

Topdanmark: Résumé and data 2015

Below is an overview of goals, main activities and results in 2015. Each activity refers to the Global Compact principles, where relevant. If an activity supports principles 1 or 2, the specific human right is described in a bracket.

Customer relations

Customer surveys: activities and results in 2016

Goals	Activities	Results	Assessment
Internal customer surveys: increase in the number of ambassador customers	Improved websites with easily understood descriptions of products, cover etc.	46.2% (2015: 45.6%)	0.6 percentage point increase which is satisfactory
Increase in EPSI surveys	Improved customer internet file, My Topdanmark giving better overview in case of a claim	Personal customers: 74.5 (2015: 75.9)	Decrease of 1.4 percentage points
	Digital self-service solutions	SME customers 73.5 (2015: 72.3)	Increase of 1.2 percentage points
Aalund survey Top three ranking in 'overall satisfaction' category	Online sales Online meetings with pension advisers	Ranking as number three	Decline from number one ranking in 2015. However, goals still met

Customer surveys: overview

	2012	2013	2014	2015	2016
Ambassador customers – in percent	39.0	43.3	44.5	45.6	46.2
EPSI-survey: personal customers	75.7	78.7	75.5	75.9	74.5
EPSI-survey: SME customers	–	–	–	72.3	73.5

Customer score on Trustpilot: overview

	2012	2013	2014	2015	2016
Overall customer score on Trustpilot – Topdanmark (0 to 10)	–	5,6	8,8	9,1	8,9
Overall customer score on Trustpilot – Danske Forsikring (0 to 10)	–	4,5	9,1	9,3	9,2

Customer complaints: activities and results in 2016

Goal	Activities	Result	Assessment
Topdanmark's goal: as many cases as possible brought before the insurance Complaints Board in favour of Topdanmark	General assessment of customer and Insurance Complaints Board cases with a view to improving processes, communication and terms Special focus on assessment of customer complaints regarding contents insurance	81% of all cases were in favour of Topdanmark	Goal was met

Statistics for insurance Complaints Board decisions: overview

	2012	2013	2014	2015	2016
Total number of decisions	232	152	159	190	122
Total number of decisions in favour of Topdanmark**	81	78	81	81	81

* The figures apply to Topdanmark Forsikring, Topdanmark Livsforsikring and Danske Forsikring.

** Number of decisions not in favour of Topdanmark or partly in favour of Topdanmark. Source: www.ankeforsikring.dk

Responsible investment policy

Responsible investment: activities and results in 2016

Målsætning	Aktiviteter	Resultater
Investment returns must be generated with consideration to the UN Global Compact	<p>Screening and assessment of shares portfolio for positions with consideration to the UN Global Compact</p> <p>CSR recommendation will be issued to external asset managers as an appendix to the contract, encouraging them to comply with the UN Global Compact principles</p>	No investments which may be seen as being in conflict with the UN Global Compact have been made

Climate and environment policy

CO2 emissions: overview of activities and results in 2016

Goals	Activities	Result	Assessment
Maintain 2014 level until and including 2017, i.e. 2.3 tons CO2 emissions per full-time employee (relative emission)	<p>Energy optimisation of IT operations</p> <p>Solar cell system operation at the head office in Ballerup</p> <p>Extension of existing solar cell system at the head office</p>	<p>Relative CO2 emissions per full-time employee: 1.9 tons (2015: 2.2 tons)</p> <p>Absolute CO2 emissions: 5,081 tons (2015: 5,492 tons)</p>	Our goals have been fulfilled, and we have succeeded in reducing both absolute and relative CO2 emissions, see table and comments below

Carbon emission accounts

	2012	2013	2014	2015	2016	
Scope 1	Consumption of natural gas - tons m3	400	408	344	353	394
	Use of company cars - litres of petrol, thousands 1)	47	37	30	29	35
	Use of company cars - litres of diesel, thousands 1)	224	237	219	223	266
Scope 2	District heating consumption - MWh	515	519	468	481	446
	Power consumption - MWh	7,007	6,018	5,808	5,463	5,469
Scope 3	Use of non-company cars for business purposes - m. km	10.1	10.6	10.1	10.3	10.2
	Outsourced activities 2)	-	-	0	0	0
Total, absolute CO2 emissions, tons		6,196	5,980	5,593	5,492	5,081
Total CO2 emissions per full-time employee		2.6	2.4	2.3	2.2	1.9

1) The figures include use of company car for private purposes. Figures for business purposes driving are not registered. The split between driving for private purposes and business purposes is assessed to be approximately 50-50. The increase in petrol and diesel is primarily due to an increase in the number of company cars by six.

