

Seizing opportunities in the future of mobility

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Gjensidige 



Today's speakers and Q&A panel



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Speakers

Q&A panel

Seizing opportunities for profitable growth in a changing insurance market



Become a preferred problem solver and partner in mobility solutions



Help customers to secure pension, lives and good health



Help customers to secure safe and good lives at home

Aiming to further strengthen our position in the future mobility space

Building on our key strengths

- Very strong brand
- Substantial CRM capabilities
- Large customer base
- Extensive partner network
- Significant distribution power



Mobility industry
On-the-ground
service partner



Private
Simplify car
ownership

Seizing opportunities in the future of mobility

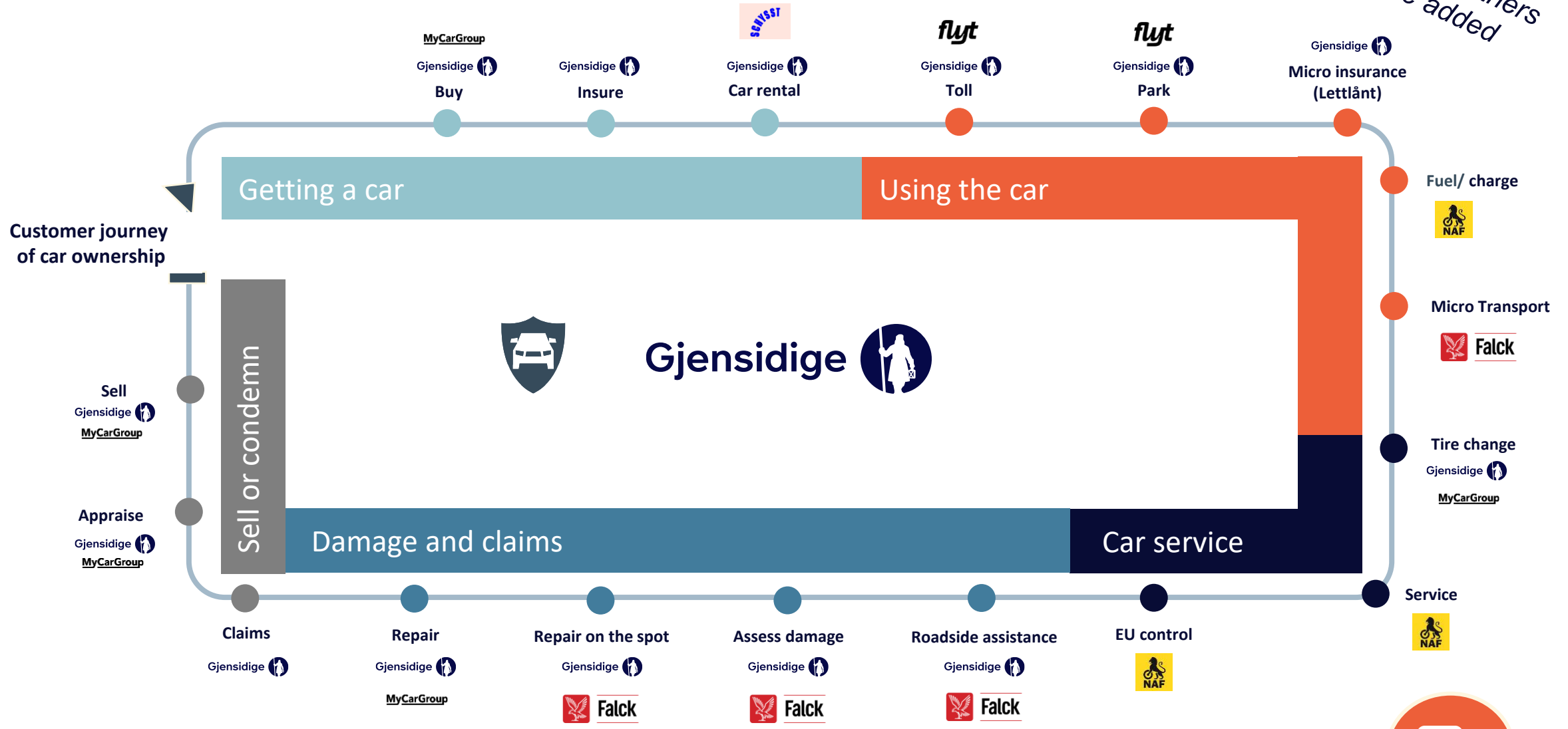
Changing market dynamics create attractive opportunities

- Car producers seeking new roles in the new-car value chain
- Car dealers broadening scope in the second-hand market
- New players entering the scene



Delivering on our customers' mobility needs

Additional partners
will be added



Customer relationship with 50% of the Norwegian car fleet



Long-term positioning and short-term profit contribution

Strategic positioning

1. Maintaining B2C distribution power through **expanding role in ecosystems**
2. Maintaining direct dialog with end-customers by broadening our role to become a **problem solver**
3. **Strategic partner** in the mobility market (B2B)

Selected examples

MyCarGroup



SCHYSST

flyt

Short-term profit maximisation

1. Increase **distribution power** and sales
2. Improve **cost efficiency** through enhanced tariffing and reduced claims cost
3. Improve # of ambassadors and customer **duration**



Flyt – a new and fully owned insurance distribution channel

Company in brief

- Toll company collecting tolls from 1.1 million cars
- Approximately 40% market share in Norway
- Monthly invoicing to 770k customers

Why did we acquire Flyt?

