

Page	Financial data	Unit	2018	2017	Data statement method
5	Earned premiums	DKK million	19.247	17.235	Accounting policies applied are stated in the financial statements for Topdanmark A/S
5	Profit	DKK million	1.331	1733	Accounting policies applied are stated in the financial statements for Topdanmark A/S
5	Investments	DKK billion	78	77	Accounting policies applied are stated in the financial statements for Topdanmark A/S
5	Combined ratio	%	83,6	82	Accounting policies applied are stated in the financial statements for Topdanmark A/S
11	Amount paid for compensation and service	DKK million	10.133	10.557	Accounting policies applied are stated in the financial statements for Topdanmark A/S
10 and 50	Corporation tax	DKK million	371	502	Accounting policies applied are stated in the financial statements for Topdanmark A/S
50	Income tax	DKK million	995	897	Accounting policies applied are stated in the financial statements for Topdanmark A/S

Page	Management	Unit	2018	2017	Data statement method
36	Members of the board of directors	Number	9	9	Number of board members registered in the Central Business Register of the Danish Business Authority for Topdanmark
36	Women on the board elected by the general meeting	Number	2	2	Stated in the Central Business Register of the Danish Business Authority for Topdanmark
36	Women on the board elected by the employees	Number	2	3	Stated in the Central Business Register of the Danish Business Authority for Topdanmark
36	Women on the board	%	44	56	Stated in the Central Business Register of the Danish Business Authority for Topdanmark
35	Topdanmark's management	Number	22	21	Stated in internal registration in HR system

Page	Customer details	Unit	2018	2017	Data statement method
<b>Topdanmark general insurance</b>					
4	Private customers	Number	514.197	509.000	Report from internal system where the statement is based on delimitation of 'customers' affiliated with the business division 'Private' and with exclusion of 'private agricultural customers' in order to avoid overlap with the statement of the number of corporate and agricultural customers, in so far as this is possible.
4	Business and agricultural customers in total	Number	108.326	96.975	Report from internal system where the statement is based on delimitation of 'customers' affiliated with the business division 'Business and agriculture'.
4	Market share	%	16,6	16,8	Calculated by the trade association The Danish Insurance Association on the basis of data from all companies. Data dates back 6-12 months in relation to 31 December 2018.
<b>Topdanmark life insurance</b>					
4	Personal customers	number	49.977	50.000	Accounting policies applied are stated in the annual report for Topdanmark Liv
4	Corporate customers	Number	94.832	95.000	Accounting policies applied are stated in the annual report for Topdanmark Liv
4	Customers with group life insurance	Number	88.375	174.000	Accounting policies applied are stated in the annual report for Topdanmark Liv
4	Market share	%	8,8	9,0	Market share among commercial life insurance companies based on data from 2017. Internal calculation of the annual reports of competitors and Topdanmark. The calculation is based on premiums and contributions including investment contracts.
10 and 14	Ambassador customers	%	46,8	48	Ambassador customers are customers who have responded to a customer interview and have given Topdanmark a '9' score (scale 1-9) on the question as to whether they want to recommend Topdanmark to others. Interviews are only conducted for incoming telephone conversations from customers. The result is registered in an internal system from which a data report is extracted.
14	EPSI survey for personal customers	point	77,5	76,8	Customer satisfaction survey in the insurance industry conducted by the analysis research company EPSI. Conducted through telephone interviews in September and October each year and includes only private customers. Data are obtained from report from EPSI.
14	EPSI survey for SME customers	point	-	73,5	Customer satisfaction survey in the insurance industry conducted by the analysis research company EPSI. Conducted through telephone interviews in September and October each year and includes only corporate customers. Data are obtained from report from EPSI.
14	Aalund survey	placing	1	1	Data from Aalund report of result. In the CSR report, data are used on 'Satisfaction' from Q4 in the current year in companies with 10-49 employees.
14	Customer score on Trustpilot	score	8,6	8,8	Score is calculated by Trustpilot
10	Help with claims	number of persons	314.484	376.400	Registration of claims in internal database, from which the annual report is extracted. Data are inclusive of weather conditions and Tophjælp (Tophelp) claims. If a claim that has arisen in the current year is notified after the end of the year, it is not included. These are completed claims in the current year.
19	Help with personal injuries	number of persons	32366	29344	Registration of personal injuries in internal database. Data comprise both Topdanmark customers and persons covered under our customers' insurance policies. If a claim that has arisen in the current year is notified after the end of the year, it is not included in data. These are finalized personal injuries in the current year.
17	Number of decisions by the Insurance Complaints Board - Topdanmark	number	129	131	Internal counting of all complaints and decisions under non-life insurance policies from the Insurance Complaints Board's statistics and own generated statistics. From May, decisions can be seen on the website of the Insurance Complaints Board.
17	Number of decisions by the Insurance Complaints Board - Topdanmark Life Insurance	number	21	11	Internal counting of all complaints and decisions under non-life insurance policies from the Insurance Complaints Board's statistics and own generated statistics. From May, decisions can be seen on the website of the Insurance Complaints Board.
17	Claim success rate at the Insurance Complaints Board - Topdanmark	%	78	77	Internal calculation of claim success rate From May, decisions can be seen on the website of the Insurance Complaints Board.
17	Claim success rate at the Insurance Complaints Board - Topdanmark Life Insurance	%	100	82	Internal calculation of claim success rate From May, decisions can be seen on the website of the Insurance Complaints Board.

