

# Annual Report 2025

## Norwegian Natural Perils Pool



Photo: Stine Neverdal





# Storm damage dominates the picture in 2025

2025 was a year with claims volumes that are high by historical standards. At the end of the year, the estimate stood at approximately NOK 2.9bn, of which Storm Amy in October was the largest single event, estimated at NOK 1.8bn.

For the Norwegian Natural Perils Pool, 2025 was also characterised by the continued implementation of the scheme following the entry into force of the Regulation on Natural Perils Insurance on 1 January 2025. This included work on adapting to the risk management regulation and further developing processes relating to reinsurance, premium modelling, equalisation of claims, claims auditing and capital management.

2025 began with two storm events in January and March which together affected large parts of Norway and accounted for total claims of approximately NOK 400m.

August brought Storm Floris, which particularly affected south-western Norway and later Eastern Norway. At the end of 2025, claims from this event were estimated at NOK 35m.

October saw Storm Amy, an unusual autumn weather event. Remnants of Tropical Cyclone Humberto brought extremely high wind speeds, high humidity and heavy rainfall. Several weather stations recorded extreme gusts, the highest being 62.1 m/s at the Folgefonna ski centre. Amy caused extensive damage despite good advance warning ahead of the event. Claims from this event are estimated at NOK 1.8bn.

As at 31 December, estimated claims volume for the 2025 claims year was just over NOK 2.9bn. In 2025, estimates for previous claims years were revised upwards by a total of NOK 0.6bn.

2025 was a loss-making year, driven mainly by the scale of Storm Amy. The deficit for 2025 was approximately NOK 655m. As a result, no capital was added for management by the Norwegian Natural Perils Pool.

Although the great majority of claims arising from Storm Hans in 2023 have been settled, some claims have still not been finally processed. For that reason, the estimate for Hans was revised further upwards from a total of NOK 2.4bn in 2024 to a total of NOK 3.1bn as per 31 December 2025.

Following the Ministry of Justice's consultation paper of 24 June 2024, it became clear during 2025 that the Norwegian Natural Perils Pool will be subject to supervision by the Financial Supervisory Authority of Norway from 1 January 2026. The Pool's staff and board have been working on preparations for this change. The Ministry of Justice is continuing its work on the responses to the 2024 consultation, and further changes can be expected.

The Norwegian Natural Perils Pool leaves behind some demanding years. Considerable effort was made in the period from 2022 to 2025 to prepare the scheme for the new regulation while also dealing with major natural perils losses.

Towards the end of 2025, the board launched a strategic process to set the direction for the further development and management of the scheme. Key topics in this strategic work will include:

- Risk and capital management
- Streamlining of processes
- Communication and dialogue
- Framework conditions and the robustness of the scheme

I would like to thank everyone in the Pool's staff and committees for the impressive effort that enabled the Norwegian Natural Perils Pool to be ready for the implementation of the new regulation from 1 January, and for the work during the year having been carried out so well. Special thanks go to Espen Jensen, who stepped down as Chair of the Claims Committee on 31 December after many years in the role, which he performed with great professionalism and integrity

Special thanks also go to the outgoing Director, Ståle Ingebrigtsen, for his impressive effort as Director during a demanding period in the years 2022–2025.

Marianne Sundvall  
Director

# About the Pool

The Norwegian Natural Perils Pool administers the natural perils insurance scheme, which provides insurance cover for damage caused by natural disasters to anything normally covered by fire insurance, such as buildings, contents, machinery and installations. Policyholders claim on their own insurers, and the Pool equalises claims between insurers based on their market share.

## Regulation of the scheme

The Pool's activities are regulated by the Natural Perils Insurance Act (LOV-1989-06-16-70) and the Regulation on Natural Perils Insurance (FOR-2024-01-26-111).

All companies that write fire insurance in Norway and Svalbard are required by Norwegian law to be members of the Pool.

## What the scheme covers

With a few exceptions, anything insured against fire in Norway is automatically also insured against natural perils. The exceptions that are not covered by the scheme are regulated by the authorities through the Natural Perils Insurance Act. The calculation of payouts following natural damage depends on the ordinary insurance cover for the items damaged.

