

Minutes of ordinary general meeting in Gjensidige Forsikring 21 April 2007

Place, time and chair:

The ordinary general meeting in Gjensidige Forsikring was held on 21 April 2007 at 9am in Diamantsalene in Radisson SAS Hotel Fredrikstad.

The meeting was chaired by the chairwoman of the supervisory board, Randi Braathe. Marianne Vik, the company secretary, recorded the minutes.

The chairwoman of the supervisory board welcomed everyone to the general meeting. The deputy mayor of Fredrikstad, Wenja Ringen, welcomed the participants of the general meeting to the town. Geir Bergskaug, Senior Vice President, provided the meeting with information on Region Øst.

Item 1. Opening

The chairwoman referred to the written notice of meeting of 28 March 2007, along with the agenda and agenda papers for the meeting.

There were no comments on the notice of meeting or agenda. The chairwoman declared the meeting legally convened with an approved agenda.

In autumn 2006, an error was identified in the extract of customers that have been used to calculate the voting figures. Customers who only have personal insurance and who are registered in computer systems other than the main systems, have not been included in the extraction previously. As from this year, the customer figure reports in the control information portal will be used as a basis for the voting allocation.

The minutes secretary, Marianne Vik, took a roll call. The following were present:

<u>Delegates from mutual fire insurers:</u>		No. of votes
Eidsberg	Magne Holsen Svein Paulshus	5
Hobøl	Valborg Lippestad Torill Lindahl Krogh	2
Rakkestad and Degernes	Ole Harald Grønnern Bjørn Skaug	4
Marker	Arne Krog Arne Østbye	2
Nord-Odal	Hans Dammen Olav Enlien	2
Hadeland	Halvor Ulven Jakob Ruud	7
Valdres	Arne Kårbø-Erichsen	8
Hallingdal	Jan-Erik Børrestad Magne Medgard	9

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		No. of votes
Modum, Sigdal and Krødsherad	Tore Næss Johan Woldmo	6
Andebu	Jan Skaug Ragnar Thorsen	2
Nordmøre and Romsdal	Knut Sjømæling Inge Sandnes	22
Halsa	Jakob Nørbech	2
Indre Sunnmøre	Kjell Koppang Magnar Solli	3
Surnadal	Magne Hansen	3
Sykkylven	Ola Svindseth Karl Ramstad	3
Tingvoll	Fredrik Holmeide	2
Hemne	Jon Lian Unni Ellefsen	2
Orkla	Kari Stavne Reitan Steinar Grefstad	7
Oppdal-Rennebu	Ola Vognild Hans John Solem	3
Stjørdal	Håvard Størseth Margrete Mære Husby	9
<u>Delegates from regions:</u>		
Øst	Hilde Antonsen Helene Dreyer Per G. Ottosson Tove Havn Skorge Svein Stubberud Bernt Sørli Jarle Øien	29 30 29 30 29 29 30
Innlandet	Berit Hafsal Pål Haugstad Geir Holtet Cecilie Skaug Ladegård Hanne Tærud Strømberg	36 37 37 37 37
Syd	Per E. Askilrud Elsa Goderstad Lill Karin Gunnarschjå Svein Håkon Jørgensen Liv Skaarud Karlsen Arild Tomter	30 29 29 29 29 29
Vestlandet - Rogaland	Tor-Audun Bilstad Bjørn Helen O. Mæland	26 26

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Tone Marie Ramsli

25

		No. of votes
- Vest	Marit Bleie Mannsåker	34
	Kari Seim	34
	Helge Sveen	35
- Sogn og Fjordane	Åslaug Stadheim Ese	11
	Oddhild Løbø	12
	Leif Arne Åsen	12
- Møre og Romsdal	Sjur Aarestrup	8
	Ingeborg Rørvik Godø	8
	Oddrun Eidem Kleppe	9
Nord	Ragnhild M. Aslaksen	25
	Vidar Haukebøe	26
	Kristine Lykke	25
	Johan Petter Røssvoll	25
	Kristian Wibe	26
	Arild Øien	25
No. of meeting votes:	1 060	
No. of total votes:	1 060	
No. of electors:	56	

From the supervisory board:

