

Gjensidige Forsikring ASA CONSENSUS ESTIMATES*	AVERAGE	MEDIAN	HIGH	LOW	AVERAGE			# of participating analysts
	Q3_2022	Q3_2022	Q3_2022	Q3_2022	2022	2023	2024	
<b>NOK million</b>								
General Insurance Private	806	824	838	732	2 993	2 764	2 862	12
General Insurance Commercial	786	771	859	717	2 689	2 438	2 527	12
General Insurance Denmark	244	239	300	170	878	893	927	12
General Insurance Sweden	43	37	91	20	92	101	114	12
General Insurance Baltics	-14	-13	14	-35	-78	-12	4	12
Corporate Centre (Costs related to owner & reinsurance)	-155	-142	-53	-391	-760	-697	-716	12
<b>Underwriting result general insurance</b>	<b>1 710</b>	<b>1 718</b>	<b>1 863</b>	<b>1 547</b>	<b>5 813</b>	<b>5 487</b>	<b>5 717</b>	12
Pension	48	48	57	43	198	208	223	12
Financial result from the investment portfolio	-147	-158	500	-599	-502	1 817	1 988	12
Other items	-30	-27	-7	-67	538	-135	-132	12
<b>Profit/(loss) before tax expense</b>	<b>1 581</b>	<b>1 565</b>	<b>2 163</b>	<b>978</b>	<b>6 046</b>	<b>7 377</b>	<b>7 795</b>	12
Tax expense (continuing operations)	-369	-361	-225	-476	-1 293	-1 670	-1 764	12
<b>Profit/(loss)</b>	<b>1 212</b>	<b>1 203</b>	<b>1 687</b>	<b>753</b>	<b>4 753</b>	<b>5 706</b>	<b>6 031</b>	12
<b>Key figures</b>								
Solvency ratio (approved partial internal model)	194 %	194 %	202 %	188 %	186 %	187 %	191 %	11
Earned premiums from general insurance NOK million	7 993	8 001	8 091	7 857	31 178	32 548	33 696	12
Large losses NOK million	259	248	366	185	1 251	1 262	1 290	12
Run-off gain/loss NOK million	278	268	367	237	1 117	584	589	12
Loss ratio	64.8 %	64.8 %	66.7 %	63.0 %	67.4 %	69.3 %	69.3 %	12
Cost ratio	13.8 %	13.9 %	14.2 %	13.4 %	14.0 %	13.9 %	13.8 %	12
Combined ratio	78.6 %	78.4 %	80.7 %	76.9 %	81.4 %	83.1 %	83.0 %	12
Dividend pr share NOK based on annual result	-	-	-	-	7.96	8.23	8.44	12
Dividend pr share NOK from excess capital distribution	-	-	-	-	1.73	1.44	1.31	12
Dividend pr share NOK (Based on annual result and excess capital distribution)	-	-	-	-	9.69	9.66	9.75	12
* The consensus estimates represent the average of individual estimates collected from external independent analysts. Gjensidige cannot vouch for the content of the estimates. Participating analysts: Autonomous, ABGSC, Barclays, Berenberg, BofA, Citi, DNB Markets, Nordea, Pareto, SEB, Sparebank 1 Markets and UBS.								