The Norwegian Natural Perils Pool has the following mandate:

## Equalisation of claims

The Norwegian Natural Perils Pool is an equalisation scheme that equalises natural perils claims between insurers based on their market share. Equalisation takes place through the Meteor system, and the Pool ensures regular settlements and control through ongoing auditing of claims closed during the year.

## Reinsurance

The Norwegian Natural Perils Pool shall ensure that there is a prudent reinsurance programme on behalf of member companies. Reinsurance applies from a decided retention up to the overall limit of liability for natural perils, which is set by regulation at NOK 16bn.

The reinsurance programme in force in 2025 was a combination of XL cover with a retention of NOK 2bn and 50/50 quota-share reinsurance, based on

the board's decision to adopt a lower risk tolerance at the beginning of the adopted transition period. In 2025, the programme for 2026 was approved. The board maintained the same risk tolerance and the programme structure was continued. Without quota-share reinsurance, the result for 2025 would have been approximately NOK 500m weaker.

## Premium

The premium rate is decided by the board each year. The premium rate is based on actuarial principles and methodology. The calculation includes all claims payments from 1980, forward-looking scenario assessments and costs as specified in the regulation, namely loss adjustment expenses and reinsurance costs. In addition, the premium is to allow for the Pool's administration costs, members' administration costs and reimbursement for claims handling. In June, the board set the premium for 2026 at 0.08 per mille of the fire sum insured, the same level as in 2025.

## Capital management

The Norwegian Natural Perils Pool is to ensure prudent management of central natural perils capital. The capital is to be built up from 2025 in years of surplus. Rules have been laid down for the use of the capital in loss-making years during a transition period until the central capital has reached NOK 4bn. 2025 was a loss-making year, mainly a result of Storm Amy.

## Fire sum insured

The total sum insured against fire as per 1 July 2025 was approximately NOK 30,000bn across 90 member companies.

## Address

The Pool operates from offices at Hansteens gate 2 in Oslo.

# Claims year 2025 – storm damage dominated the year

Around 30,000 natural perils claims were reported to insurers, and storm damage dominated the overall loss picture. 2025 was a year with a very high number of natural perils claims and ranks among those years that stand out for numerous and costly losses.

The first month of the year began with a major storm event which affected Møre og Romsdal and areas further north. The event resulted in natural perils claims of around NOK 250m. This was followed by a new event in March, which brought many storm, flood and landslide claims.

The summer was relatively quiet in terms of natural perils before Storm Floris, a low-pressure system moving in from the west, made its mark in August.

In October, Southern Norway was hit by very strong wind gusts and heavy precipitation, causing major material damage and extensive power outages. In less than 24 hours, Storm Amy had resulted in around 14,000 natural perils claims with an estimated cost of around NOK 1.8bn.

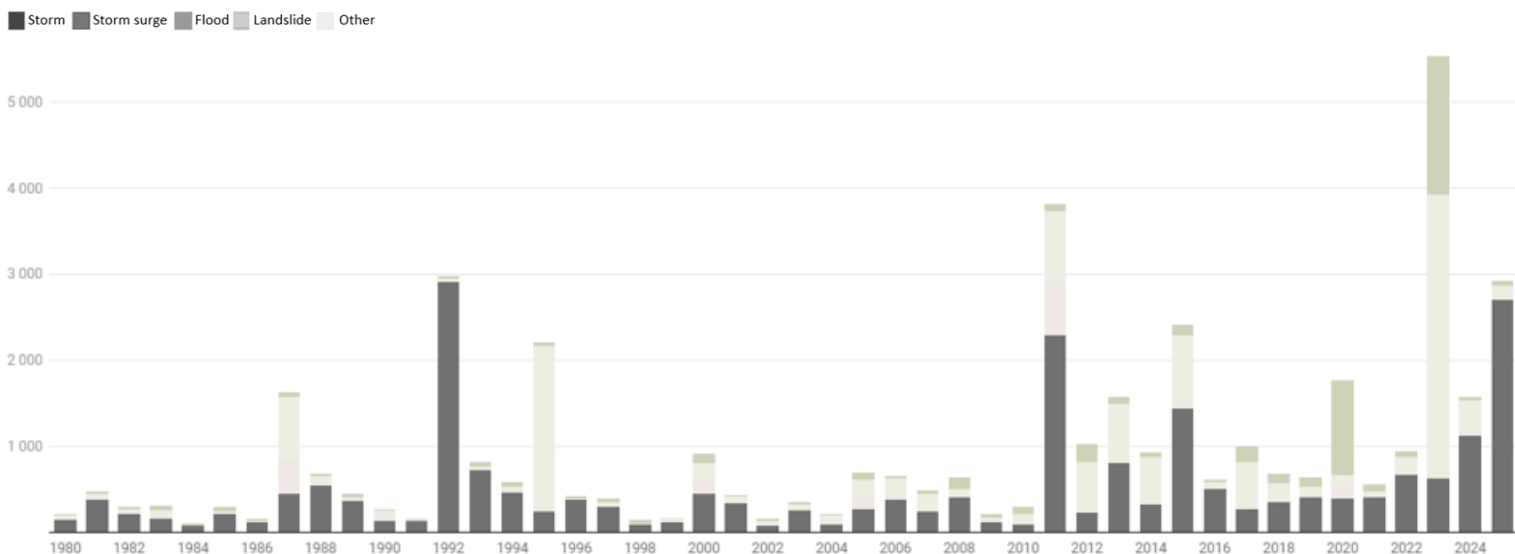
In mid-December, south-western Norway was hit by a heavy rainfall event which led to many rivers overflowing and flood damage. During the Christmas holiday period, Scandinavia was affected by Storm Johannes.

