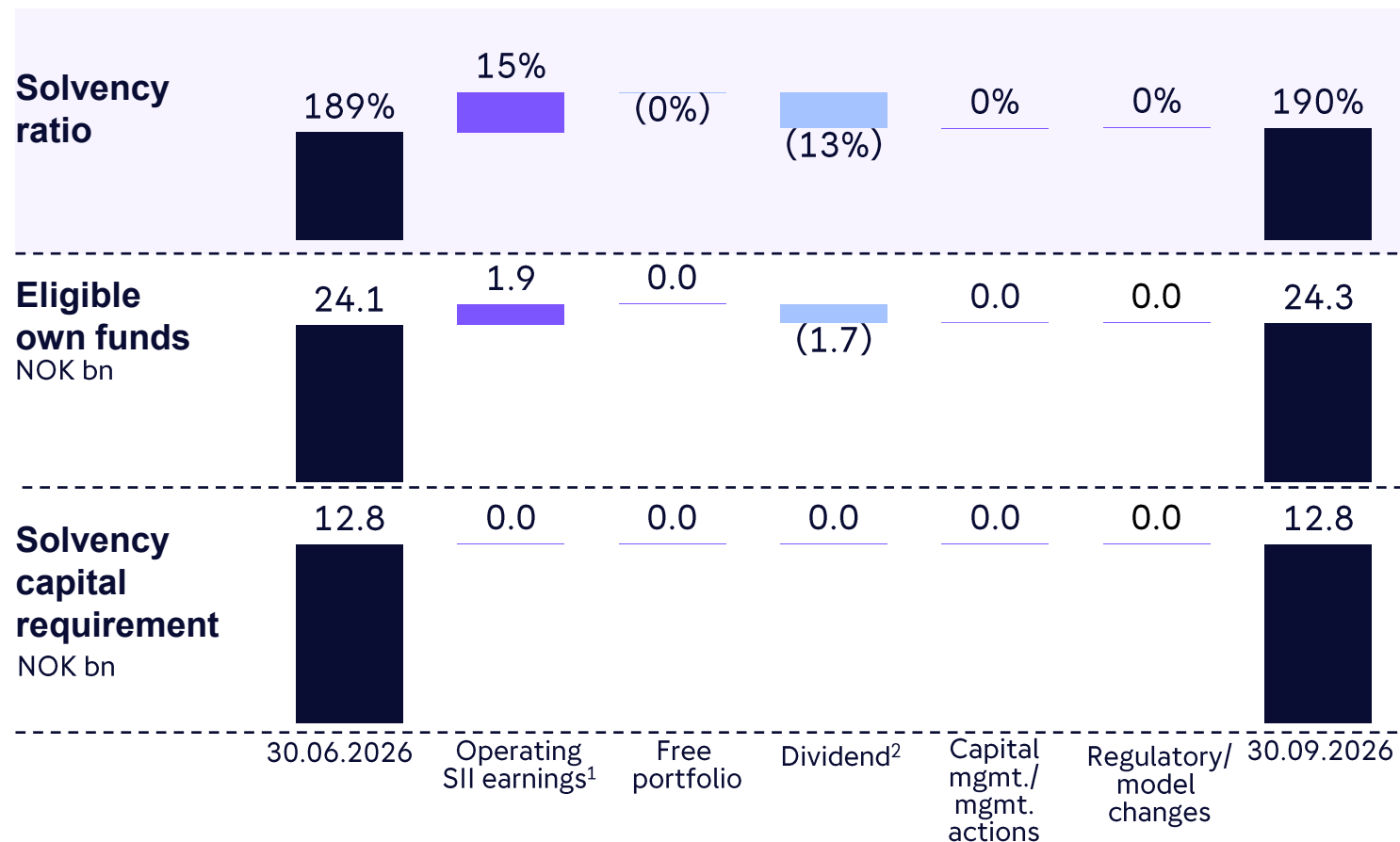


- Investment grade: 84%
- Investment grade (internal rating): 10%
- Non-investment grade: 0.1%
- Unrated: 6%

1) As at 30.09.2026.



Strong capital position



Eligible own funds

- Positive contribution from operating SII earnings
- Deduction of formulaic dividend
- Issuance of Tier 2 loan NOK 1,000 million

Capital requirement

- Stable development; increase driven by growth offset by changes in currency rates

1) Operating SII earnings comprise SII underwriting result and SII financial result of the match portfolio after tax.
2) 80% payout ratio according to dividend policy for the accounting year 2026.



Concluding remarks

Gjensidige's strategic pillars



Customer empathy



Profitable growth



Resilience



Capital discipline

- Strong delivery in Q3 2026
- Closely monitoring inflation and supply chains
- Good underlying cost efficiency
- Solid capital position
- Continued good trajectory to deliver on 2026 financial targets

Annual financial targets

Metric	2026	2027 & 2028
Combined ratio	<82%	<81%
Cost ratio	~13%	~12%
Return on equity	>24%	>28%
Solvency ratio	140–190%	140–190%
ISR		
- Group	>NOK 7.5bn	>NOK 10bn (2028)
- Denmark	>DKK 750m	

Appendix



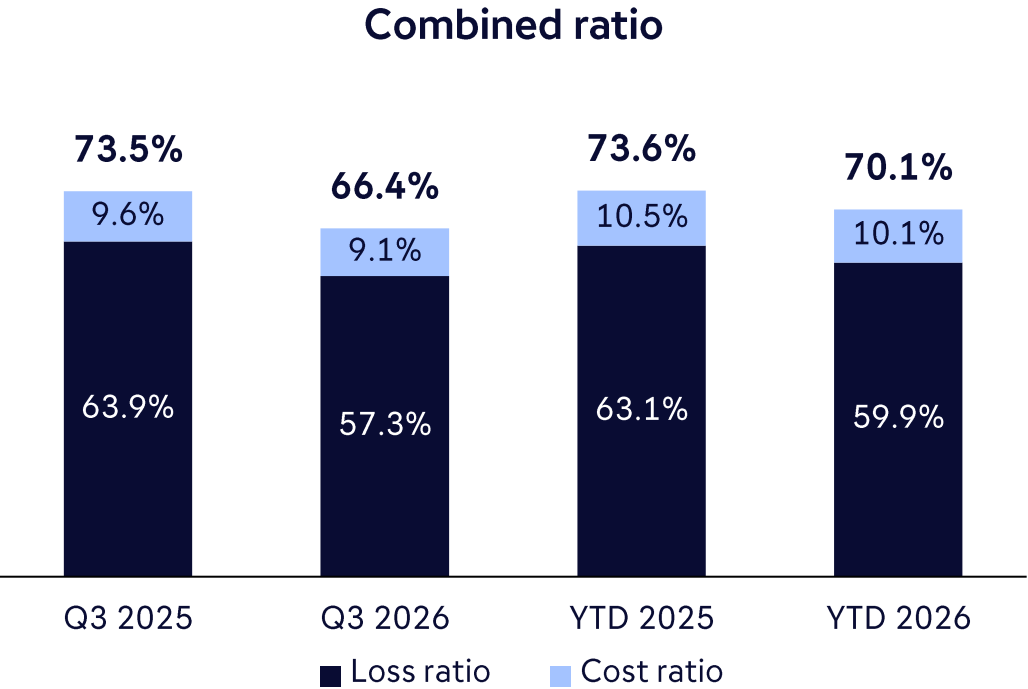
Roadshows, conferences and analyst meetings post Q3 2026 results

Date	Event	Location	Participants	Arranged by
23 October	Roadshow	Oslo	CEO Geir Holmgren CFO Jostein Amdal Head of IR Berit Nilsen	Pareto Securities
28 October	Roadshow	London	CFO Jostein Amdal Head of IR Berit Nilsen	DNB Carnegie
5 November	Roadshow	Paris	CEO Geir Holmgren IRO Jonas Sortland Fougner	Danske Bank
11 November	UBS European Conference	London	CEO Geir Holmgren Head of IR Berit Nilsen	UBS
13 November	Group meeting with investors	Oslo	CEO Geir Holmgren Head of IR Berit Nilsen	Danske Bank
27 November	Group meeting with investors	Oslo	CEO Geir Holmgren Head of IR Berit Nilsen	SEB

