



Company News

Annual reports 2022

Gard's 2022 annual results as well as its first Human Rights Due Diligence report were published on 20 March. Both reports can be accessed below.

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The annual results show that despite geopolitical and financial turbulence, Gard has delivered its best insurance performance in 15 years. Challenging investment markets meant that overall results ended close to break even, but the group's combined ratio net has improved to 81 per cent as at 31 December 2022.

For further highlights, please see our press release.

Shorter financial year

Please note that Gard's reporting period was slightly shorter than usual this year, as we have decided to change the financial year so that it will coincide with the calendar year instead of running from February to February. The 2022 results thus cover a transition period of roughly ten months, from 21 February to 31 December 2022. From next year on, our annual results will reflect a full calendar year.

The 2022 report is available below.

First Transparency Act report

The Norwegian Transparency Act ('Åpenhetsloven') came into force on 1 July 2022, mandating larger enterprises that are resident in Norway to carry out due diligence assessments relating to human rights and decent working conditions, and to publicly disclose any relevant findings from this process. Gard's first Human Rights Due Diligence report is available below.

[Gard Annual Report 2022 Low](#)

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