This caused the greatest damage – and, very tragically, the most severe consequences – in Sweden and Finland, where extensive damage was caused to trees, and three people lost their lives because of falling trees and the subsequent clearance work.

In Norway, the event caused around 2,000 natural perils claims. At the end of the year, the estimate stood at natural perils claims of approximately NOK 2.948bn.

## NOK 2.948bn

### Annual claims payouts <sup>1</sup> in 2025 money (CPI-adjusted)



<sup>1</sup> Figures in the table are updated as of 31 December 2025 and include estimates for losses that have not yet been reported (IBNR). Historical data CPI-adjusted to 2025 money.

# The Pool purchases reinsurance on behalf of member companies

The Norwegian Natural Perils Pool ensures reinsurance cover for natural perils risks and protection of capital for the cover of natural perils on behalf of member companies in accordance with Section 24 of the Regulation on Natural Perils Insurance.

The process for renewing reinsurance involves interaction between the board, the Pool's staff, reinsurance brokers and the reinsurance committee. All parties involved have defined roles. The process runs throughout the year, with an evaluation of the previous year's process and the establishment of frameworks and preparations in the first half of the year, followed by a start-up meeting for the actual placement process in August/September. The process concludes with the signing of lines in December.

In 2025, the board decided to maintain the same risk tolerance for 2026 as in 2025. This meant that the Pool's staff and reinsurance brokers recommended retaining the 2025 programme structure for 2026. This recommendation was supported by the reinsurance committee.

The liability limit under the reinsurance programme corresponds to the per-event liability cap of NOK 16bn and is unchanged from the previous year. The renewal complied with the reinsurance principles. These principles were revised and adopted by the board in 2025.

The reinsurance programme was placed with recognised companies with a solid rating.

Diversification across reinsurers is an important way of spreading counterparty risk.

## Reinsurance renewal in 2025

The combination of catastrophe cover (XL) and quota-share reinsurance (QS) was retained for the 2026 programme. The programme was placed as two separate programmes.

Key features of the renewal process included the following:

- Greatest interest was shown in lines on the XL cover.
- Some reinsurers want to see the prices and terms for quota-share lines in the context of XL lines.
- The first year of the quota-share programme in

the reinsurance market had a challenging start, with a combined ratio of 150%.

- Storm Amy and the reserve increase for Storm Hans affected the renewal of both programmes.
- A softer reinsurance market helped to limit the impact on price and terms.
- The fire sum insured increased by 7.9%.

The programme was placed with assistance from the brokers Guy Carpenter as flag broker and Gallagher Re as co-broker.

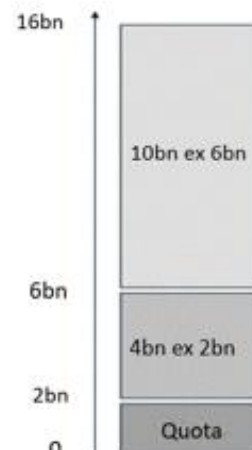
The retention for XL reinsurance cover is unchanged at NOK 2bn for 2026.