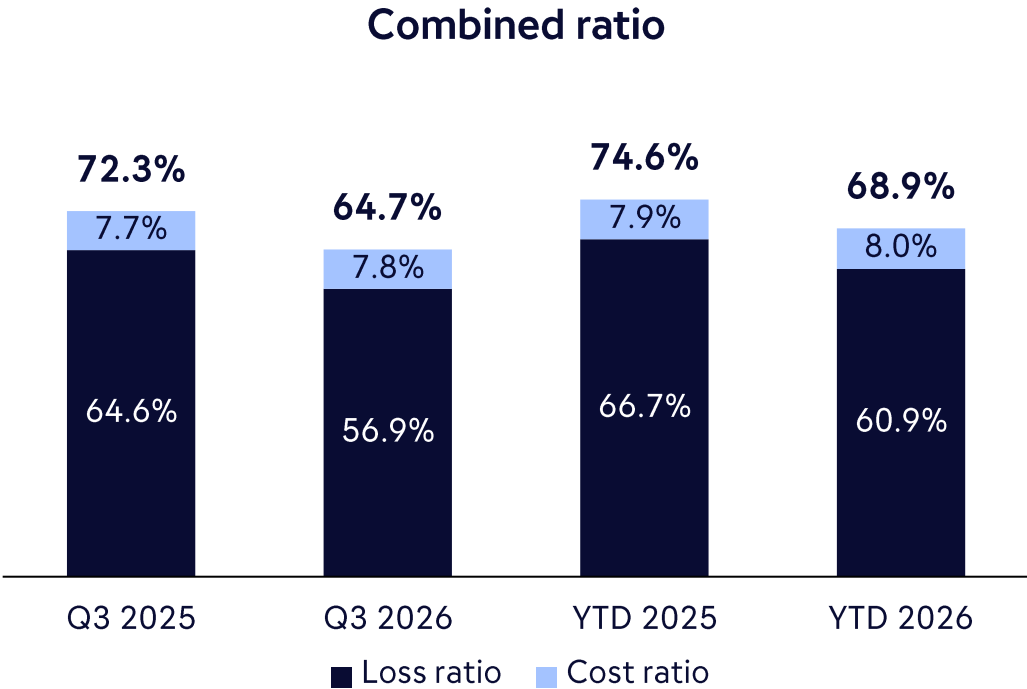


General insurance Norway

Private Norway



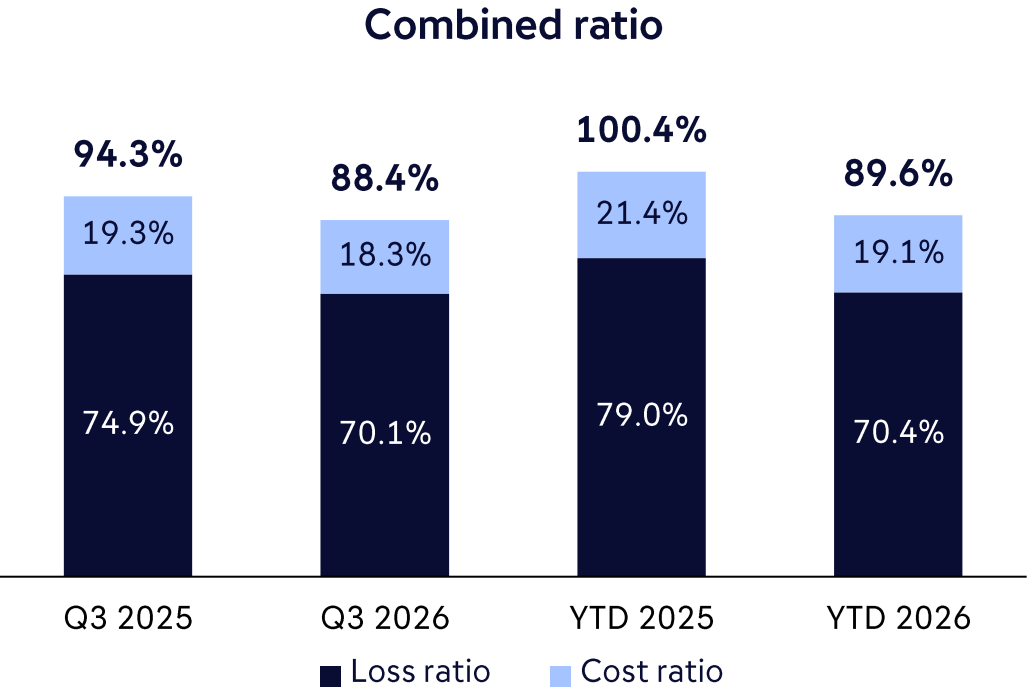
Commercial Norway



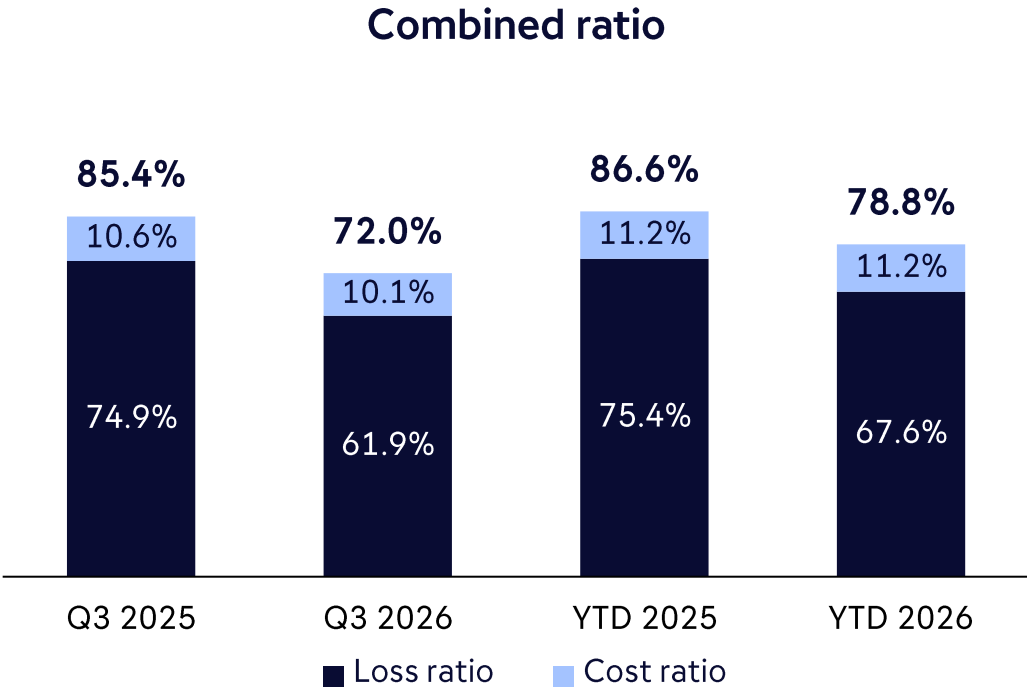


General insurance Denmark

Private Denmark



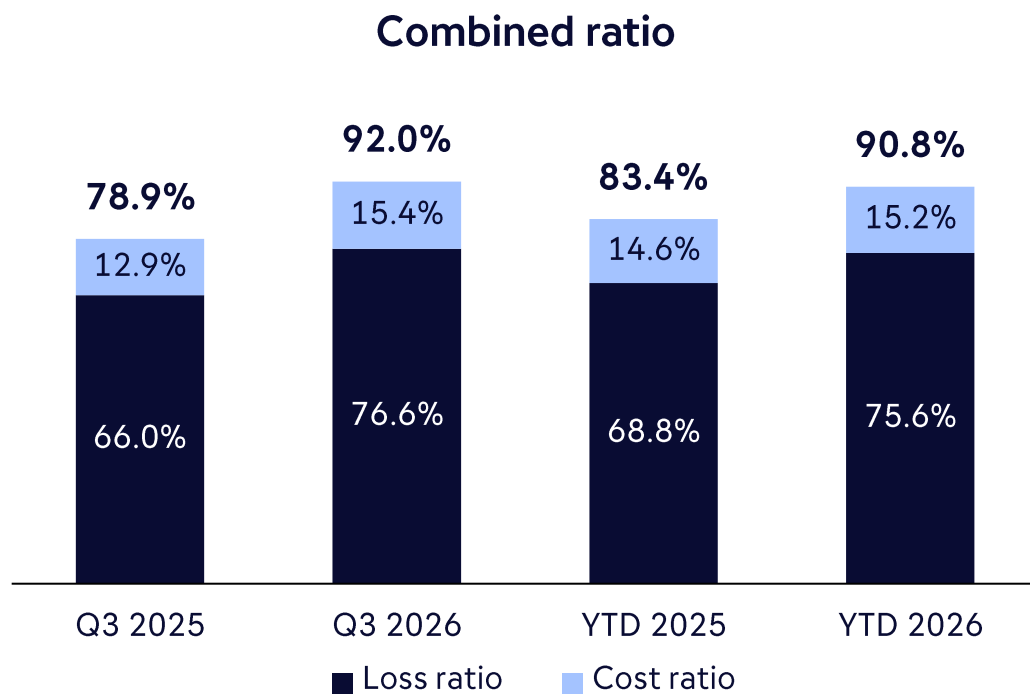
Commercial Denmark





General insurance Sweden

Sweden

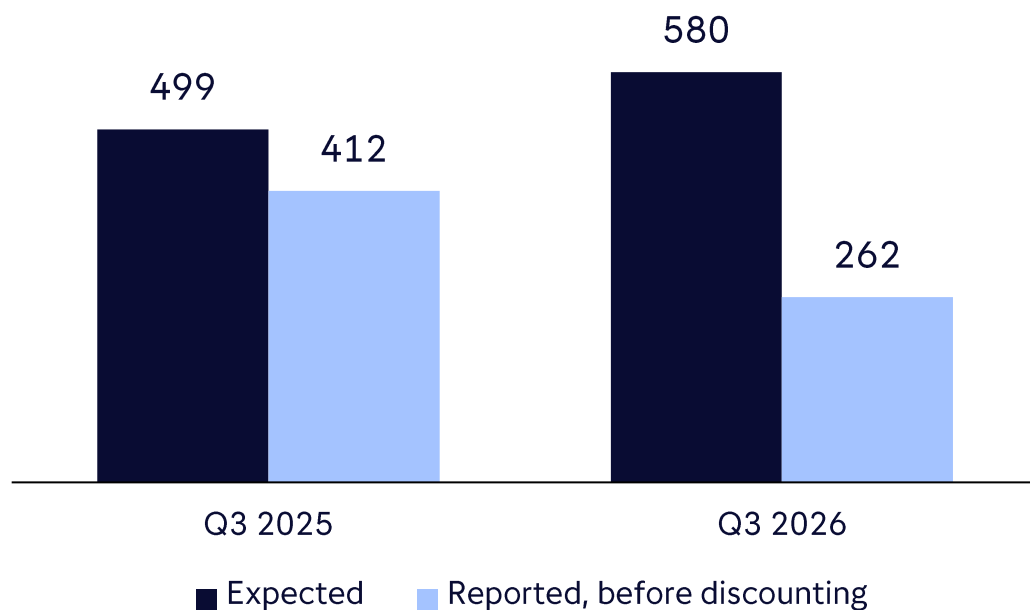




Large losses

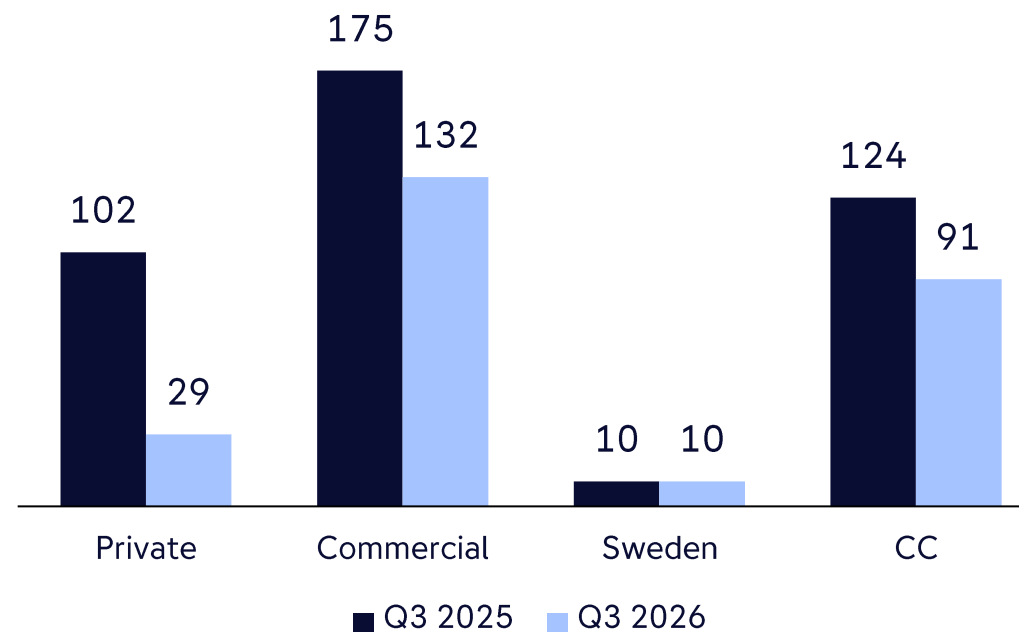
Large losses (before discounting)¹

NOKm



Large losses per segment (before discounting)