Increase car insurance sales

Improve customer duration through increased number of touchpoints

Develop new products and services



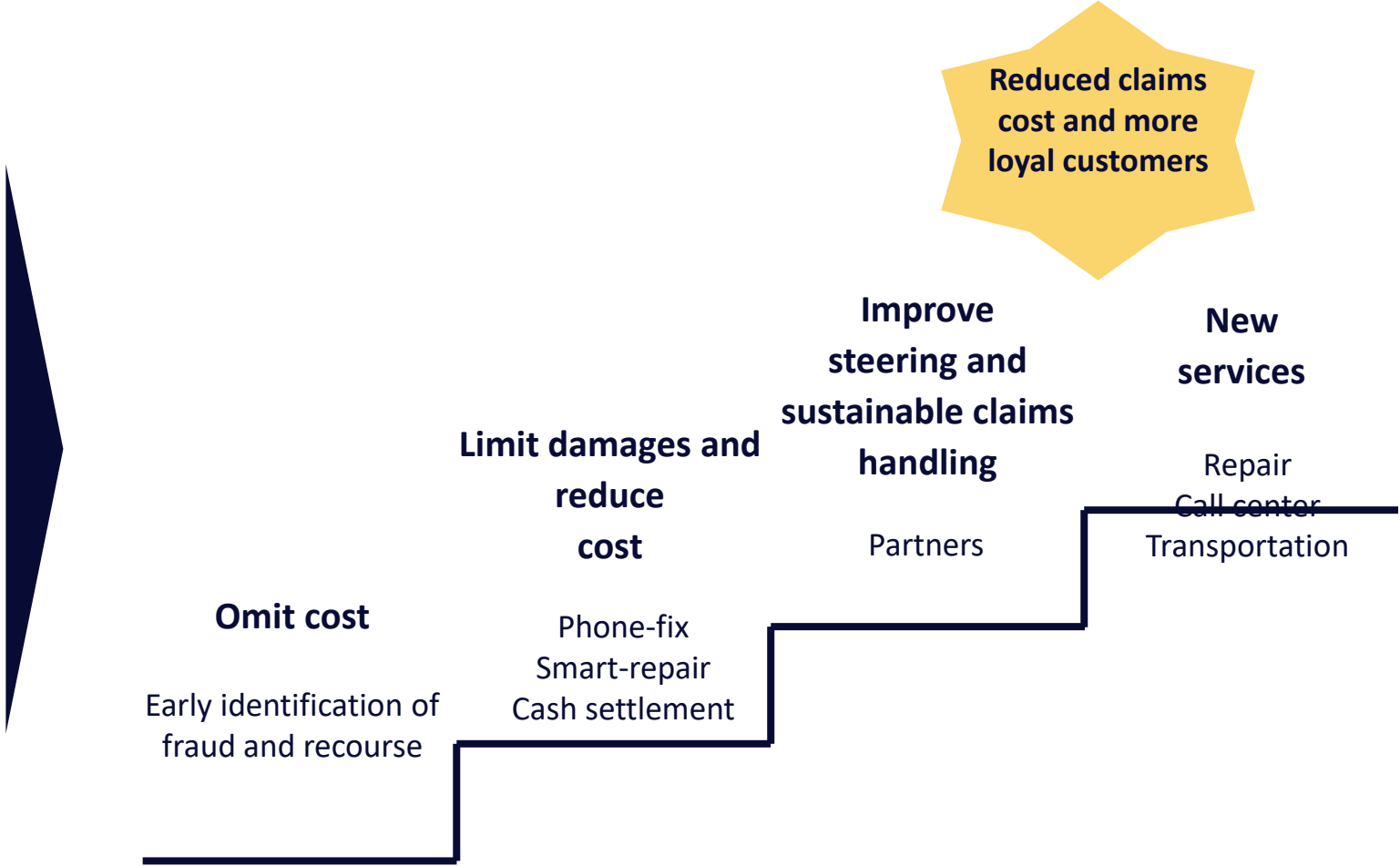
Falck- Enabling more integrated and cost-efficient claims processes

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Among top 3 Nordic roadside assistance supplier
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24/7 first line claims management
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1,460 towing trucks and service vehicles¹⁾