The quota-share programme was placed on a 50/50 basis.

The XL programme for 2026 has one full reinstatement. This means that if one or more events together exceed the retention, triggering the reinsurance programme, cover will be reinstated based on the agreed terms for reinstatement.

The structure of the reinsurance programme for 2025 is as follows:

- 50/50 quota share from NOK 0 to NOK 2bn
- NOK 4,000,000,000 excess of NOK 2,000,000,000 (i.e. cover from NOK 2bn to NOK 6bn)
- NOK 10,000,000,000 excess of NOK 6,000,000,000 (i.e. cover from NOK 6bn to NOK 16bn)



# Claims auditing ensures correct settlement in the scheme

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To ensure correct equalisation between member companies and maintain confidence in the scheme, it is important for the Pool to audit a selection of equalised claims. The Pool's claims audit team ensures that the rules for the natural perils insurance scheme are followed.

When an insurer closes a claim in its internal systems, this is reported either automatically or manually to the Pool's claims and financial reporting system Meteor.

One month after a claim is closed by an insurer, it is included in the audit basis and may be selected for auditing. Claims are selected automatically across all companies that have equalised claims.

All claims with a payout of more than of NOK 100,000 are reviewed, and a random subset of claims below this threshold are also checked. This means that just over 30% of the number of reported claims, and around 80% of the claims-amounts charged, were checked during 2025.

The claims audit team has an ongoing dialogue with insurers in connection with claims auditing. Communication takes place through a dialogue function in Meteor.

The audit team also spends time training claims handlers at insurers and serves as an important technical resource for the Pool's staff.

The Claims Committee reviews and quality-assures the work of the audit team. In addition, the auditors carry out internal controls.

The Claims Committee's report on the 2025 audit was presented to the board at its meeting on 19 March 2026. The report covers claims audited from 1 January 2025 to 31 December 2025.

A total of 4,558 cases were checked in 2025.

The main target for the audit is 80%, 70% and 80% error-free claims respectively in the claim segments NOK 20,000–100,000, NOK 100,000–500,000 and NOK 500,000 and above. The target was met for the NOK 100,000–500,000 category and was close to being met for the other two categories.

The Claims Committee also monitors the error rate/misallocation rate, which for 2025 was 2.9%. This was a major improvement from 2024, when it was 6.4%.

The errors identified were corrected, so that the end-result shows correct settlement.

4558  
claims audited

# The Pool's committees

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The Pool had four technical committees in 2025 which advise the board, cf. Sections 15 and 16 of the Regulation on Natural Perils Insurance:

- Claims Committee
- Reinsurance Committee
- Terms Committee
- Investment Committee

The board has also continued the Valuation and Indexing Committee.

In addition, the Norwegian Natural Perils Pool maintains ongoing contact with the Norwegian Agricultural Authority through the Liaison Committee, cf. Section 44 of the Regulation on Natural Perils Insurance.



Photo: Stine Neverdal

# The Claims Committee's composition and activities

The roles and responsibilities of the Claims Committee are set out in Section 15 of the Regulation on Natural Perils Insurance. The committee is to:

- conduct the necessary checks on selected claims that members require to be equalized
- co-ordinate, to the extent necessary, the processing and settlement of major loss events involving multiple members
- maintain a claims handbook with more detailed guidelines for members' equalisation of natural perils claims and for the handling and assessment of natural perils claims

Control / claims auditing: there is a positive trend in both the number of error-free cases and the reversal rate. The metric for error-free cases was introduced in 2022, and the targets have increased progressively up to 2025. Considering that the target levels have increased, insurers have shown positive improvement during this period. There is also a very positive trend in the reversal rate. In 2025, the reversal rate was 2.9%, compared with 6.3% in 2024.

Storm Hans, and in particular issues relating to relocation of sites for private customers and total losses for commercial customers, have remained recurring topics of discussion. Insurers have assisted several loss-affected parties in submitting complaints to the municipality concerning building and subdivision prohibitions that had been imposed. At year-end, none of these cases had been finally processed by the municipality. The committee points out that it is highly unfortunate, especially for the parties affected, that several claims remain unresolved two years after the event.