NOKm



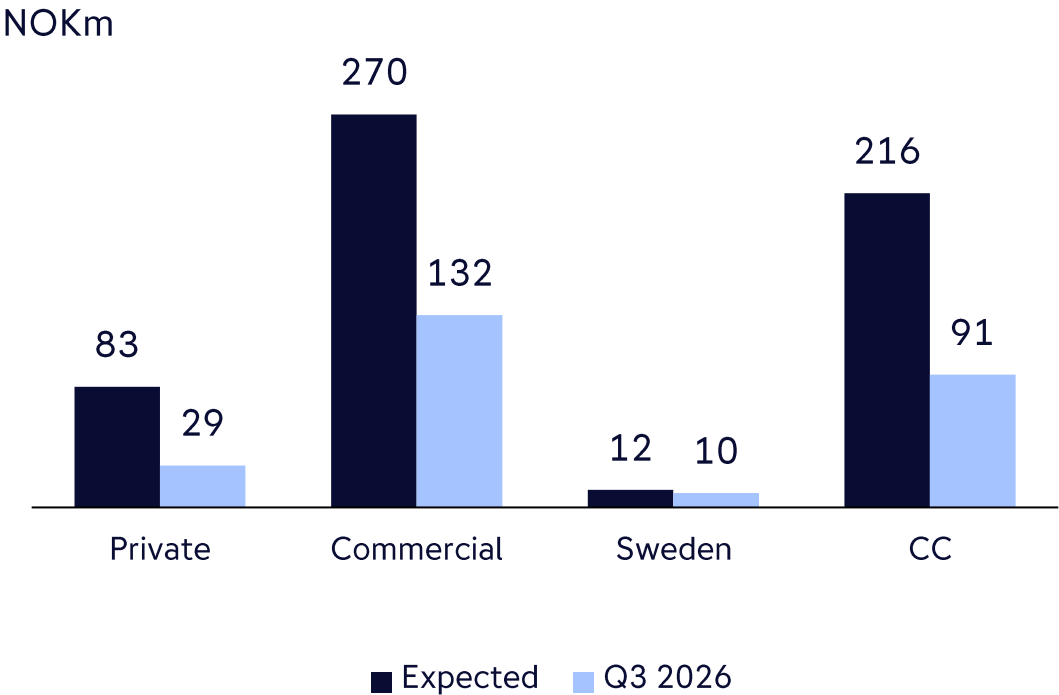
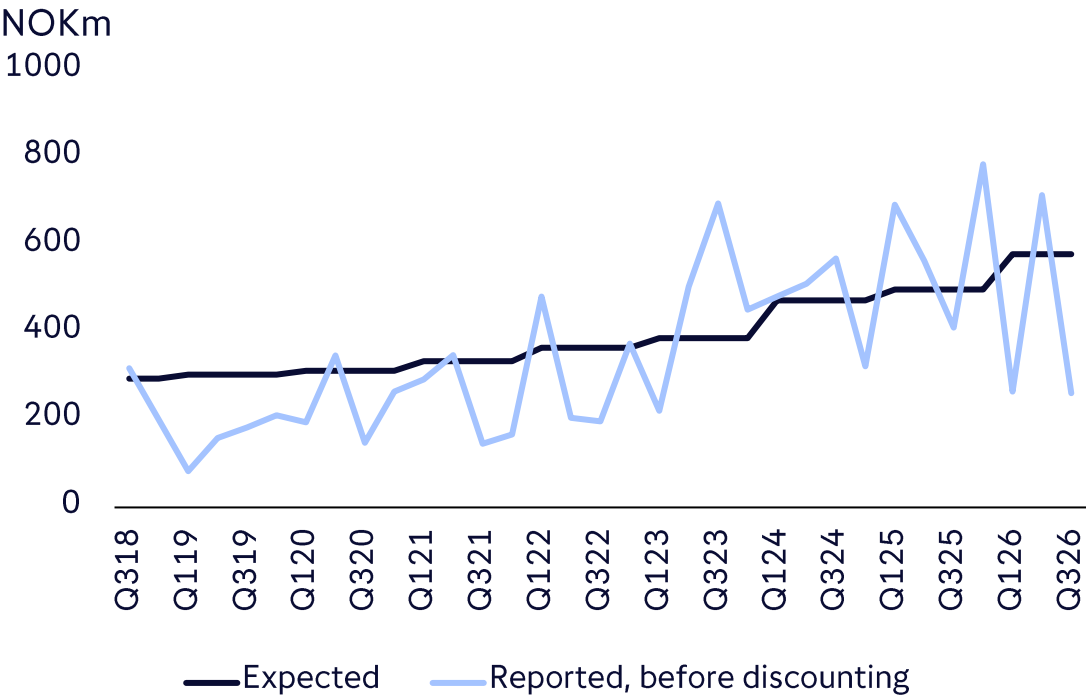
1) Excluding the Baltics.

CC = Corporate Centre. Large losses: Losses > NOK 10m. Weather related large losses are included. Large losses in excess of NOK 30m 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 Swedish segment has a retention level of NOK 10 million.



Large losses

FY 2026 estimate ~ NOK 2.3bn¹, before discounting

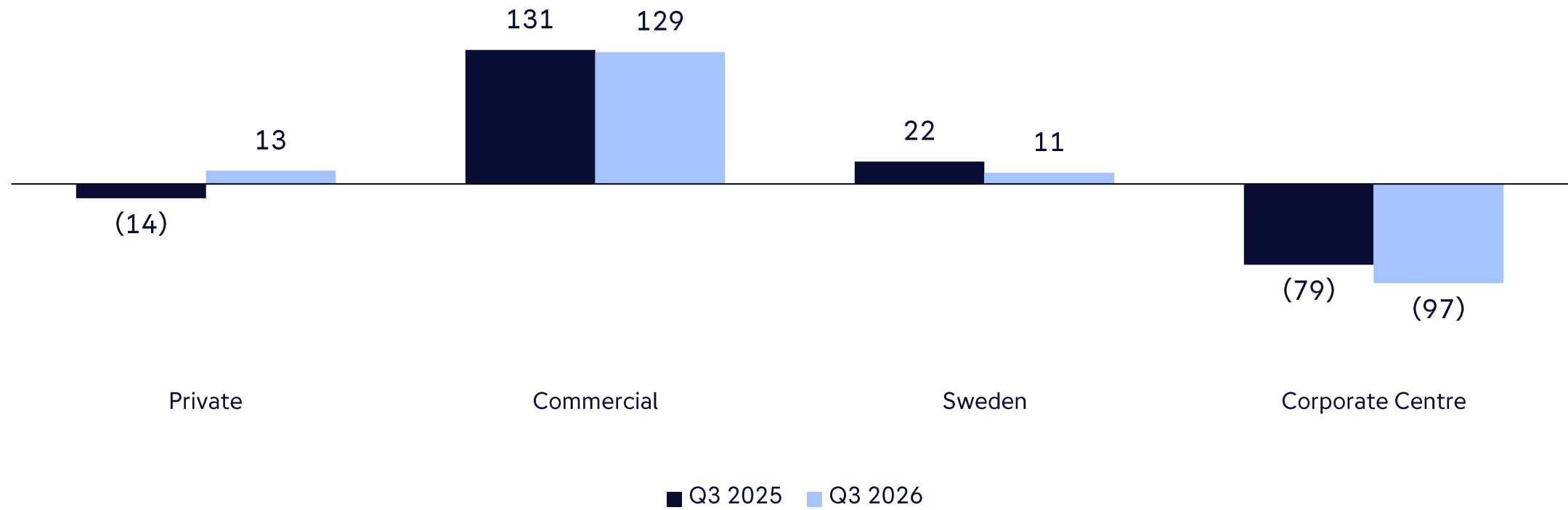


1) Excluding the Baltics from Q3 2024.