Page	Prevention	Unit	2018	2017	Data statement method
24	Customers in 'Åbent og Roligt' ('Open and Calm') scheme	number	70	-	Internal registration of participants.
10	Persons in digital health program	number	1.250	-	Data are extracted from the digital solution used in the programme
10	Display of 'good advice' on www.top	number	92.035	59.273	Stated using Google Analytics
23	Individually planned process - loss of earning capacity insurance	number	149	260	Internal report from customer database
23	Percentage share based on all claims under loss of earning capacity insurance	%	31	37	The percentage share is calculated internally based on the number of individually planned processes in relation to the number of complaints under loss of earning capacity insurance in the current year. It only concerns 'closed' cases.
10 and 23	Persons who return to work	%	70	-	Internal statistics based on data on compensation payment in the relevant cases
23	Individually planned process - industrial injuries insurance and liability insurance	number	264	265	Internal report from customer database
23	Percentage share of all claims under industrial injuries insurance and liability insurance	%	2,5	2,7	The percentage share is calculated internally based on the number of individually planned processes in relation to the number of complaints under loss of earning capacity insurance in the current year. It only concerns 'closed' cases.
26	HKI process	number of persons	53	-	Internal registration
27	Percentage who returned to work	%	47	-	Internal statistics based on data on compensation payment in the relevant cases
21	Advice on prevention for agricultural customers	Number of customer	78	97	Internal registration of customers referred to SEGES, which provides advisory services

Page	Climate and environment data	Unit	2018	2017	Data statement method
31	Use of company car	1,000 litres of petrol	35	32	Data are obtained from leasing supplier, which reports on fuel consumption (diesel, Octan 95 and Octan 98). Data are calculated from Q4 in the preceding year + Q1 to Q3 in the current year. Data also include private driving as there is no distinction between driving for personal and business purposes, respectively.
31	Use of company car	1,000 litres of diesel	228	244	Data are obtained from leasing supplier, which reports on fuel consumption (diesel, Octan 95 and Octan 98). Data are calculated from Q4 in the preceding year + Q1 to Q3 in the current year. Data also include private driving as there is no distinction between driving for personal and business purposes, respectively.
31	Use of non-company cars for business purposes	km	8,4	9,1	The figure is calculated from mileage allowance paid to the employee. Based on mileage allowance, the number of kilometres driven is calculated based on the government rates for mileage allowance.
31	Heating – district heating	mWh	458	468	Report from Energidata on annual consumption. Only Topdanmark's property in Viby
31	Heating – natural gas	thousand m3	378	392	Report from Energidata on annual consumption. Only Topdanmark's property in Ballerup (registered office)
10 and 30	Own electricity production	mWh	1.531	1.094	Electricity production from solar cells in Topdanmark's property in Ballerup (registered office) and Viby. Report from meter, eviShine
31	Electricity purchased	mWh	5.573	5.441	Report from Energidata on annual consumption. Only Topdanmark's property in Ballerup and Viby.
31	CO2 emission	tonnes	4.213	4.752	Calculated in the Climate Compass produced by the Danish Business Authority: <a href="http://www.klimakompasset.dk/">http://www.klimakompasset.dk/</a>
10 and 33	Waste for recycling	%	52,7	38,5	Report from ISS. Data are from December in the preceding year up to and including November in the current year. Only the registered office in Ballerup.
33	Repair percentage for car windows	%	66,2	56,7	Data are obtained for the Danish Insurance Association's statistics database. Data are based on invoice. The figure is an annual average and includes only glass damage, which is comprised by Topdanmark's glass cover under car insurance. This does not apply to glass damage in connection with dent damage/combination damage.
33	Repair of telephones, computers and tablets	%	66,2	56,7	Internal, manual calculation based on data from the suppliers used. Data are an annual average.
33	Furniture and items donated to DanChurchAid	number	15	-	Internal count based on data from Polygon DB (Avedøre), which separates off relevant furniture and items after damage for donation.
33	Smid Tøjet (Dump your clothes) campaign	tonne	1,4	2,1	Internal statement based on weighing of the clothes collected.
33	Consumption of disposable plastic material	number	404.000	-	Internal count based on purchase of disposable plastic material for all locations such as plastic cutlery. Data include the staff cafeteria in Ballerup.