The Claims Committee has revised its contingency plan for major natural perils events and presented it to the board for information.

The committee has worked on the possibility of a new valuation template for natural perils claims.

An audit of the audit team's work has been carried out, with very few remarks. The Claims Committee is very satisfied with the work performed by the audit team.

Extensive work has been carried out to review and restructure courses for the loss adjustment industry. The committee is also working in parallel on the digitalisation of claims handler courses, and this work will continue in 2026.

Training has been provided for claims handlers, certification and refresher courses for loss adjusters, and training for the damage restoration industry. The committee has also given presentations at various technical seminars.

The Claims Committee had five members in 2025. These were as follows at the end of the year:

Name	Company
Espen Jensen, chair	Tryg Forsikring
Bjørn Sævild, deputy chair	Gjensidige Forsikring ASA
Jens Krog	Fremtind Forsikring AS
Johan Lunde Wilmann	If Skadeforsikring NUF
Yngve Høvig	Frende Skadeforsikring AS
Kjetil Bruvik Danielsen	Virke (Representative of the policyholders)

# The Reinsurance Committee's composition and activities

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The Norwegian Natural Perils Pool is required pursuant to Section 16 of the Regulation on Natural Perils Insurance to have a Reinsurance Committee.

The Reinsurance Committee is to advise the board and the Director on matters relating to reinsurance, including reinsurance principles, the reinsurance programme, reinsurance agreements and reinsurance settlements.

The Reinsurance Committee is to have four members. Members of the Pool with a low membership share are to be represented on the committee by one member. Members of the Pool that have the status of reinsurers under the Pool's reinsurance programme may participate on the committee with one committee member.

During this year's process, it became clear that the company of one further committee member would receive shares in the programme. The board asked the Pool's staff to initiate the process of changing the composition of the committee so that the regulation continues to be complied with from 1 January 2026.

At the end of 2025, the Reinsurance Committee consisted of:

Name	Company
Nina Klaveness Ek, chair	Fremtind Forsikring AS
Anita Gundersen	Gjensidige Forsikring ASA
Nina Rise	KLP Skadeforsikring AS
Christoffer Skyrud	Protector Forsikring ASA

# The Terms Committee's composition and activities

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The Norwegian Natural Perils Pool is required pursuant to Section 16 of the Regulation on Natural Perils Insurance to have a Terms Committee.

The Terms Committee is, among other things, to advise the board and submit proposals concerning the Pool's Terms for Settlement and Underwriting Guidelines for natural perils insurance.

The Terms Committee's areas of work:

The committee prepares proposals for the Terms for Settlement with the Norwegian Natural Perils Pool and the Underwriting Guidelines for natural perils insurance. The committee gives an opinion on individual cases where doubt arises concerning the interpretation of the terms and the underwriting guidelines. The committee is an advisory body for the board, the Pool's staff and the Claims Committee..

The Terms Committee is to have four members. At the end of 2025, the Terms Committee consisted of:

Name	Company
Renate Rein Danielsen, acting chair	Gjensidige Forsikring ASA
Ingunn Synnøve Skaalen	Fremtind Forsikring AS
Are Martin Stenberg	If Skadeforsikring NUF
Kjetil Bruvik Danielsen	Virke (Representative of the policyholders)

# The Investment Committee's composition and activities

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The Investment Committee is a newly established committee from 2025 and is regulated by Section 16 of the Regulation on Natural Perils Insurance.

The Investment Committee is to advise the board and the Director on the management of the Pool's natural perils capital.

During 2025, the Investment Committee held several committee meetings and prepared an investment strategy which was approved by the board.

The Investment Committee is to consist of three members. At the end of 2025, the Investment Committee consisted of:

Name	Company
Harald Barfoed Hauge, chair	Storebrand
Olav Bø	Gjensidige Forsikring ASA
Helge Syrstad	Frende Skadeforsikring AS

# The Liaison Committee's composition and activities

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The liaison committee's activities from 2025 are regulated by Section 44 of the Regulation on Natural Perils Insurance.

The liaison committee consists of representatives of the Norwegian Agricultural Authority and the Norwegian Natural Perils Pool. The role of the committee is to handle matters of mutual interest to the two parties and exchange the necessary information. The regulation requires the committee to meet at least every fourth month. Four meetings were held in 2025.