Run-off



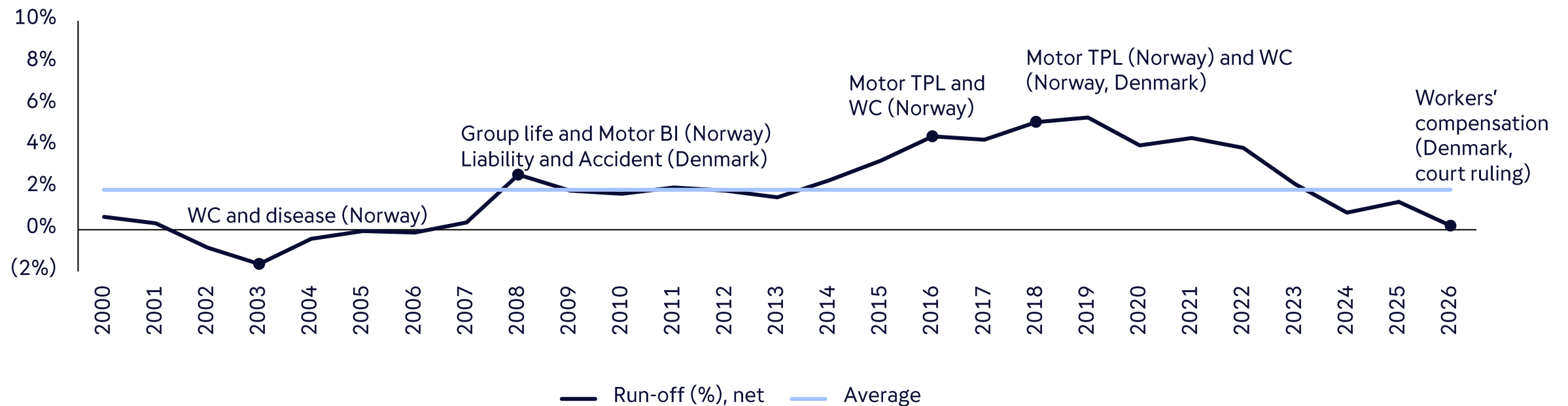
NOK m





Run-off

Run-off % of
insurance revenue^{1,2}

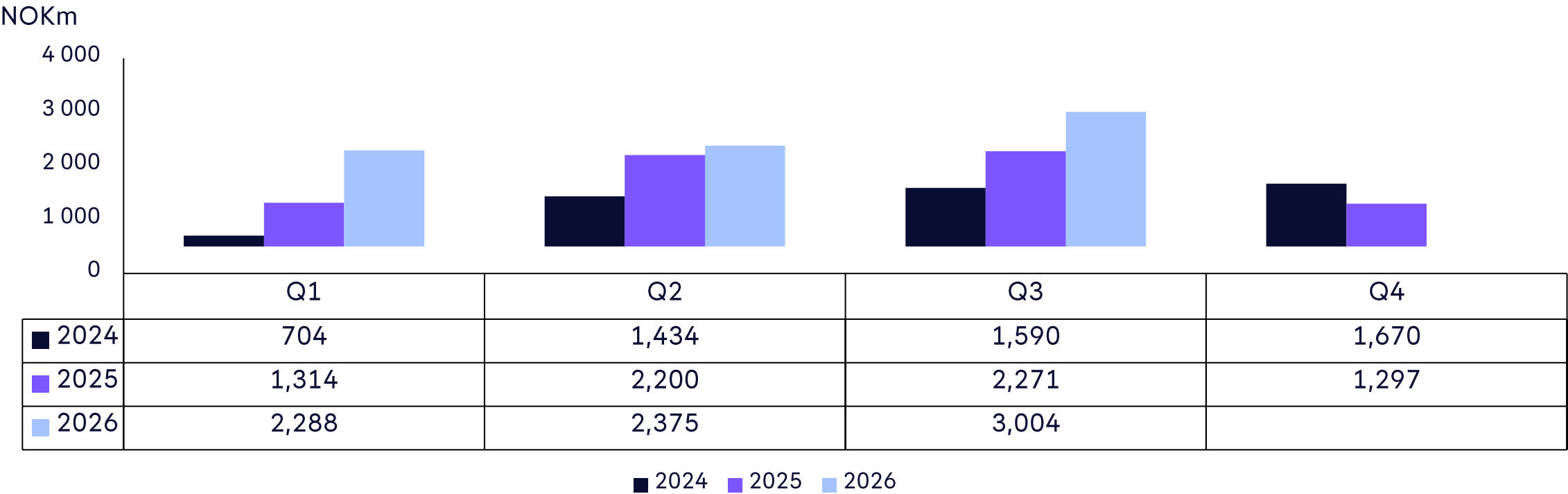


1) Based on earned premiums up until 2022.
2) Excluding the Baltics from Q3 2024.



Quarterly insurance service results

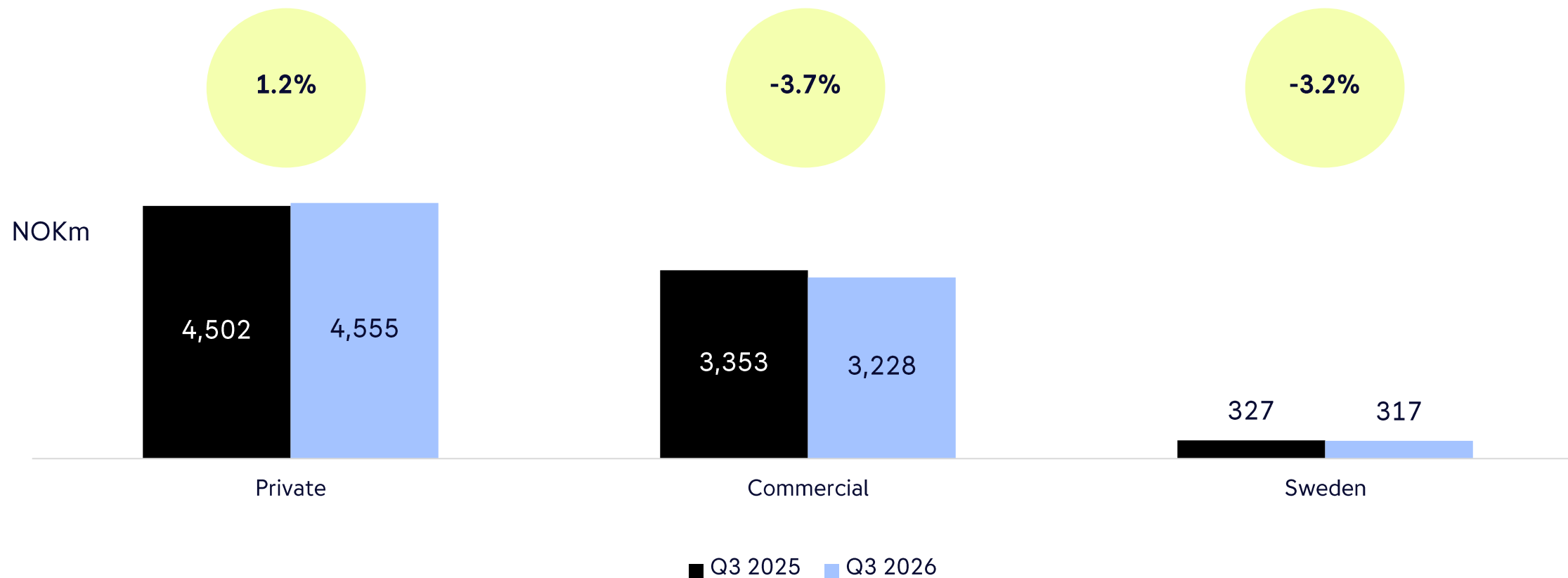
- seasonality in Nordic general insurance



Excluding the Baltics from Q3 2024.



Gross written premiums





Norwegian Natural Perils Pool in brief

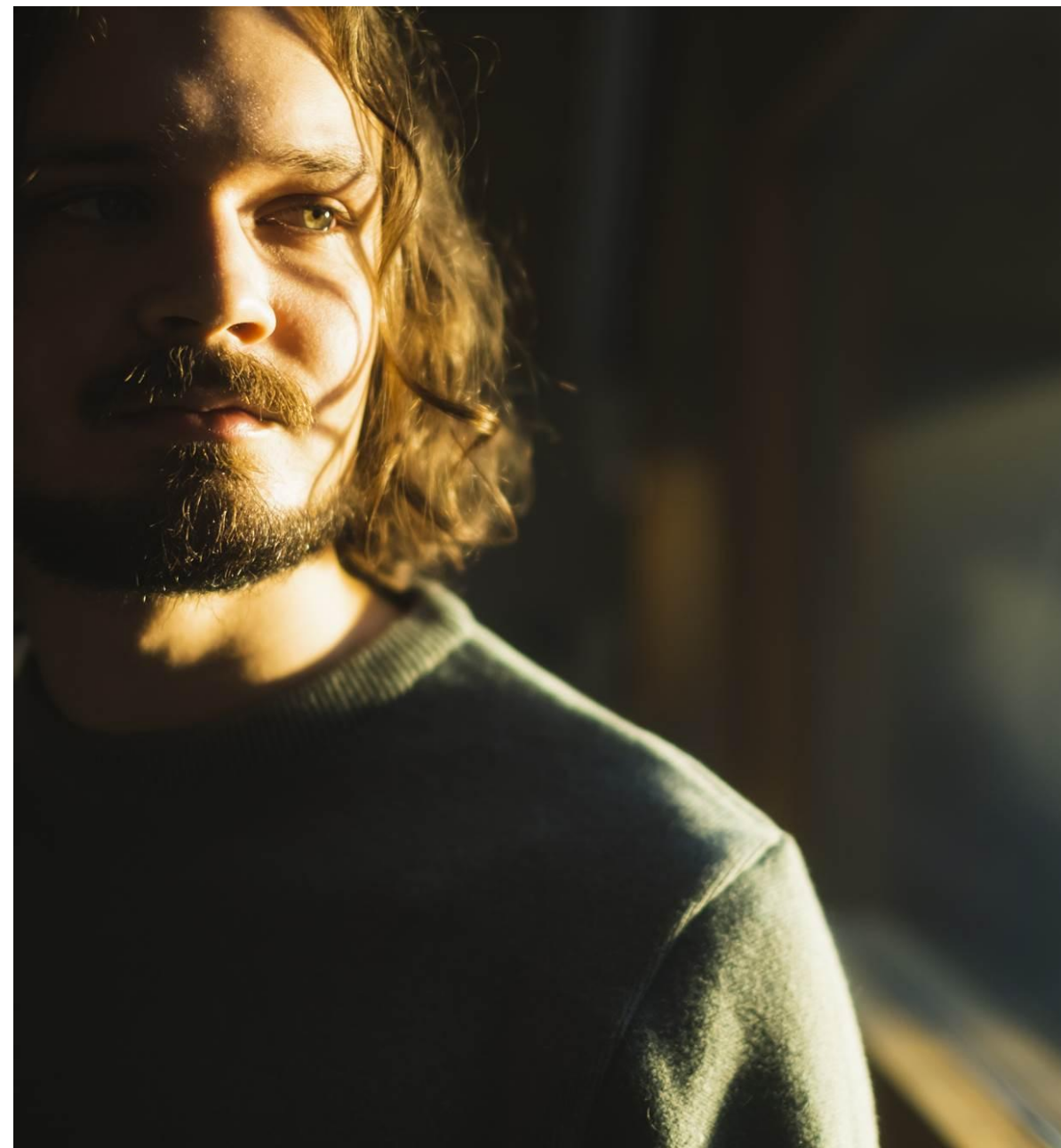
- Natural perils insurance is a compulsory cover linked to fire insurance in Norway. All insurance companies providing fire insurance in Norway must be members of the pool. Fire insurance coverage for buildings and contents in Norway includes coverage for certain types of natural catastrophe events (premium 0.08 per thousand of the fire insurance premium as of 1 January 2026).
- Maximum compensation per event for natural perils damages covered by this pool arrangement is NOK 16,000m. It does not cover loss of profits, motor vehicles, leisure boats, and certain other items, which are covered through ordinary insurances by the individual insurance companies.
- Premiums are collected and claims are reported to the insurance companies, which handle the claims and settlement.
- New regulation effective from January 2025 stipulates that the Natural Perils Pool shall build a national natural perils fund based on the individual insurance companies' profits on the natural perils scheme. Prior to this new regulation, the individual companies retained their profits on the scheme as natural perils capital, part of IFRS Equity. This transfer of profit from the companies to the new fund will continue until the fund has reached a target level. For companies with accumulated natural perils capital, the companies' share of losses on the natural perils scheme will be carried by the individual companies as before until the fund has reached the target level.