Randi Braathe (chairwoman)	Håvard Hynne
Anne-Lise Aass	Harald Kilvær
Jon Aniksdal	Eva Krageberg
Trond Bakke	Ivar Kvinlaug
Linda Berre	Kåre Offerdal
Per Arne Bjørge	Odd Harald Reve
Svein-Håkon Bottolfsen	Ragnhild Skjerveggen
Grete Bratbakk	Margrete Ruud Skjeseth
Alex Buhs	Ola Skålvik
Wenche Celiussen	Oddbjørn Svarthumle
Vidar Eidem	Jørgen Sveen
Ernst A. Eik	Berit Tiller
Nils-Ola Halvorsen	Tore Vågsmyr
Anne Morken Hassel	Roger Warud
Knut Hoff	Jon Øverås
Tore Holme	

From the board of directors:

Jørgen Tømmerås (chairman)	<i>Deputies:</i>
Marianne Bø Engebretsen	Petter Aasen
Odd Kr. Hamborg	Jonfinn Fløtre
Marianne Lie	Kjetil Kristensen
Cato Litangen	
Magne Revheim	
Einar Rist	
Jorund Stellberg	
Randi B. Sætershagen	
Hans Ellef Wettre	
Tor Øwre	

CEO:

Helge Leiro Baastad

Company accountant:

Tom Myhre, KPMG AS

From the control committee:

Kåre Lund
Tove Melgård
Marit Tønsberg

From the electoral committee:

Kirsten Indgjerd Værdal	Ivar Molteberg
Karen-Inger Aarnes	Mette Rostad
Anne Cathrine Koren Larsen	

Invited guests:

Trond Andersen, deputy chairman of the regional board in Øst
Magnhild Egge, former member of board of directors
Sverre Groven, former member of board of directors
Tore Eugen Kvalheim, head of Confederation of Vocational Unions
Magnar Kvalvåg, former deputy member of board of directors
Marit Lund, former member of board of directors
Are Njåstein, member of the regional board in Øst
Tor E. Sannerud, member of the regional board in Øst
Marthe Sondov, former member of board of directors

From the company's administration:

Bjørn Asp	Tor M. Lønnum
Geir Bergskaug	Cheryl Ann Norlund
Erica Blakstad	Øivind Burøy Olsen
Petter Bøhler	Jørgen Ringdal
Unn Dehlen	Rolf-Christian Solem
Trond Delbekk	Trygve Sørli
Simen Gaarder	Øystein Thoresen
Jørn H. Hammer	Marianne Vik
Catharina Hellerud	Bjørn Walle
Hege Toft Karlsen	Ove Ådland
Ellen Kasa	

Item 2. Elect two representatives to sign the minutes

Kari Stavne Reitan and Jarle Øien were elected to sign the minutes together with the chairwoman.

Item 3. Board of director's work and focus areas during the period

The chairman of the board, Jørgen Tømmerås, provided the meeting with information concerning the financial results for 2006, the efficiency improvements programme, broad and geographic focus, and the strategy for 2007-2010.

The chairman proposed a motion, which was carried unanimously.

Motion:

The general meeting accepts the report for information.

Item 4. Annual report and accounts for 2006

The chairwoman referred to the dispatched agenda papers of 22 March 2007. Recommendations from the board of directors including the annual report, along with the directors' report and annual accounts for 2006 for Gjensidige Forsikring and Gjensidige Forsikring group, the auditor's statement, statements by the control committee and supervisory board, as well as the control committee's comments and the regional supervisory boards' statements on the regional boards' reports and the regions' accounts were issued to the meeting. Statements from the regional supervisory boards in Nord and Innlandet were distributed at the meeting.

CEO Helge Leiro Baastad provided information on important events in 2006, Gjensidige's position and standing, the annual accounts for 2006 and future expectations and outlook.

Kristian Wibe was involved in the discussion that followed.

State Authorised Public Accountant, Tom Myhre of KPMG AS, read the auditor's statement from the audit report for 2006 of 7 March 2007.

The chairman of the control committee, Kåre Lund, referred to the control committee's comments on its work, and read the control committee's statement of 9 March 2007.

The recommendation by the board of directors was carried unanimously.

Motion:

The general meeting accepts the annual report for information and approves the submitted accounts as Gjensidige Forsikring's annual accounts and consolidated accounts for 2006.