The liaison committee consists of three members from each party. At the end of 2025, the liaison committee consisted of:

Name	Organisation
Grete Mari Sand, Head of Section	Landbruksdirektoratet
Bjørnar Ansnes	Landbruksdirektoratet
Øivind Panzer Iversen	Chair of Klagenemnda, Deputy chair/District court judge at Møre og Romsdal tingrett
Ståle Solem Ingebrigtsen, Director	Norsk naturskadepool
Synnøve Folkvord, Head of Claims	Norsk naturskadepool
Espen Jensen	Chair of the Claims Comitee

# The Valuation and Indexing Committee's composition and activities

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The purpose of the Valuation and Indexing Committee is to develop and monitor member companies' common templates and methods for valuing insured buildings, and to follow up and monitor the price index for new dwellings, the consumer price index and other relevant indices.

This means that the committee is to:

- design/develop and maintain recommended common methods for premium/rebuild valuations, including the necessary instructions.
- prepare recommended index adjustments (conversion keys, indexes) for buildings, machinery, equipment, commercial effects and personal effects
- give professional opinions on individual cases concerning the valuation of buildings and contribute to practical collaboration between insurers when it comes to such valuations
- work on other relevant matters concerning the valuation of buildings, machinery and effects

Proposed changes to common templates, full-value valuation methods and index adjustments are to be subjected to ongoing consequence analysis and submitted to the board of the Norwegian Natural Perils Pool where necessary.

Pursuant to its mandate, the Valuation and Indexing Committee is to consist of six members. At the end of 2025, the Valuation and Indexing Committee consisted of:

Name	Company
Marius Mikkelsen, chair	Gjensidige Forsikring ASA
Jan Erik Troye Larsen, deputy chair	Tryg Forsikring
Nicolai Dramstad	Fremtind Forsikring AS
Helen Vister	If Skadeforsikring NUF
Lars Marthinsen	JBF Forsikring AS
Ole Fredrik Haug	Protector Forsikring ASA

# Report of the board of the Norwegian Natural Perils Pool for 2025



Photo: Stine Neverdal



**Norsk naturskadepool**  
Norwegian Natural Perils Pool

# Report of the board of the Norwegian Natural Perils Pool for 2025

## Organisation

The Norwegian Natural Perils Pool is a small administrative unit with 10 employees, including the Director. In 2025, the organisation formed part of the Finance Norway Insurance Services (FNF) alliance together with several other legal entities. Finance Norway Insurance Services (FNF) provides several shared functions for the Norwegian Natural Perils Pool, such as IT operations and development, risk assessments, HR, communication, legal services and office services. FNF also handles the co-ordination of reinsurance renewals, premium modelling, the calculation of IBNR and statistics.

## Social responsibility

The Pool has an important social responsibility when it comes to natural disasters. By carrying out its statutory responsibilities, the Pool helps to ensure that the solidarity-based scheme is maintained for the benefit of households and businesses across the country. In the event of major losses, the Pool contributes through coordination and information. There is ongoing contact with the Norwegian Agricultural Authority to ensure that the natural perils insurance scheme and the Norwegian National Scheme for Natural Damage Assistance are coordinated. In November 2025, the board launched a strategic process to secure the Pool's contribution to a continued sustainable scheme. The Pool's staff were tasked with facilitating this process.

## Working environment

The working environment is considered satisfactory. Sickness absence in 2025 was 3.1%, which was in the lower part of the range for the alliance overall. Sickness absence increased somewhat compared with 2024 but remained well below the national average and somewhat below the average for the financial sector. The sickness absence was not due to occupational factors. Employees who fall ill are followed up in accordance with internal procedures and supported by the joint HR function for the alliance. Employees also have health insurance and access to occupational health services as part of the staff welfare programme. 60% of the Pool's employees in 2025 were women, and 40% were men.

## External environment

The Pool is a primarily office-based operation and does not impact the environment any more than is

normal in the sector. Through the FNF alliance, there is continuous work on identifying energy-efficient solutions in the building, and measures are implemented on an ongoing basis. Increasing the interval between computer replacements and facilitating digital meetings reduce the impact on the external environment.