Reinsurance 2026

- Reinsurance is purchased for protection of the Gjensidige Group's capital position and is primarily a capital management tool.
- General retention level per loss/loss occurrence is **NOK/DKK/SEK 100m** (for the first loss the retention is **NOK/SEK 200m and DKK 100m**).
- Gjensidige's total claims related to natural peril events are covered by Gjensidige's catastrophe reinsurance programme. For weather-related events the retention level is **NOK/SEK 300m and DKK 200m**.
- Gjensidige considers additional coverage at lower levels if this is appropriate according to internal modelling and market conditions.



Gjensidige's recognised claims cost, irrelevant of the size of the claim, is generally capped at the retention levels showed above.





Investment strategy supporting high and stable nominal dividends

Match portfolio

- Duration and currency matching versus technical provisions
- Credit element for increased returns

Free portfolio

- Focused on absolute returns
- Dynamic risk management
- Active management fixed income and equities
- Normal risk premiums basis for asset allocation and use of capital

Key characteristics

- Moderate risk appetite
- Fixed-income:
 - Currency hedging vs NOK ~ 100%
 - Limit +/- 10% per currency
- Equity and PE funds:
 - Currency hedging 0-100%
- Fair value recognition
- Stable performance



Investment portfolio

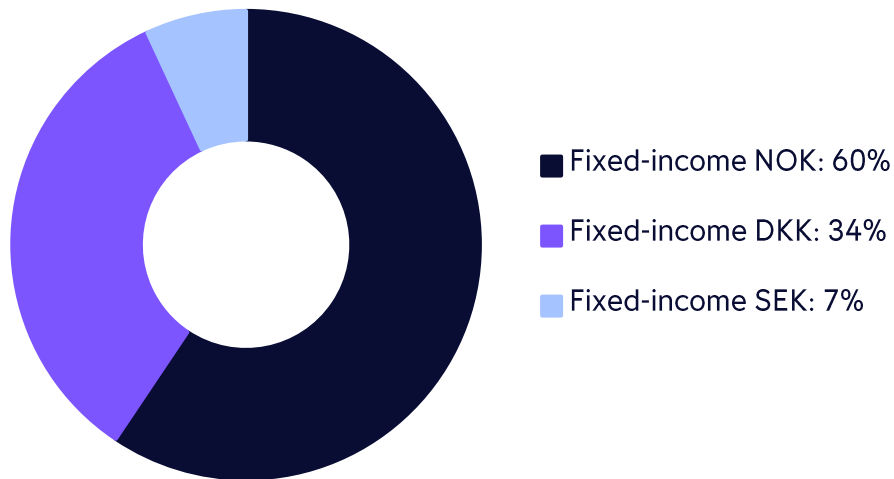
Asset class	Investments, key elements	Benchmark
Match portfolio		
Fixed-income NOK	Corporate and government bonds	NBP Norwegian RM1-RM3 Duration 3Y Index - NORM123D3 (Alternatively: a Norwegian IG fund with 3Y duration)
Fixed-income DKK	Covered Bonds and government bonds	Nykredit Constant Maturity Index Bullet Covered Bonds 5Y - NYKRCMB5 Index
Fixed-income SEK	Covered bonds, corporate and government bonds	NASDAQ OMRX Mortgage Bond 3-5Y Index - OMRXMT35 Index
Free portfolio		
Fixed-income – short duration	Norwegian money market	NBP Norwegian Government Duration 0.25 Index - NOGOVD3M (Alternatively: I36032NO Index Bloomberg Barclays Norway T-Bills)
Global investment grade bonds	IG bonds in internationally diversified funds externally managed	Bloomberg Global Agg Corp - Hedged to NOK - H09805NO Index
Global high yield bonds	Including HY, Convertible bonds and Emerging Market Debt externally managed	Bloomberg Global HY- Hedged to NOK - H00039NO Index
Other bonds	Government bonds, Fixed Income derivatives and cash	NBP Norwegian Government Duration 0.25 Index - NOGOVD3M (Alternatively: I36032NO Index Bloomberg Barclays Norway T-Bills)
Listed equities	Mainly internationally and domestic diversified funds externally managed	MSCI World – Local Currency - NDDLWI Index
Private equity funds	Generalists (Norwegian and Nordic)	MSCI World – Local Currency - NDDLWI Index (One quarter lag in valuation and lower expected volatility than listed equities)
Property	Real estate in Oslo, Norway	Expect approximately 5 per cent annual yield
Other	Including finance related expenses, hedge funds and commodities	N/A



Asset allocation – as at 30.9.2026

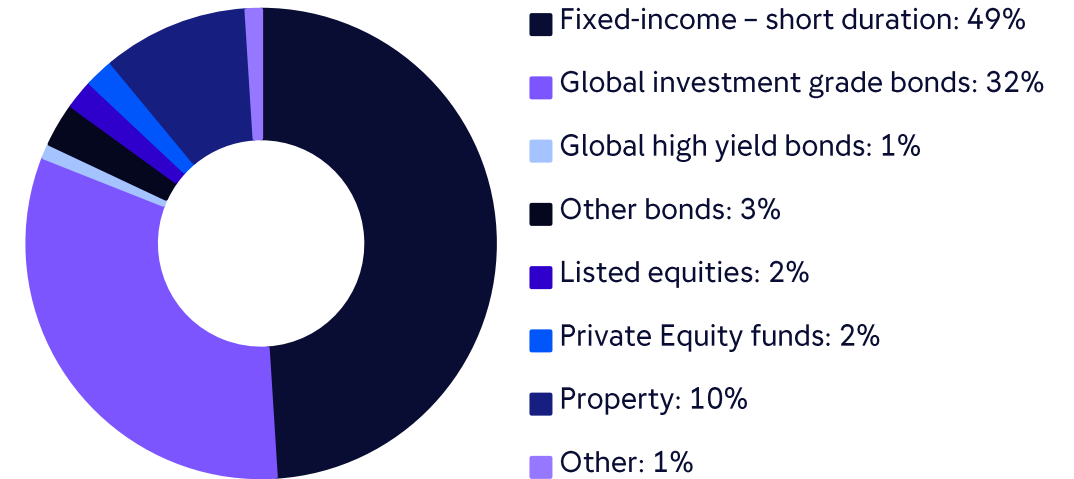
Match portfolio

- NOK 40.7bn
- Average duration: 2.9 years
- Average yield: 4.6%



Free portfolio

- NOK 27.6bn
- Average duration fixed-income instruments: 1.6 years
- Average yield: 4.6%





Credit and counterparty risk

- 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.

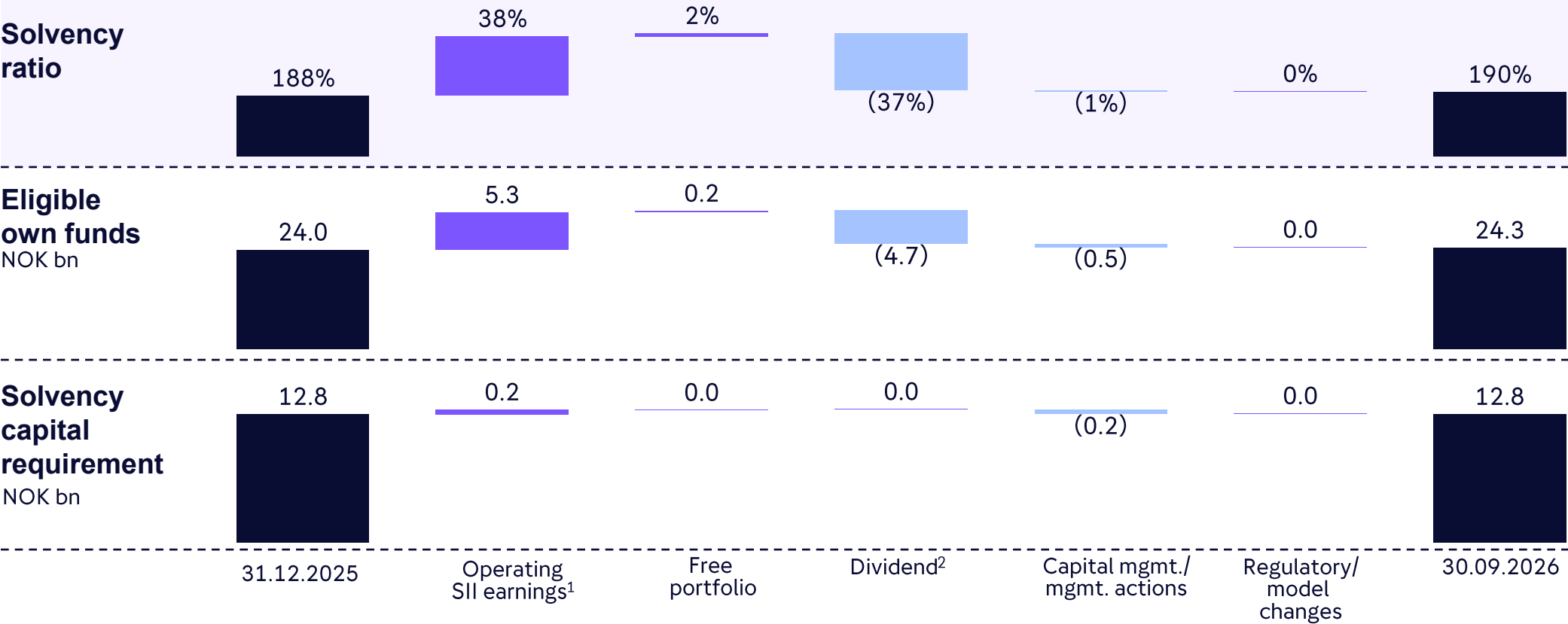
Total fixed income portfolio

Split – Rating	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
AAA	18.1	44.4	7.2	30.8
AA	4.2	10.3	6.9	29.7
A	8.6	21.2	3.6	15.4
BBB	3.9	9.6	1.2	5.2
BB	0.0	0.0	0.1	0.2
B	0.0	0.0	0.0	0.0
CCC or lower	0.0	0.0	0.0	0.0
Internal rating	3.4	8.4	3.0	13.0
Unrated	2.4	5.9	1.3	5.7
Fixed income portfolio	40.7	100.0	23.3	100.0

Split – Counterparty	Match portfolio		Free portfolio	
	NOK bn	%	NOK bn	%
Public sector	9.9	24.4	7.9	33.7
Bank/financial institutions	21.2	52.1	12.8	54.8
Corporates	9.6	23.5	2.7	11.5
Total	40.7	100.0	23.3	100.0



Capital generation year-to-date



1) Operating SII earnings comprise SII underwriting result and SII financial result of the match portfolio after tax.
2) 80% payout ratio according to dividend policy for the accounting year 2026.



