



# Danica Pension Denmark

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 1842
- Major player in Denmark for life insurance, pension and health insurance
- Premium income in 2013 exceeded EUR 3.6 billion, and total assets exceeded EUR 44 billion
- Solvency ratio (2013): 230%
- Nationwide distribution through regional offices as well as more than 150 Danske Bank branches
- Member of the Swiss Life Network since 1986

## RELIABILITY

- Part of the Danske Bank Group, Denmark's largest financial services firm
- The Long Term Issuer Default Rating of Danske Bank Group is Baa1 (outlook positive) by Moody's and "A (outlook stable)" by Fitch
- 170 years of experience in the life and pensions market
- One of Denmark's largest and leading insurance companies with 24% of market share in 2013 in terms of total premium income
- Approximately 600,000 policyholders
- Sole provider of service guarantee

## FLEXIBILITY

- Modular standard and customized plans for all company types and sizes
- Regional and local solutions through own subsidiaries in the Nordic region
- A unique service concept offering assistance with pension policy, service agreement, status meetings, attitude surveys, pension seminars for decision makers, short processing time including week penalties and individual advice including needs analysis

## SIMPLICITY

- One dedicated point of contact for all local and/or regional requests and inquiries
- Complete communication package in English
- Unique online platform for both the employer and the employee including App, online reporting of claims, Danica Pensionstjek, Netpension and online health check

## COVERAGE AND PRODUCTS

### Types of Employee Benefits:

- \* Old Age Pension / Lump Sum
- \* Group Life & Survivors' Pension (rider)
- \* Disability Pension / Lump Sum (rider)
- \* Endowment
- ❖ Medical / Critical Illness
- ❖ Expatriate Schemes

### Financial Products:

- \* Unit-Linked Product (risk part poolable)
  - o Pooled Investment Funds
  - o Individual Custody Account
  - o Company-Specific Portfolios

### Other Products and Services:

- \* Wellbeing: Prevention and back-to-work programme
- \* Benchmarking services

- \* Coverage available and poolable
- ❖ Coverage available (not poolable)
- \* Product available
- o Product available via associate

### Contact