

To member companies of the
Norwegian Natural Perils Pool

Date: 12.11.2025
Our ref.: SSI

Circular No. 18/2025

Protocol from Extraordinary General Meeting of the Norwegian Natural Perils Pool

An Extraordinary General Meeting of Norwegian Natural Perils Pool was held on Wednesday, November 12, 2025, at 09:00 in Finansnæringens Hus, Hansteensgate 2, Oslo, meeting room Hansteen on the 6th floor. The Extraordinary General Meeting was convened and held in accordance with the Regulation on Natural Perils Insurance §§ 10 and 11.

The following voting members were present:

Member	Voting share	Representative
Gjensidige Forsikring ASA	24,8339	Øivind Skallerud
IF Skadeforsikring NUF	20,6712	Glenn Olsen
Fremtind Forsikring AS	17,0302 ¹	Nina Juel Arstal
Tryg Forsikring AS	10,0505	Jostein Damminger
KLP Skadeforsikring AS	4,6364	Odd-Arne Hoel
Landkreditt Forsikring AS	0,9432	Ane Wiig Syvertsen
Total shares represented	78,1654	

In addition, the following people were present:

- Mille Haslund Mellbye, member of the board
- Guro Sollien Eriksrud, member of the board
- Anne Therese Gullberg, member of the board

¹ Fremtind Forsikring AS (market share as of 01.07.2024: 13.9816 %) and Eika Forsikring AS (market share as of 01.07.2024: 3.0486 %) merged on 01.10.2024, with Fremtind Forsikring AS as the acquiring company. The stated membership share represents the combined market share of both companies as of 01.07.2024.



- Ståle Solem Ingebrigtsen, Managing Director
- Synnøve Folkvord, administration
- Andreas Peterson Warren, administration

According to Section 10, second and third paragraphs, of the Regulation on Natural Perils Insurance the following applies: *“In the annual meeting, each member has a voting share corresponding to that member’s share of the total fire insurance sums of all members as of July 1 of the previous year. A decision of the annual meeting requires a majority of the votes cast, unless otherwise provided in the regulation.”*

The voting shares cast are based on the percentage of each company’s share of the total fire insurance sum as of July 1, 2024. In total, votes were cast at the annual meeting corresponding to 78.1654 % of the market share of the members’ combined fire insurance sums as of July 1, 2024.

Agenda for the meeting:

Item 1 The administration welcomed those attending and referred to the Chair of the Board, who opened the meeting and invited comments on the notice of meeting

The Extraordinary General Meeting was opened by the Managing Director.

Acting Chair of the Board, Glenn Olsen, was elected as Meeting Chair.

Ane Wiig Syvertsen from Landkreditt Forsikring AS and Jostein Damminger from Tryg Forsikring AS were elected to sign the minutes of the Extraordinary General Meeting together with the Meeting Chair.

No comments were made regarding the notice. The notice was approved.

Item 2 Election of new board member, new Chair and new Deputy Chair of the board

The Extraordinary General Meeting of Norsk Naturskadepool was informed about the election of a new board member, Chair, and Deputy Chair in accordance with the notice sent in Circular 16/2025 dated November 3, 2025.

It is established practice that Bransjestyre Risiko og Skade – BRS (the Industry Board for Risk and Non-life Insurance) under Finance Norway acts as the Nomination Committee for the Norwegian Natural Perils Pool with respect to the board members to be elected by the General Meeting in accordance with Section 12, first paragraph, item 4 of the Regulation. The Nomination Committee’s task is to submit recommendations to the General Meeting regarding the election of board members and deputy members to the Board of the Norwegian Natural Perils Pool.



The Nomination Committee has submitted the following recommendations to the Extraordinary General Meeting of Norsk Naturskadepool for the election of a new board member, new Chair, and new Deputy Chair:

- New board member to replace Marianne Sundvall: *Hans Olav Høiby* from Fremtind. Høiby is elected for the period from the Extraordinary General Meeting (12 November 2025) until 2028.
- New Chair until the next Ordinary General Meeting to be held in June 2026: *Glenn Olsen* from If.
- New Deputy Chair until the next Ordinary General Meeting to be held in June 2026: *Øivind Skallerud* from Gjensidige.

Table 1 – Overview of the current board:

Member	Company	Term	Personal deputy	Company
<i>Resigned September 2025: Marianne Sundvall Chair</i>	<i>Fremtind Forsikring AS</i>	<i>2025-2027</i>	<i>Nina Juel Arstal</i>	<i>Fremtind Forsikring AS</i>
Glenn Olsen Deputy Chair	If Skadeforsikring NUF	2025-2027	Thor Arne Ljøsterød	If Skadeforsikring NUF
Jostein Damminger	Tryg Forsikring	2025-2027	Trond Valdersnes	Tryg Forsikring
Øivind Skallerud	Gjensidige Forsikring ASA	2025-2027	Truls Erik Aasen	Gjensidige Forsikring ASA
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	Enterprise Federation of Norway (Virke)	2025-2027	Kjetil Bruvik Danielsen	Enterprise Federation of Norway (Virke)
Guro Sollien Eriksrud	Norwegian Consumer Council	2025-2027	Bjarki Eggen	Norwegian Consumer Council
Anne Therese Gullberg	Independent board member	2025-2027	<i>Currently unoccupied</i>	



Table 2 - Overview of the new Board after the Nomination Committee's recommendation:

Member	Company	Term	Personal deputy	Company
Glenn Olsen <i>Chair until annual meeting in June 2026</i>	If Skadeforsikring NUF	2025-2027	Thor Arne Ljøsterød	If Skadeforsikring NUF
Øivind Skallerud <i>Deputy Chair until annual meeting in June 2026</i>	Gjensidige Forsikring ASA	2025-2027	Truls Erik Aasen	Gjensidige Forsikring ASA
Jostein Damminger	Tryg Forsikring	2025-2027	Trond Valdersnes	Tryg Forsikring
<i>Hans Olav Høiby</i>	<i>Fremtind Forsikring AS</i>	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 Eiksrud	Forbrukerrådet	2025-2027	Bjarki Eggen	Forbrukerrådet
Anne Therese Gullberg	Independent board member	2025-2027	<i>Currently unoccupied</i>	

Based on the above, the Extraordinary General Meeting made the following resolution:
The Extraordinary General Meeting elected a new board member, a new Chair, and a new Deputy Chair in accordance with Table 2 above.

The decision was unanimous.



There were no further matters for consideration, and the meeting was adjourned. The minutes were subsequently circulated and signed electronically.

Oslo, November 12, 2025

Glenn Olsen,
Meeting Chair

Ane Wiig Syvertsen,
Co-signer

Jostein Damminger,
Co-signer