The profit of NOK 3 264 million is allocated as follows:

*Profit reserve NOK 300 million
Equity reserve NOK 2 964 million*

The general meeting accepts the accounts for the Gjensidige group for information.

Item 5. Equity instrument

The chairwoman referred to the dispatched agenda papers of 22 March 2007. Recommendations from the board of directors were issued to the meeting.

CEO Helge Leiro Baastad and deputy CEO Tor M. Lønnum provided information.

Halvor Ulven, Magne Holsen, Liv Skaarud Karlsen, Kristian Wibe, Jarle Øien, Per G. Ottosson, Tove Havn Skorge, Bernt Sørli, Leif Arne Åsen, Kåre Offerdal, Arild Øien, Helge Sveen, Magne Revheim and Tor M. Lønnum were involved in the discussion that followed.

Magne Holsen proposed the following alternative motion: "The general meeting accepts the board's submission of equity instruments for information. The item is brought before the extraordinary general meeting when it has been considered by the regional supervisory boards and mutual fire insurers."

The recommendation by the board of directors and the alternative proposal were put to the vote. One of the delegates from Region Vestlandet, Bjørg Helen O. Mæland, had left the

meeting by the time of the vote and her votes were distributed between the two other participants from Rogaland. There were therefore 55 participants entitled to vote present, which represented 1 060 votes.

A ballot vote was undertaken. The control committee and accountant counted the votes. Fifty-five voting papers were submitted. A total of 840 votes were for the recommendation of the board of directors and 220 votes were for Magne Holsen's alternative proposal.

The recommendation by the board of directors was carried by 840 votes to 220.

Motion:

The general meeting accepts the information for consideration.

Item 6. No. of regional supervisory boards in Region Vestlandet and election of regional supervisory boards

The chairwoman referred to the dispatched agenda papers of 22 March 2007. Recommendations from the board of directors enclosing the regional electoral committee's proposal for members and deputies in the first regional supervisory board were issued to the meeting.

The deputy chairman of the board of directors, Jorund Stellberg, provided information concerning this item.

The recommendation by the board of directors and the regional electoral committee's proposal were passed unanimously.

Motion:

The general meeting approves the proposal that Region Vestlandet shall have one regional supervisory board.

The general meeting elects the proposed members and deputies as the first regional supervisory board. Tor Audun Bilstad is elected as chairman, and Magny H. Myklebust is elected as deputy chairman.

An overview of members and deputies in the regional supervisory board is enclosed with the minutes.

Item 7. Election

The chairwoman referred to the dispatched agenda papers of 1 March 2007. Recommendations from the electoral committee on the election of the supervisory board and the control committee, and recommendations from the supervisory board's chairwoman on the election of the electoral committee, were issued to the meeting.

The chairwoman of the electoral committee, Kirsten Indgjerd Værdal, provided information on the electoral committee's work and challenges, and presented the recommendations.

1. Supervisory board

- **Region Øst**

The following are up for election this year:

- Member Svein-Håkon Bottolfsen and his personal deputy Jarle Øien
- Member Håvard Hynne and his personal deputy Rolf Ole Tomter
- Eli Molteberg Ensrud, who is the personal deputy for Randi Braathe
- Anne Marie Storli, who is the personal deputy for Wenche Celiussen
- Sissel Monsvold, who is the personal deputy for Marit Frogner

The electoral committee recommends

- *Re-election of Svein-Håkon Bottolfsen as a member*
- *Kim Maarud Høistad as a new deputy for Bottolfsen*
- *Trond Andersen as a new member*
- *Re-election of Rolf Ole Tomter as deputy – now for Andersen*
- *Re-election of Eli Molteberg Ensrud as deputy for Randi Braathe*
- *Re-election of Anne Marie Storli as deputy for Wenche Cellussen*
- *Re-election of Sissel Monsvold as deputy for Marit Frogner*

The recommendations were passed unanimously.

- **Region Innlandet**

The following are up for election this year:

- Member Trond Bakke and his personal deputy Ola Qvale
- Member Margrete Ruud Skjeseth and her personal deputy Bjørn Iversen
- Tone Merete Lauten Skaar, who is personal deputy for Clara Eline Faraasen
- Astri Kløvstad, who is personal deputy for Eva Krageberg

The electoral committee recommends

- *Re-election of Trond Bakke as a member*
- *Hans Løvehaug as a new deputy for Bakke*
- *Re-election of Margrete Ruud Skjeseth as a member*
- *Asbjørn Jørstad as a new deputy for Skjeseth*
- *Re-election of Tone Merete Lauten Skaar as deputy for Clara Eline Faraasen*
- *Arne Mohn as a new deputy for Eva Krageberg*

The recommendations were passed unanimously.

