

- Denmark's largest and leading insurance company by premium income and assets
- Rated "AA-" (strong) by Standard & Poor's
- Part of the Danske Bank Group, Denmark's largest financial services firm
- Over 150 years of experience in the life and pensions market
- Specializes in pension and employee benefits schemes, life, disability and health insurance
- Premium income in 2006 exceeded EUR 2.5 billion; total assets at the end of 2006 exceeded EUR 33 billion
- Market share of 37% in terms of total premium income
- Approximately 560,000 policyholders
- Member of the Swiss Life Network since 1986

## Special Advantages

- Health insurances consisting of critical illness and medical expenses insurance
- Three products for retirement savings – Danica Traditionel (guaranteed rate of interest), Danica Link and Danica Balance (products invest savings in equities and bonds depending on the risk profile and retirement age of the individual insured. When the person is young, investment is made mostly in equities and when retirement age approaches mostly in bonds.)
- A unique service concept offering assistance with pension policy, service agreement, status meetings, attitude surveys, pension seminars for decision makers, several web solutions, short processing time including week penalties and individual advice including needs analysis
- Non-life insurance (through Danske Forsikring)

## Coverages and Products

### Types of Benefit:

- ★ Old Age Pension / Lump Sum
- ★ Group Life and Survivors' Pension (rider)
- ★ Disability Pension / Lump Sum (LTD – rider)
- ★ Endowment
- ❖ Medical / Critical Illness
- ❖ Expatriate Schemes

### Financial Products:

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

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- ★ Coverage available and poolable
  - ❖ Coverage available
  - ✳ Product available
  - Product available via associate