1) Own stations and franchisees



MyCarGroup

MyCar Group - identifying future insurance and claims solutions

MyCar – Experienced management with entrepreneurial growth ambitions

MyCar.no

Used car dealer in Oslo, Bergen and Stavanger



Leading tyre dealer in Western Norway

SKALA Skade & Lakk

8 repair shops in Western Norway

Gjensidiges' rationale for co-ownership

1

Reduce claims cost and explore more integrated claims processes

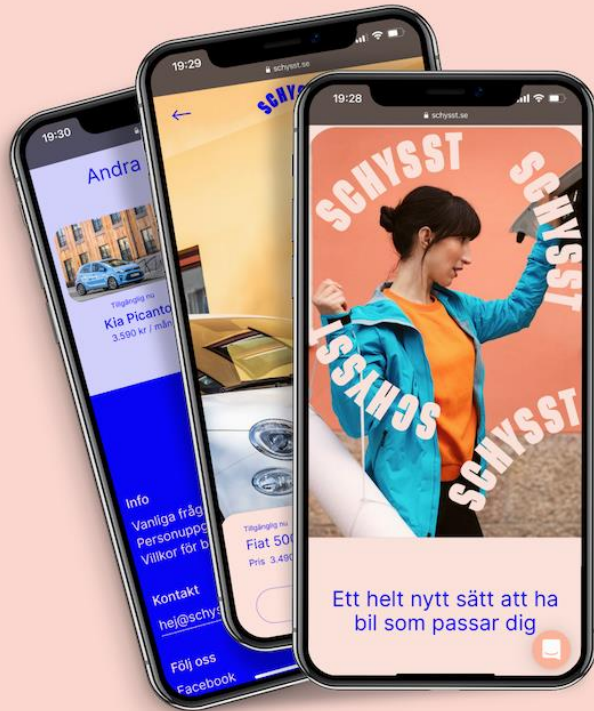
2

Increase insurance sales and gain hands-on market insight

3

Develop future insurance and guarantee solutions for commercial market

Schysst – providing valuable insight in future mobility market trends



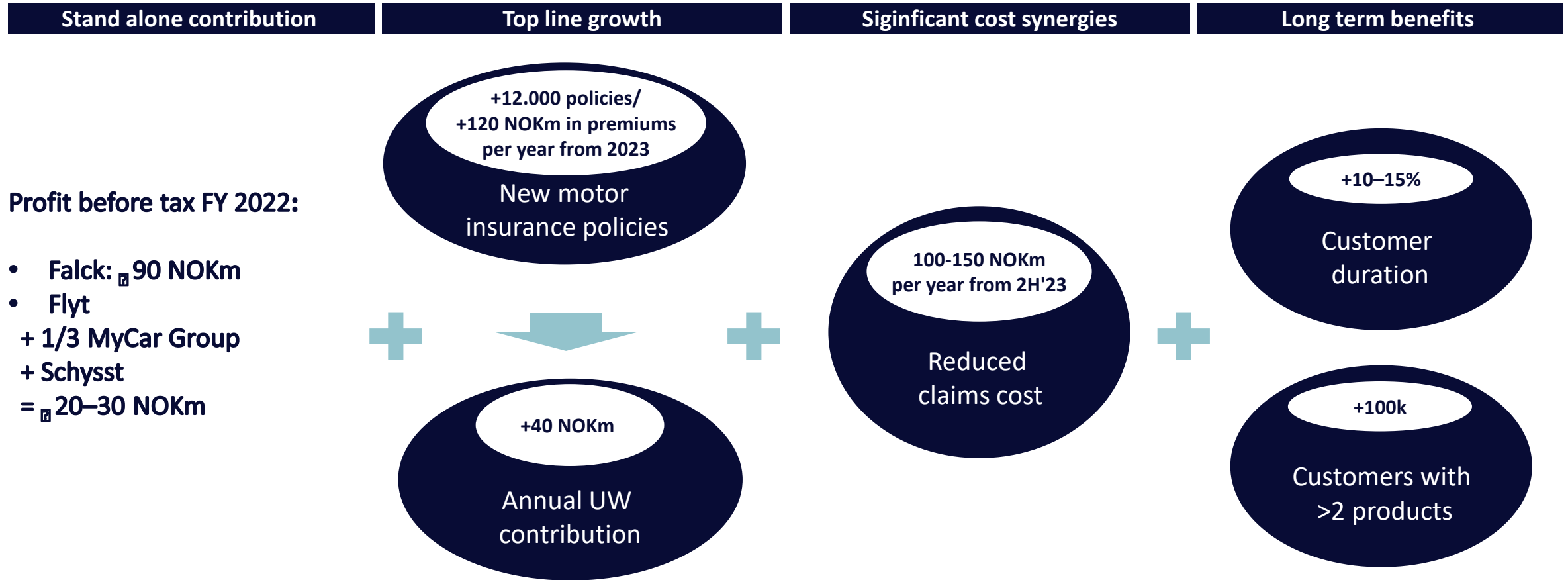
Increase insurance sales

Gain insight into future distribution channels

Explore early stages of future ecosystems

Expand value proposition towards partners

Significant earnings and sustainability impact



Positive environmental impact

Securing our leading position and high profitability for motor insurance, also in the long run

- Strong fundamentals
- First building blocks for future ecosystems in place
- Continue to seek value accretive opportunities



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