## Internal matters

As part of the FNF alliance, the Norwegian Natural Perils Pool places strong emphasis on secure payment procedures to reduce the risk of corruption and bribery. Checklists have been introduced for procurement, together with ethical guidelines. Procedures have been established for reporting non-conformances and for whistleblowing. An agreement has been entered into with a third party on the handling of whistleblowing reports where this is appropriate given the nature of the case.

Based on the account given in this document, the board considers that the Pool meets the requirements for social responsibility.

## Transparency Act

The Norwegian Natural Perils Pool is not itself subject to the Transparency Act but is indirectly affected through member companies. As the main provider of services, FNF publishes annual reports on due diligence carried out in respect of supply chains and internal matters. Nothing was identified in this year's review to indicate violations of human rights or inadequate working conditions.

## Directors' and officers' liability insurance

Acting on instructions from the board, the Pool's staff have taken out directors' and officers' liability insurance with AIG Europe S.A. covering the board and the Director.

## Acknowledgement

The board would like to thank the Pool's staff for their efforts during the year and extend special thanks to Director Ståle Ingebrigtsen, who stepped down on 31 December 2025, for his impressive efforts since 2022. The board would also like to thank Espen Jensen, who stepped down as Chair of the Claims Committee on 31 December after long and faithful service for the benefit of the scheme.

# Norwegian Natural Perils Pool Annual Report 2025

The Annual Meeting for 2024 was held on 25 June 2025. No board members were up for election at the Annual Meeting. One board member was changed in January 2025. In September, the board appointed former Chair Marianne Sundvall as the new Director of the Norwegian Natural Perils Pool with effect from 1 January 2026. Sundvall stepped down from her position on the board immediately after the decision had been made in September. An Extraordinary Annual Meeting was held on 12 November 2025, at which Glenn Olsen was elected as the new Chair and Øivind Skallerud was elected as the new Deputy Chair until the Annual Meeting in June 2026. Hans Olav Høiby was elected as a new board member. The nomination committee did not succeed in finding a deputy for the independent board member, and the position remained vacant throughout the year.

The composition of the board of the Norwegian Natural Perils Pool on 31 December 2025

Member	Company	Term	Personal deputy	Company
Glenn Olsen Chair until the Annual Meeting in June 2026	If Skadeforsikring NUF	2025-2027	Thor Arne Ljøsterød	If Skadeforsikring NUF
Øivind Skallerud Deputy Chair until the Annual Meeting in June 2026	Gjensidige Forsikring ASA	2025-2027	Truls Erik Aasen	Gjensidige Forsikring ASA
Jostein Damminger	Tryg Forsikring	2025-2027	Trond Valdersnes	Tryg Forsikring
Hans Olav Høiby	Fremtind Forsikring AS	12.11.2025-2028	Nina Juel Arstal	Fremtind Forsikring AS
Odd Arne Hoel	KLP	2025-2027	Trond Fladvad	Storebrand Forsikring AS
Ane Wiig Syvertsen	Landkreditt Forsikring AS	2025-2027	Helga Skofteland	Knif Trygghet Forsikring AS
Mille Haslund Mellbye	Virke	2025-2027	Kjetil Bruvik Danielsen	Virke
Guro Sollien Eriksrud	Forbrukerrådet	2025-2027	Bjarki Eggen	Forbrukerrådet
Anne Therese Gullberg	Independent board member	2025-2027	<i>Temporarily vacant</i>	

The board held a total of 13 meetings in 2025, in addition to the Annual Meeting and Extraordinary Annual Meetings. These meetings were held both physically and virtually using Teams. Only the independent board member of the Norwegian Natural Perils Pool receives remuneration for serving on the board.

Oslo, 25 June 2026

The board of the  
NORWEGIAN NATURAL PERILS POOL

Glenn Olsen  
*Chair*

Ane Wiig Syvertsen  
*Member*

Øivind Skallerud  
*Deputy chair*

Mille Haslund Mellbye  
*Member*

Jostein Damminge  
*Member*

Guro Sollien Eriksrud  
*Member*

Hans Olav Høiby  
*Member*

Anne Therese Gullberg  
*Member*

Odd Arne Hoel  
*Member*

Marianne Sundvall  
*Director*



# Norsk naturskadepool

Norwegian Natural Perils Pool