Capital position per operational areas

NOK bn	Approved partial internal model (Group)	Approved partial internal model (general insurance)	Own partial internal model (Group) ¹	Own partial internal model (general insurance) ¹	Gjensidige Pensjonsforsikring
Eligible own funds	24.3	19.6	23.6	18.8	4.4
Capital requirement	12.8	11.0	10.9	8.9	3.2
Solvency ratio	190%	179%	217%	211%	138%

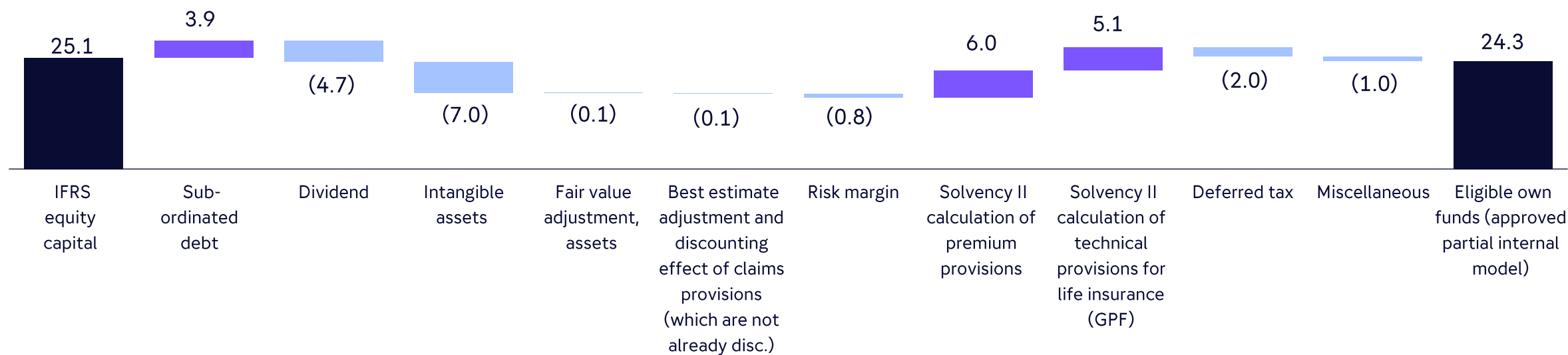
Figures as at 30.09.2026. The legal perspective is the regulatory approved version of the partial internal model.
 1) Own partial internal model is not validated.



Solvency II eligible own funds

Bridging the gap between IFRS¹ equity and Solvency II capital

NOK bn



Figures as at 30.09.2026.

GPF = Gjensidige Pensjonsforsikring AS.

Miscellaneous: Main effects are related to the guarantee scheme provision, reinsurance provisions and other assets and liabilities to GPF.

1) IFRS¹ Accounting Standards as adopted by the EU.



Gjensidige continues to work for full approval of own partial internal model (PIM)

NOK bn	Approved PIM (Group) ¹	Own PIM (Group) ²
Eligible own funds	24.3	23.6
Capital charge for non-life and health UW risk	11.4	9.3
Capital charge for life UW risk	3.0	3.0
Capital charge for market risk	5.7	5.5
Capital charge for counterparty risk	0.5	0.5
Diversification	(5.4)	(5.6)
Basic solvency capital requirement	15.1	12.6
Operational risk	1.5	1.5
Adjustments (loss-absorbing capacity of deferred tax)	(3.8)	(3.2)
Solvency capital requirement (SCR)	12.8	10.9
Surplus	11.5	12.7
Solvency ratio	190%	217%

Main differences between approved and own PIM

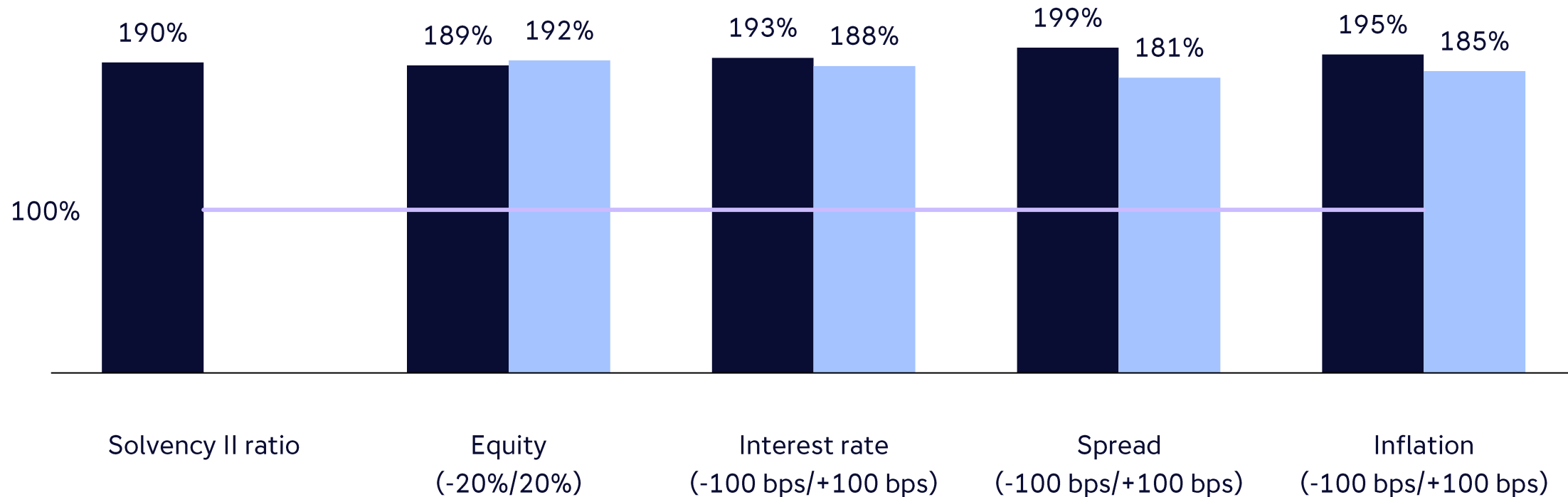
- Correlation between market risk and underwriting risk: Approved PIM based on standard formula. Own PIM takes account of dependencies between underwriting risk and market risk through common exposure to interest rates, inflation rates and currency rates.
- Prudential margin: Approved PIM includes general prudential margins for both market risk and underwriting risk.
- Capital requirement for some lines of business within underwriting risk.

Figures as at 30.09.2026.

1) Most of non-life and health underwriting risk and market risk related to the non-life and health insurance business is internally modelled. The standard formula is used for other risks.

2) Own partial internal model is not validated.

Solvency II sensitivities for the approved partial internal model





Subordinated debt capacity – Gjensidige Forsikring Group

Principles for capacity

	T1	T2
SII	Max 20% of Tier 1 capital	Max 50% of SCR less other T2 capital items

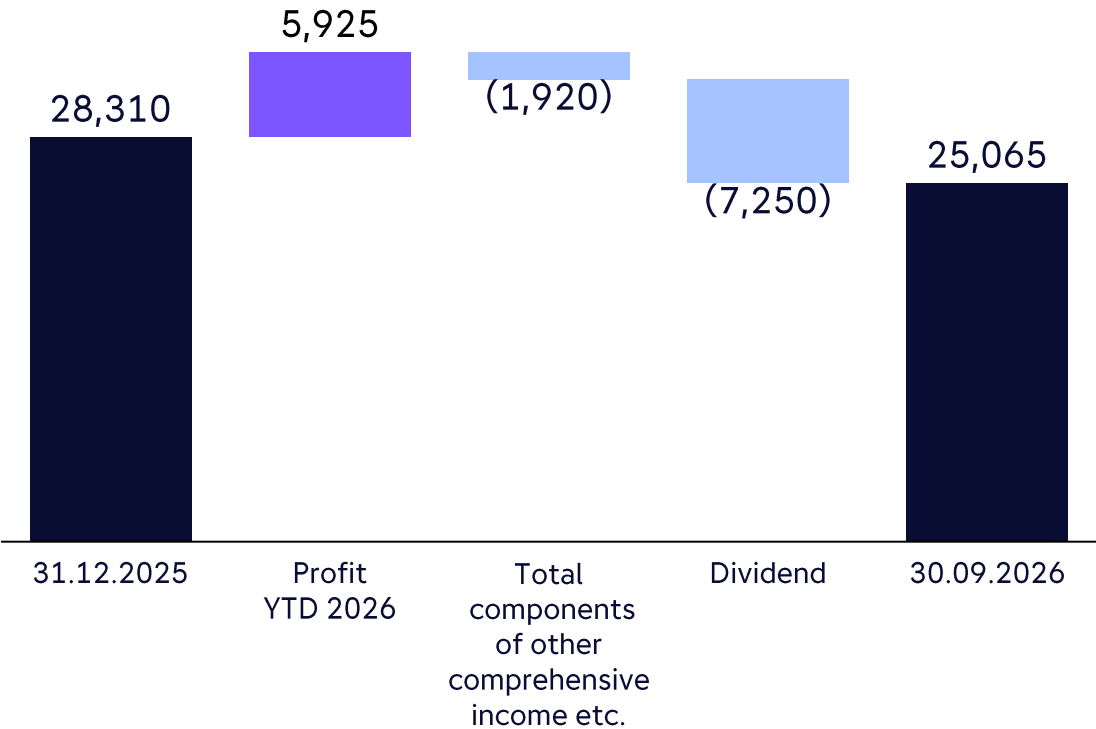
Capacity and utilisation

- Tier 1 remaining capacity is NOK 2.0bn
 - Utilised Tier 1 debt capacity: NOK 2.0bn
- There is no Tier 2 remaining capacity
 - Utilised sub debt: NOK 5.2bn (NOK 4.0bn after 7 October)
 - Utilised natural perils fund: NOK 2.3bn
 - Risk equalisation fund life insurance NOK 0.2bn

