

Primary insiders affected by the termination of the stock option scheme

Name:	No. options	Amount	Total options after the transaction	Total shares owned
Sverre Bjerkeli (CEO)	100.000	416.000	0	0
Tjongsfjord Invest AS owned by Sverre Bjerkeli				2.661.809
Ditlev de Vibe Vanay (CFO)	250.000	1.040.000	0	225.800
Pia Almvang (Dir. Commercial)	175.000	728.000	0	51.200
Merete C Bernau (Dir. Claims handling, Change of ownership insurance))	175.000	728.000	0	65.200
Svein Andreassen (Dir. Sales, Change of ownership insurance)	150.000	624.000	0	100
Trond Høye (Insurance director)	150.000	624.000	0	1.235.562
Yarra AS owned by Trond Høye				200.000
Hege Gran (board member, employee representative)	100.000	416.000	0	100
Tor-Åge Schei (board member, employee representative)	75.000	312.000	0	200
Bjørn Bye (Business Analyst)	25.000	104.000	0	0
Henrik Høye (Business Analyst)	40.000	166.400	0	10.100
Fredrik Gaarder (Business Analyst)	27.000	112.320	0	20.100
Monica Nordli (Chief Accountant)	31.050	129.168	0	6.450
Reidun Fossum (Office leader)	7.076	29.436	0	130.000

Oslo, 3 January 2011