2) Topdanmark's main frame was outsourced to IBM Danmark, where power supply comes from Bergen Energy. Bergen Energy produces power via waterpower in accordance with the EU Renewables Directive. As a result, there are no CO2 emissions associated with consumption.

Human right and diversity

Women in management: overview of activities and results in 2016

Goals	Activities	Results	Assessment of 2015
At least one female candidate for job interview for an executive position at all three levels (see below)	Mentor programme for women who aspire to high-level management 6 women managers have participated.	17 vacant management positions, 12 female candidates for interview. This corresponds to 71% of the interviews (2015: 81%)	For five of the vacant management positions, there were no female candidates for interview. This may be due to the fact that there were no female applicants, or that the female applicants did not possess professional competences equal to those of the male applicants. Percentage wise, there has been a 12.3% decline in the number of female candidates for interview.
Both genders must be represented by at least 40% in management (all levels)		On 31 December 2016 the gender ratio was 41% women and 59% men (2015: 42% women and 58% men)	Goals were met There has been non-significant decrease in the number of women managers

Women in management: overview

	2012		2013		2014		2015		2016	
	Total number of managers	Percentage of women managers	Total number of managers	Percentage of women managers	Total number of managers	Percentage of women managers	Total number of managers	Percentage of women managers	Total number of managers	Percentage of women managers
Level 1	20	10 %	20	15 %	20	15 %	20	15 %	21	19 %
Level 2	63	43 %	59	42 %	64	34 %	65	34 %	65	34 %
Level 3	153	45 %	169	46 %	165	45 %	168	48 %	162	46 %
Total	242	41 %	248	42 %	249	40 %	253	42 %	248	41 %

Level 1: Topdanmark's Executive Board (four members) and top management level (17 members).

Level 2: managers referring to level 1.

Level 3: other managers.

Policy and target figures for diversity on the Board of Directors

Topdanmark wants a Board of Directors consisting of the best-qualified candidates. The Board comprises six AGM-elected members and three employee-elected members.

In 2013, Topdanmark adopted a policy and set goals for diversity on the Board of Directors. In 2016, target figures were changed from a minimum of two female and two male AGM-elected board members to a minimum of three female and three male board members.

This goal has been reached, since as of 31 December 2016, there were three AGM-elected and three employee-elected women on the Board. Furthermore, Topdanmark has observed the legislative definition of equal distribution by gender in the Board of Directors.

Women on the Board of Directors: 2013-2016

	2013	2014	2015	2016
AGM-elected	2	2	2	3
Employee-elected	3	1	3	3

Relations and dialogue

CSR programme for suppliers: activities and results in 2016

Goal	Activities	Results	Assessment
Minimise infringement of the UN Global Compact principles among the suppliers	It was decided to include more suppliers in the CSR programme than originally planned. Subsequently, the CSR recommendation was sent to a wide range of suppliers as appendix to the contract.	CSR recommendation integrated as appendix in 95% of all relevant contracts.	Satisfactory Progress in the implementation of the CSR programme.

Support for humanitarian and social efforts

Contributions 2016

- Topdanmarks and its employees contributed with DKK 101,758 together
- Danmarks Indsamling (Collection Denmark). Topdanmark and its employees contributed with DKK 197,350 together
- Red Cross 'Donate Clothes' campaign. Topdanmark's employees donated 2.1 tons of clothes
- 'Fight Cancer' campaign. Topdanmark, its employees and customers contributed with DKK 258,161, through a major fitness event
- Blood bank. 437 portions of blood were collected from Topdanmark's employees during the working hours. We have supported this since 2005
- Buddha Bikes. Topdanmark donated 135 bicycles to Buddha Bikes which is a socioeconomic bike repair shop offering traineeships and apprenticeships for young people on the edge of society
- Mentorbarn (Mentor child). The Topdanmark Fund donated DKK 75,000 to Mentorbarn that works for making the future better for Danish orphans.