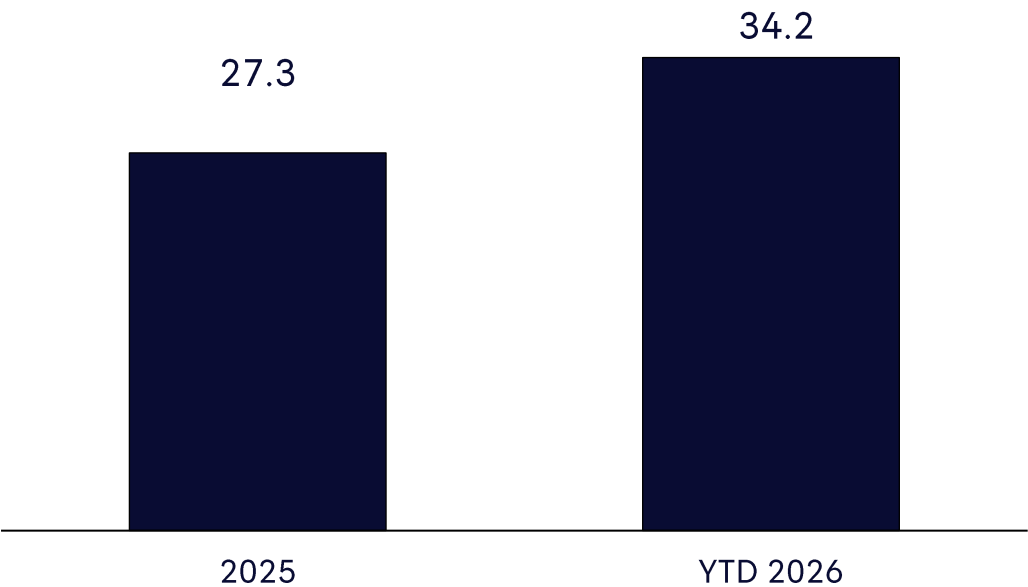


Annualised return on equity 34.2 per cent

Equity (NOK m)



Annualised return on equity (%)

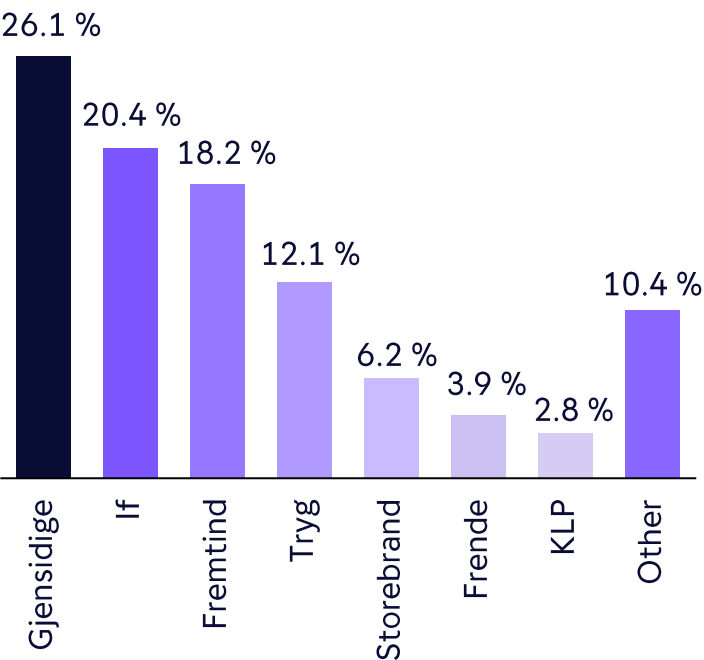


Bridge shows main elements in equity development.