- **Region Syd**

The following are up for election this year:

- Member Ivar Kvinlaug and his personal deputy Karl Tore Pedersen
- Member Hans Petter Pedersen and his personal deputy Terje Borsheim
- Member Ingunn Vik and her personal deputy Tone Standal
- Helge Carlsen, who is personal deputy for Anlaug Hoen

The electoral committee recommends

- *Re-election of Ivar Kvinlaug as a member*
- *Re-election of Karl Tore Pedersen as deputy for Kvinlaug*
- *Terje Borsheim as a new member*
- *Knut Ringvold as a new deputy for Borsheim*
- *Re-election of Ingunn Vik as a member*
- *Re-election of Tone Standal as deputy for Vik*
- *Hanne S. Fretheim as a new deputy for Anlaug Hoen*

The recommendations were passed unanimously.

- **Region Vestlandet**

The following are up for election this year:

- Astri Vadla Ravnås, who is personal deputy for Ernst A. Eik
- Anne Beth Enes, who is the personal deputy for Astrid Grimstvedt
- Member Ragnhild Skjerveggen and her personal deputy Helga A. Byrkjeland
- Asle Hindenes, who is the personal deputy for Even Søfteland
- Magny Husetuft Myklebust, who is personal deputy for Oddbjørn Svarthumle
- Member Per Arne Bjørge and his personal deputy Anne Lise Hessen Følsvik

The electoral committee recommends

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- *Tone Marie Ramsli as a new deputy for Ernst A. Eik*
 - *Re-election of Anne Beth Enes as deputy for Astrid Grimstvedt*
 - *Re-election of Ragnhild Skjerveggen as a member*
 - *Anne Sofie Hilland as a new deputy for Skjerveggen*
 - *Geir A. Haugum as the new deputy for Even Søfteland*
 - *Re-election of Magny Husetuft Myklebust as deputy for Oddbjørn Svarthumle*
 - *Re-election of Per Arne Bjørge as a member*
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- *Re-election of Anne Lise Hessen Følsvik as deputy for Bjørge*

The recommendations were passed unanimously.

- **Region Nord**

The following are up for election this year:

- Member Jon Viktor Aslaksen and his personal deputy Per Martin Haugen
- Liv Kjeldstad Sundal, who is personal deputy for Berit Tiller
- Line Fusdahl, who is the personal deputy for Trine Vekseth
- Ronald Søbstad, who is personal deputy for Jon Øverås

The electoral committee recommends

- *Gisle Loso as a new member*
- *Re-election of Per Martin Haugen as deputy – now for Loso*
- *Re-election of Liv Kjeldstad Sundal as deputy for Berit Tiller*
- *Hans Petter Haukø as the new deputy for Trine Vekseth*
- *Re-election of Ronald Søbstad as deputy for Jon Øverås*

The recommendations were passed unanimously.

- **From the mutual fire insurers' geographic areas**

The following are up for election this year:

- Jan Skaug, Andebu Gjensidige Brannkasse, who is personal deputy for Svein Mellem, Hobøl Gjensidige Brandkasse
- Member Ola Skålvik, Halså Gjensidige Brannkasse, and his personal deputy Lars Muribø, Indre Sunnmøre Gjensidige Branntrygdslag
- Member Jørgen Sveen, Valdres Gjensidige Brannkasse, and his personal deputy Tore Holt, Hadeland Gjensidige Brannkasse

The electoral committee recommends

- *Re-election of Jan Skaug, Andebu Gjensidige Brannkasse as deputy for Svein Mellem, Hobøl Gjensidige Brandkasse*
- *Re-election of Ola Skålvik, Halså Gjensidige Brannkasse, as a member*
- *Re-election of Lars Muribø, Indre Sunnmøre Gjensidige Branntrygdslag, as deputy for Skålvik*
- *Gunn Ellen Dybvik, Eidsberg Gjensidige Brannkasse, as a new member*
- *Astrid Myro Rust, Gjensidige Hallingdal, as a new deputy for Dybvik*

The chairwoman of the electoral committee stated that the electoral committee's recommendations were not entirely in accordance with the proposal from the chairmen of the mutual fire insurers. The mutual fire insurers have – in conformity with other proposers – been urged, for a number of years, to ensure a gender balance in the recommendations that are submitted. After the recommendations from the mutual fire insurers were received, the electoral committee contacted them again in order to obtain proposals for female candidates. The mutual fire insurers were unable to comply with the electoral committee's wish this year. The nomination committee has therefore, on an independent basis, invited two candidates from the board members of the mutual fire insurers, and submits proposals for these.

