

"last name + first name"
 "name 3"
 "address 1"
 "address 2"
 "postal code + town"
 "country"

Ref no: **PIN code:**

Notice of Annual General Meeting

The Annual General Meeting of Gjensidige Forsikring ASA will be held on 6 April 2017 at 17:00 CET at Gjensidiges head office in Schweigaards gate 21, 0191 Oslo, Norway

If the above mentioned shareholder is an enterprise, state the name of the person representing the enterprise:

 Name of the enterprise's representative
 (To grant a proxy, use the proxy form below)

Notice of attendance/voting prior to the meeting

The undersigned will attend the Annual General Meeting on 6 April 2017 and vote for:

A total of _____ Shares
 own shares
 other shares in accordance with the enclosed Power of Attorney

This notice of attendance must be received by DNB Bank ASA, Registrar's Department, no later than 16:00 CET on 3 April 2017.

Notice of attendance may be sent electronically through the Company's website www.gjensidige.no/ir or through VPS Investor Services. Advance votes may only be cast electronically, through the Company's website www.gjensidige.no/ir or through VPS Investor Services. To access the electronic system for notification of attendance and advance voting through the Company's website, the above-mentioned reference number and PIN code must be stated. Notice of attendance may also be sent by e-mail to genf@dnb.no or by post to DNB Bank ASA, Registrar's Department, P.O.Box 1600 Sentrum, 0021 Oslo, Norway.

| | | |
|----------------|---------------|---|
| _____ Place | _____ Date | _____ Shareholder's signature (If attending personally. To grant a proxy, use the form below) |
|----------------|---------------|---|

Proxy (without voting instructions)

Ref. no: **PIN code:**

This proxy form is to be used for a proxy without voting instructions. To grant a proxy with voting instructions, please go to page 2.

If you are unable to attend the Annual General Meeting in person, this proxy may be used by a person authorised by you, or you may send the proxy without naming the proxy holder, in which case, the proxy will be deemed to be given to the Chair of the Board or a person authorised by him. The proxy must be dated and signed.

The proxy form should be received by DNB Bank ASA, Registrar's Department, no later than 16:00 CET on 3 April 2017. **The proxy may be sent electronically through the Company's website www.gjensidige.no/ir or through VPS Investor Services.** Alternatively it may be sent by e-mail: genf@dnb.no or by post to DnB Bank ASA, Registrar's Department, P.O.Box 1600 Sentrum, 0021 Oslo, Norway.

The undersigned _____ hereby grants (tick one of the two):

- the Chair of the Board (or a person authorised by him), or
- _____
 (Name of proxy holder in capital letters)

a proxy to attend and vote for my/our shares at the Annual General Meeting of Gjensidige Forsikring ASA on 6 April 2017.

| | | |
|----------------|---------------|--|
| _____ Place | _____ Date | _____ Shareholder's signature (Signature only when granting a proxy) |
|----------------|---------------|--|

With regards to rights of attendance and voting, reference is made to the Norwegian Public Limited Liability Companies Act, in particular Chapter 5. Note in particular that, if the beneficial owner of a shareholding is to be represented by proxy, a written, dated authorisation must be presented. If the shareholder is an enterprise, the enterprise's certificate of registration must be attached to the proxy.

Proxy (with voting instructions)

Ref. no:

PIN code:

This proxy form is to be used for a proxy with voting instructions. If you are unable to attend the Annual General Meeting in person, you may use this proxy form to give voting instructions to a proxy holder. You may grant a proxy with voting instructions to a person authorised by you, or you may send the proxy without naming the proxy holder, in which case the proxy will be deemed to be given to the Chair of the Board or a person authorised by him. The proxy form must be dated and signed.

The proxy form must be received by DNB Bank ASA, Registrar's Department, no later than 16:00 CET on 3 April 2017. It may be sent by e-mail: genf@dnb.no (proxy form to be scanned) or by post to DNB Bank ASA, Registrar's Department, P.O.Box 1600 Sentrum, 0021 Oslo, Norway.

The undersigned: _____
hereby grants (tick one of the two):

- the Chair of the Board (or a person authorised by him), or
- _____
Name of proxy holder (in capital letters)

a proxy to attend and vote for my/our shares at the Annual General Meeting of Gjensidige Forsikring ASA on 6 April 2017.

The votes shall be exercised in accordance with the instructions below. Please note that if any items below are not voted on (not ticked off); this will be deemed to be an instruction to vote "for" the proposals in the notice. However, if any motions are made from the floor in addition to or in replacement of the proposals in the notice, the proxy holder may vote or abstain from voting at his discretion. In such case, the proxy holder will vote on the basis of his reasonable understanding of the motion. The same applies if there is any doubt as to how the instructions should be understood. Where no such reasonable interpretation is possible, the proxy holder may abstain from voting.

| Agenda Annual General Meeting 2017 | For | Against | Abstention |
|--|--------------------------|--------------------------|--------------------------|
| 1. Opening of the General Meeting by the Chair of Board | | | |
| 2. Presentation of the list of attending shareholders and proxies | | | |
| 3. Approval of the notice of the meeting and the agenda | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Election of two representatives to sign the minutes along with the Chair of the meeting | | | |
| 5. Approval of the Board's Report and Annual accounts for 2016 including allocation of the profit for the year | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. The Board's statement on the stipulation of pay and other remuneration of executive personnel | | | |
| a) The Board's statement on the stipulation of pay and other remuneration | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) The Board's guidelines for the stipulation of pay for executive personnel for the coming financial year | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) The Board's binding guidelines for the allocation of shares, subscription rights etc. for the coming financial year | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Authorisations to the Board: | | | |
| a) to decide the distribution of dividend | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) to purchase own shares in the marked | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) to increase the share capital | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) to raise subordinated debt and other external financing | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Proposal for new Articles of Association | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| | | | |
|---|--------------------------|--------------------------|--------------------------|
| 9. Election | | | |
| a) Proposal members of the Board and Chair: | | | |
| Inge K. Hansen (Chair) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Gisele Marchand (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Per Arne Bjørge (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| John Giverholt (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Tine G. Wollebekk (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Hilde Merete Nafstad (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Eivind Elnan (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | |
| b) Proposal of members to the Nomination committee: | | | |
| Einar Enger (Chair) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| John Ove Ottestad (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Torun Skjervø Bakken (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Joakim Gjersøe (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Marianne Ødegaard Ribe (member) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | |
| c) Proposal of external Auditor | | | |
| Deloitte AS | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | |
| 10. Remuneration | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Place

Date

Shareholder's signature

(Only for granting proxy with voting instructions)

With regards to rights of attendance and voting, reference is made to the Norwegian Public Limited Liability Companies Act, in particular Chapter 5. Note in particular that, if the beneficial owner of a shareholding is to be represented by proxy, a written, dated authorisation must be presented. If the shareholder is an enterprise, the enterprise's certificate of registration must be attached to the proxy.