Page	Employee data	Unit	2018	2017	Data statement method
10	Full-time employees	number	2307	2405	Data are extracted from internal HR system
10	Female managers and executives	%	40	42	Data are extracted from internal HR system
35	Women level 1	%	23	19	Data are extracted from internal HR system
10 and 45	Absence due to illness	%	3.0	3.0	The percentage is calculated based on the number of sick hours compared to the number of standard hours. Hourly-paid employees are not included. Data are extracted from internal HR system.
45	Absence due to illness in the finance industry	%	-	2.9	Data are obtained from statement by Finansforbundet (Financial Services Union Denmark) of sickness absence within the industry. Data for 2018 were not published at the end of the CSR report 2018.
10 and 45	Employee turnover	%	14	14,3	The percentage share of employees who left the company voluntarily, were discharged, retired or left the company for another reason. The number also includes terminated temps, but not hourly-paid employees. Data are extracted from internal HR system.
45	Employee turnover in the finance industry	%	-	12.0	Data are obtained from statement by Finansforbundet (Financial Services Union Denmark) of staff turnover within the industry. Data for 2018 were not published at the end of the CSR report 2018.
45	Employees in flexible jobs	number	11	13	Employees for whom an agreement has been concluded with the public authorities on employment. Internal list.
45	Cases of discrimination	number	0	0	Reports and 'differential treatment' for HR Jura (HR Legal) or the staff association.
10 and 45	Competence development of employees	DKK million	27.0	28,5	Report from internal finance system of expenses for external courses and training course including transport. The figure does not include expenses for working hours.
10 and 43	Employees participating in massage schemes	number	377	-	Vicuras' registration of participants. Vicuras provides the massage scheme.
45	Employees who availed themselves of anonymous stress counselling	number	-	48	Registration of supplier. Figures for 2018 were not available at the end of the report.
10	Employees in Vi Cykler til Arbejde (We Bike to Work)	number	296	319	VCTA campaign's registration of participants.

Page	Social data	Unit	2018	2017	Data statement method
48-49	Contributions for Danmarks Indsamling (A national TV fundraising event)	DKK	110.800	126.090	Employee contributions are deducted from the salary. To state the total amount, a list is extracted of all contributors and the amounts paid from internal HR/payroll system. A similar amount is added from Topdanmark.
48-49	Contributions for Doctors Without Borders	DKK	213.560	221.540	Employee contributions are deducted from the salary. To state the total amount, a list is extracted of all contributors and the amounts paid from internal HR/payroll system. A similar amount is added from Topdanmark.
48-49	Contributions for Knæk Cancer (Beat Cancer)	DKK	289.118	285.778	Stated based on amounts from registration from employees, Topdanmark's contribution, donations from corporate customers, amounts from employee lottery.
48-49	Employees who participated in Knæk Cancer (Beat Cancer)	number	787	753	Registration for the campaign is made by mail to HR. Number of participants is calculated on the basis of registration mail - with deduction of any cancellations.
48-49	Company customers which participated in Knæk Cancer (Beat Cancer)	number	153	117	Registration for the campaign is made by mail to Topdanmark. Number of participating corporate customers is calculated on the basis of registration mail - with deduction of any cancellations.
48-49	Contributions for Topdanmark Fonden (Topdanmark Fund)	DKK	125.000	110.000	Internal registration
33	Smid Tøjet (Dump your clothes) campaign	tonne	1,4	2,1	Internal statement based on weighing of the clothes collected.
48-49	Contributions for the Blood Bank	batches of blood	390	439	Registration made by the Blood Bank

Page	Other	Unit	2018	2017	Data statement method
8	Reading of CSR report 2017	Number	3.086	-	Data are extracted from ipaper statistics based on the period from the date of publication in January 2018 until the end of January 2019
8	Reading of CSR report 2017	Minutes	9	-	Data are extracted from ipaper statistics based on the period from the date of publication on 29 January 2018 until t28 January 2019. The figure reflects the average time spent reading the report.