Ole Harald Grønnern stated that the mutual fire insurer chairmen changed their recommendations in a meeting yesterday, and on behalf of the mutual fire insurers submitted an alternative proposal for female candidates: Valgborg Lippestad, Hobøl Gjensidige Brandkasse, as a member, and Kari Stavne Reitan, Gjensidige Orkla Forsikring, as a personal deputy. The electoral committee was asked to withdraw its proposal. The chairwoman of the electoral committee believed that the process was too far advanced, and that it was not appropriate to withdraw the proposal without discussing it in the committee. In respect of the requested candidates, the electoral committee's nominations were upheld.

The recommendation by the electoral committee and the alternative proposal were put to the vote. Marker Brannkasse's representatives had left the meeting by the time of the vote. There were therefore 54 participants entitled to vote present, which represented 1 058 votes.

A ballot vote was undertaken. The control committee and accountant counted the votes. Fifty-four voting papers were submitted. A total of 827 were for the recommendation of the electoral committee and 231 were for Ole Harald Grønnern's proposal.

***The recommendations by the electoral committee for Jan Skaug, Ola Skålvik and Lars Muribø were passed unanimously.
The recommendations by the electoral committee for Gunn Ellen Dybvik and Astrid Myro Rust were passed by 827 votes to 231.***

- **Norwegian Automobile Association (NAF)**

The following are up for election this year:

- Member Vidar Eidem and his personal deputy Hans Jørgen Nordskogen
- Member Else Larsen and her personal deputy Jarl E. Jakobsen
- Tore Pettersen, who is personal deputy for Kjersti Løge
- Astrid Hogseth, who is the personal deputy for Kåre Offerdal

The electoral committee recommends

- Svein Rasen as a new member
- Knut F. Jenssen as a new deputy for Rasen
- Jarl E. Jakobsen as a new member
- Robert Svanemyr as a new deputy for Jakobsen
- Re-election of Tore Pettersen as deputy for Kjersti Løge
- Re-election of Astrid Hogseth as deputy for Kåre Offerdal

The recommendations were passed unanimously.

- **Norwegian Farmers' Union**

The following are up for election this year:

- Member Knut Hoff and his personal deputy Veronica Andersen
- Agnar Hansen, who is personal deputy for Eli Reistad
- Member Odd Harald Reve and his personal deputy Kjell Høyvik
- Birte Usland, who is personal deputy for Liv-Julie Wågan

The electoral committee recommends

- Re-election of Knut Hoff as a member
- Re-election of Veronica Andersen as deputy for Hoff
- Jon Trøite as a new deputy for Eli Reistad
- Åse Ingebjørg Homme as a new member
- Arna Høyland as a new deputy for Homme
- Re-election of Birte Usland as deputy for Liv-Julie Wågan

The recommendations were passed unanimously.

- **Norwegian Society of Engineers and Technologists (NITO)**

The following are up for election this year:

- Member Erik Prytz and his personal deputy Odd B. Gundersen

The electoral committee recommends

- Re-election of Erik Prytz as a member
- Re-election of Odd B. Gundersen as deputy for Prytz

The recommendations were passed unanimously.

- **Norwegian Farmers and Smallholders Union**

The following are up for election this year:

- John Petter Løvstad, who is personal deputy for Anne-Lise Aass

The electoral committee recommends

- Re-election of John Petter Løvstad as deputy for Anne-Lise Aass

The recommendation was approved unanimously.