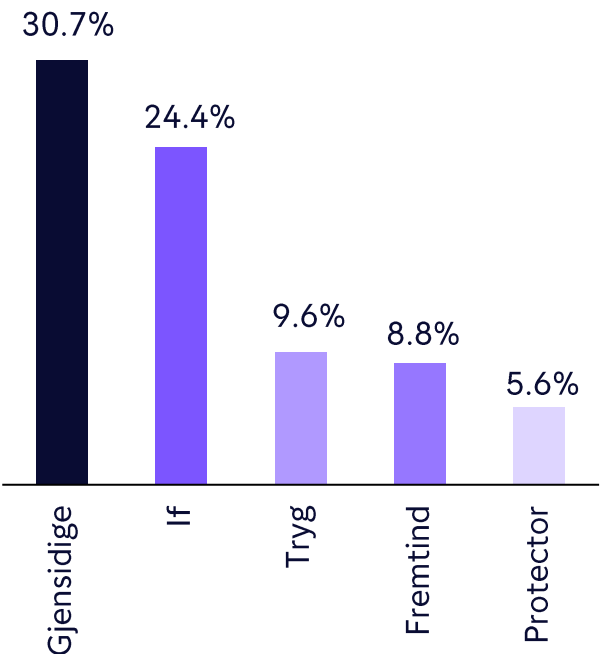


Market leader in Norway

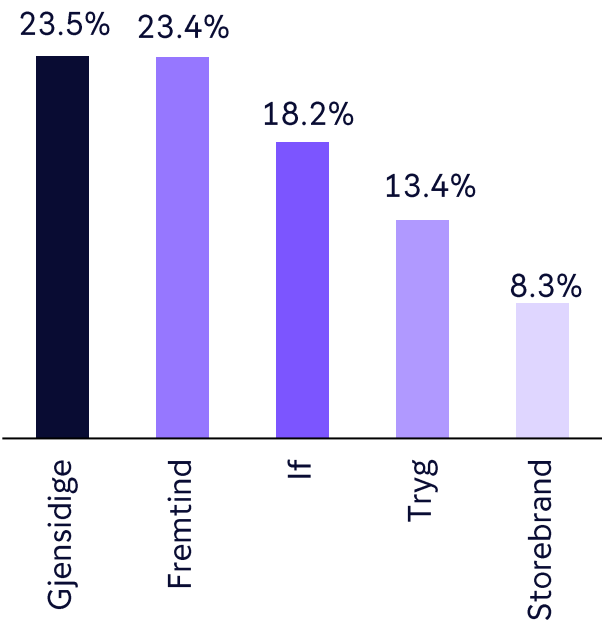
Market share – Total market



Market share – Commercial



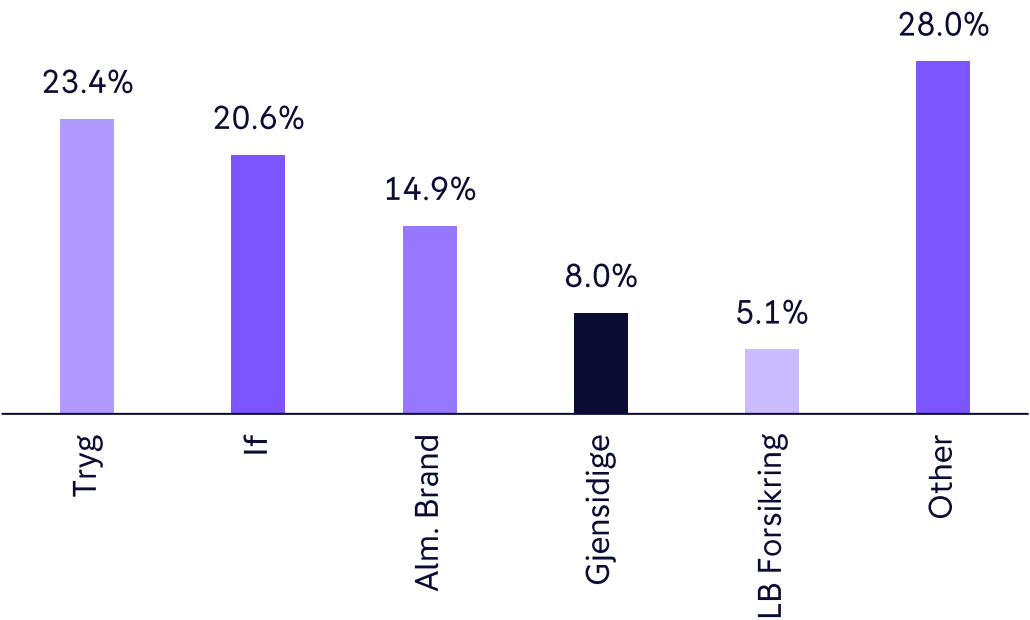
Market share – Private



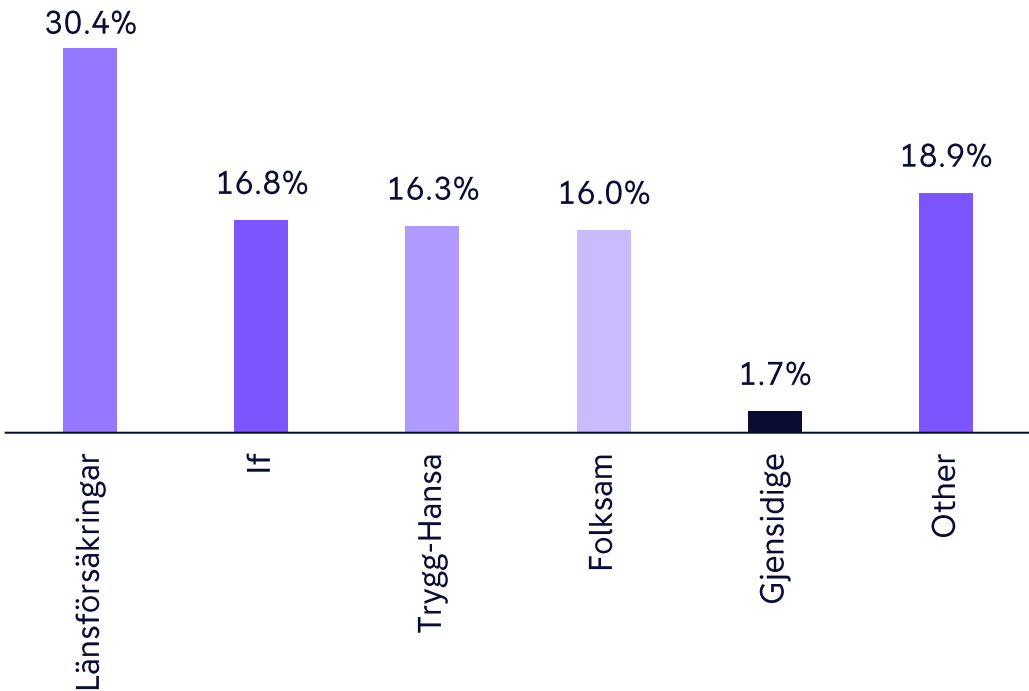


Growth opportunities outside Norway

Market share – Denmark



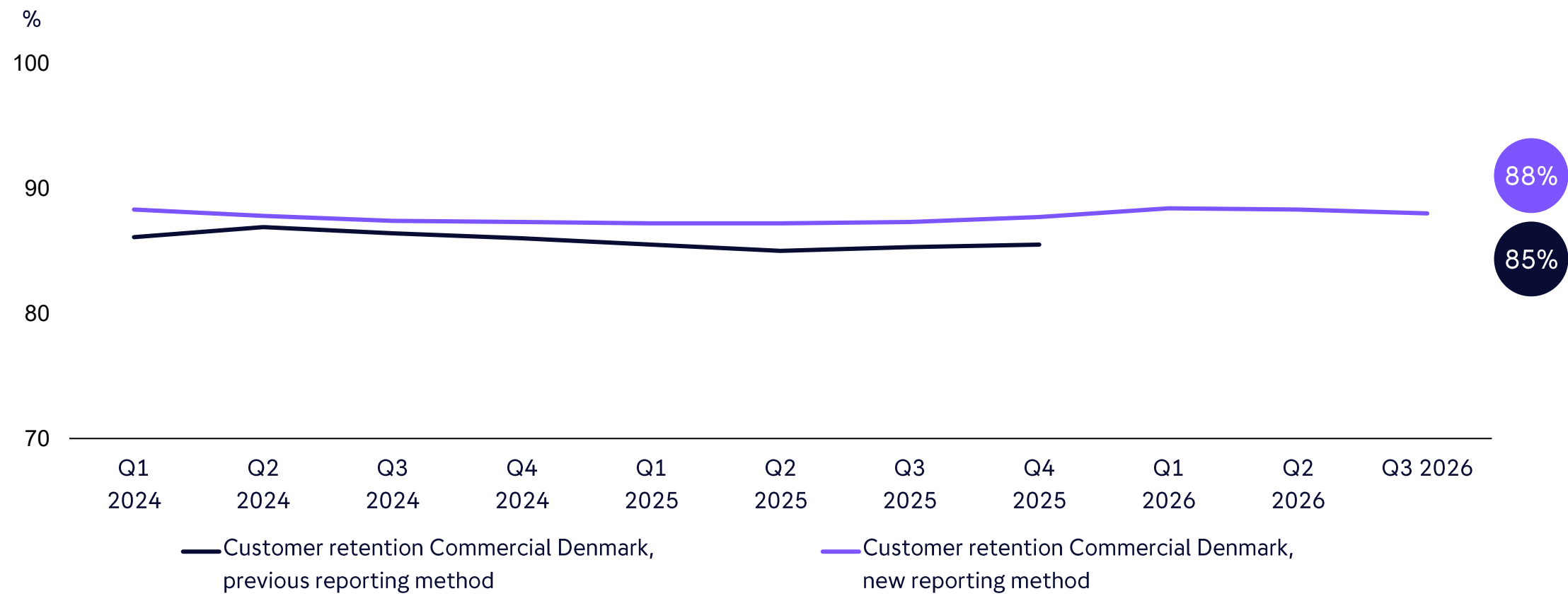
Market share – Sweden



Sources: Insurance Sweden, 2nd quarter 2026, The Danish Insurance Association 2nd quarter 2025. If and Topdanmark are shown together.



New reporting method for customer retention in Commercial DK, historical overview of both methods



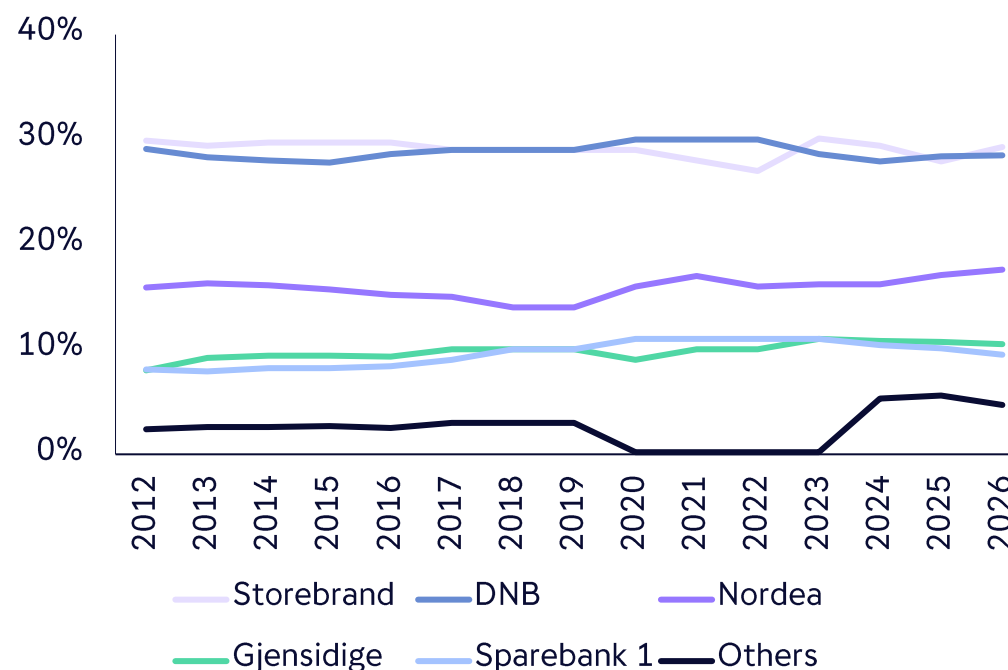


Gjensidige Pensjonsforsikring

- Number four position in the growing Norwegian defined contribution pension market

- Well positioned for continued profitable organic growth
- Core focus on SME customers
- Strong profitability
- Multi-channel distribution

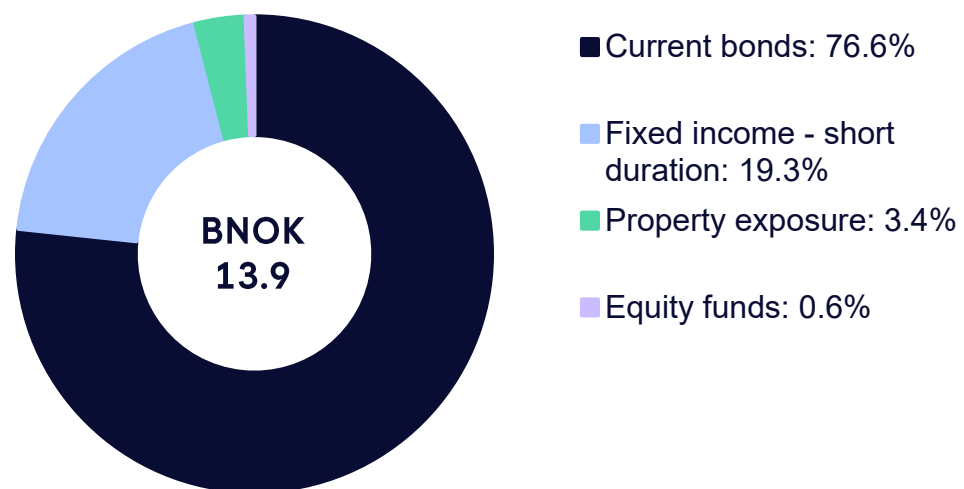
Market shares – total AUM NOK 723bn





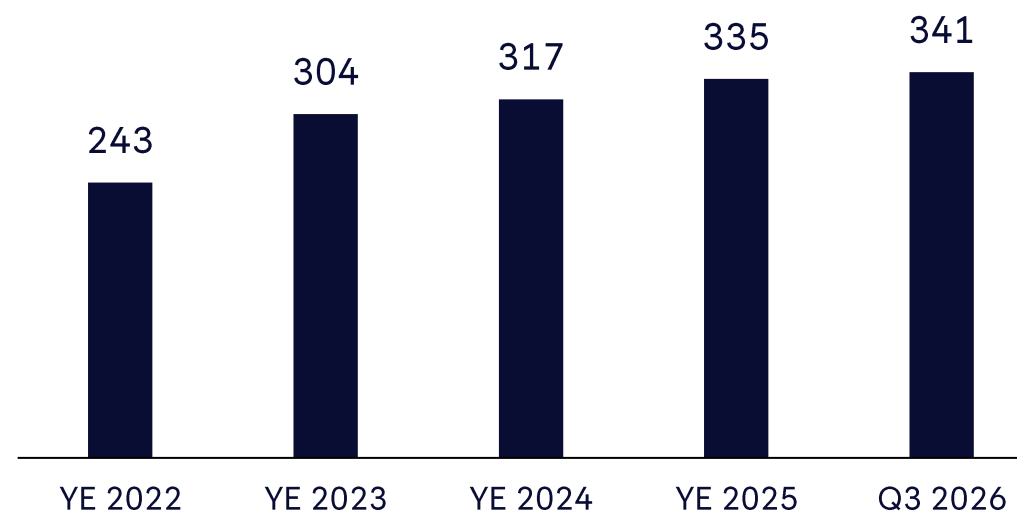
Gjensidige Pensjonsforsikring

Group policy¹ and company portfolio



Number of occupational pension members

In thousand



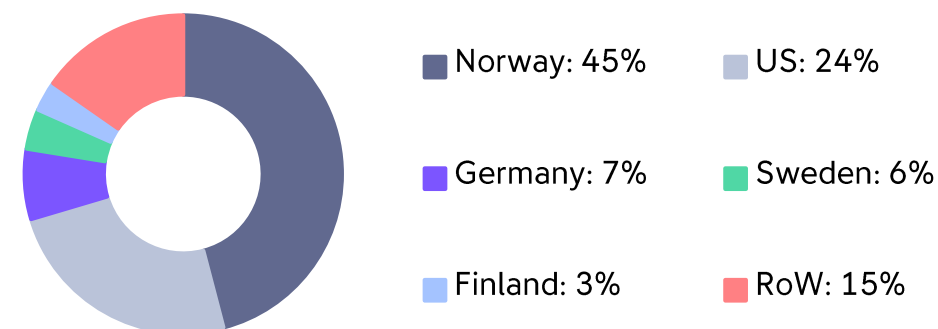
Ownership



10 largest shareholders¹

No	Shareholder	Stake
1	Gjensidigestiftelsen	62.2%
2	Folketrygdfondet	4.2%
3	BlackRock Inc	2.8%
4	DWS Investments	2.3%
5	The Vanguard Group, Inc	1.8%
6	Storebrand Investments	1.5%
7	DNB Asset Mgt	1.4%
8	Handelsbanken Fonder	1.1%
9	Nordea Investment Mgt	1.1%
10	KLP Kapitalforvaltning	1.0%
Total 10 largest		79.5%

Geographical distribution of shares²



Gjensidigestiftelsen 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

¹ Shareholder list based on analysis performed by Modular Finance of the register of shareholders in the Norwegian Central Securities Depository (VPS) as per 30 September 2026.

This analysis provides a survey of the shareholders who are behind the nominee accounts. There is no guarantee that the list is complete.

² Distribution of shares excluding shares held by the Gjensidige Foundation (Gjensidigestiftelsen).

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