- **Confederation of Vocational Unions (YS)**

The following are up for election this year:

- Member Randi Bjørgen and her personal deputy Wenche Paulsrud
- Member Tore Holme and his personal deputy Bjørn Tore Stølen

The electoral committee recommends

- Tore Eugen Kvalheim as a new member
- Re-election of Wenche Paulsrud as deputy – now for Kvalheim
- Re-election of Tore Holme as a member
- Re-election of Bjørn Tore Stølen as deputy for Holme

The recommendations were passed unanimously.

2. Control committee

Up for election this year are member Marit Tønnsberg and deputy Snorre Inge Roald, as well as the chairman and deputy chairwoman.

The electoral committee recommends

- Re-election of Marit Tønnsberg as a member
- Re-election of Snorre Inge Roald as deputy
- Re-election of Kåre Lund as chairman
- Re-election of Marit Tønnsberg as deputy chairwoman

The recommendations were passed unanimously.

3. Electoral committee

Karin Drangslund, who is personal deputy for the chairwoman of the electoral committee, Kirsten Indgjerd Værdal, is up for election this year.

The chairwoman of the supervisory board recommends

- Knut Sjømæling as personal deputy for Kirsten Indgjerd Værdal

The recommendation was passed unanimously.

Item 8. Fees

The chairwoman referred to the dispatched agenda papers of 1 March 2007. Recommendations from the electoral committee concerning fees of the supervisory board, the control committee and the regions' delegates for the general meeting, as well as daily allowances and subsistence and travel allowances, and recommendations from the supervisory board's chairwoman on fees of the electoral committee, were issued to the meeting.

The chairwoman of the electoral committee, Kirsten Indgjerd Værdal, provided information on the electoral committee's deliberations and proposals for fees.

1. Supervisory board

Fees approved in 2006 were as follows:

Chairman	NOK 60 000 pa	(regulated in 2006)
Other members	NOK 3 000 pa	(regulated in 2005)
	+ NOK 3 000 per meeting	(regulated in 2005)
Deputy members	NOK 3 000 per meeting	(regulated in 2005)

The chairman receives an additional fee corresponding to the meeting fee for other supervisory board members each time he participates in a meeting of the board of directors. The additional fee was established in 2003.

The electoral committee recommends that the fees remain the same.

The recommendation was passed unanimously.

2. Control committee

Fees approved in 2006 were as follows:

Chairman	NOK 95 000 pa	(regulated in 2006)
Other members	NOK 55 000 pa	(regulated in 2006)
Deputy members	NOK 4 500 per meeting	(regulated in 2005)

The electoral committee recommends

- *that fees to the chairman are increased to NOK 110 000*
- *that fees to the deputy chairman are set at NOK 75 000*
- *that fees to members are increased to NOK 60 000*
- *that fees to deputy members remain unchanged (NOK 4 500 per meeting)*

The recommendations were passed unanimously.

3. Delegates in the general meeting from the regions

Fees approved in 2006 were NOK 3 000 per meeting (regulated in 2005).

The electoral committee recommends that the fees remain unchanged (NOK 3 000 per meeting).

The recommendation was passed unanimously.

4. Daily allowance, subsistence and travel allowance

- **Daily allowance**

Daily allowance approved in 2006 was NOK 3 000 (regulated in 2005).

The electoral committee recommends that the daily allowance remains unchanged (NOK 3 000).

The recommendation was passed unanimously.

No remuneration is included for the first day of absence, but runs from extra days of 6 hours or more. Gjensidige Forsikring employees do not receive a daily allowance.

- **Subsistence and travel allowance**

The electoral committee recommends that rates and rules for subsistence and travel allowance continue to comply with the rules that apply to Gjensidige Forsikring employees.

The recommendation was passed unanimously.

5. Electoral committee

Fees approved in 2006 were as follows:

Chairman	NOK 25 000 pa	(regulated in 2006)
Other members	NOK 19 000 pa	(regulated in 2006)
Deputy members	NOK 4 000 per meeting	(regulated in 2005)

The chairwoman recommends that the fees remain the same.

The recommendation was passed unanimously.

Annual fees apply to the previous financial year. Fees per meeting apply from the meeting in which the rate is set.

The chairwoman thanked all employee representatives who are leaving their position after the election, and welcomed the new representatives. She reminded delegates that the company's ethical rules also apply to employee representatives. The chairwoman thanked everyone for attending the meeting.

The meeting was adjourned at 4.20pm.

Randi Braathe

Kari Stavne Reitan

Jarle Øien