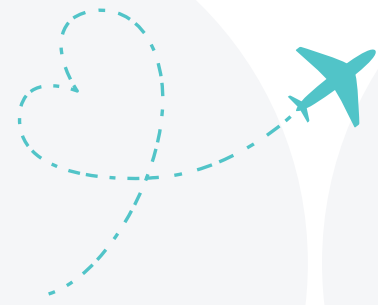


WELLBEING

# Care for Employees Wherever Business Takes You.



## Danish Employee Benefits Market Overview

- In Denmark we have a well established tradition for corporate pension Schemes. A lot of companies offer a pension scheme to their employees, as a part of the salary. It covers pension contribution and insurances.
- If a company has employees subject to collective labour agreement, it will be mandatory to have a pension scheme with a set percentage of the income (typically 12%).
- If a company does not have such agreements there is no legal requirements for employers to offer pension schemes. A lot of companies however still decide to offer it to their employees in concern of attractking the best candidates to the job, and making sure that all employees have a “safety net” in case of critical illness etc.
- The market in Denmark is very competitive. Since 2022 however the government has made a regulation stating that the risk products needs to balance – and that has made some impact to the competition. We have a lot of brokers and that market is growing both in regards to new business and the ongoing portfolio management.

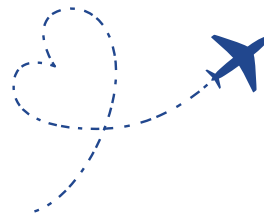


## Risk covered

- |         |          |                    |
|---------|----------|--------------------|
| ✓ Death | ✓ Health | ✓ Critical illness |
| ✓ TPD   | ✓ LTD    | ✓ Retirement       |

## Approach

- Standard approach
- We can make a standardized Pension scheme from 3 employees and up to 99 – the minimum contribution has to be at least 5% of the salary (can be paid by employer, employee or both).
- The Pension scheme has to have the following: loss of earning capacity, critial illness, death, retirement contribution. And then there is to optional insurances: Health insurance and something called Health package.
- From 100 lives and up we underwrite schemes.



## Local Services

Our products cover a wide range of insurances and if the individual has some special needs we can tailor make it to them:

- We have a unique model which insures the right measures at the right time: [Step Care™](#).
- Also we want to make it easy to take care of yourself so we have also launched [Healthy Together](#).
- Simple tips to find a better balance in your everyday life and achieve greater well-being in your working life: [Wellbeing, illness and return to work.](#)

[More information](#)

[Danica Pension - Insurance Products](#)



## Key trends

There is an increasing interest for health benefits and pension in Denmark. In Danica we strive to make it easy so that people can make the right decision at the right time of their lives:

- [Life-changing events](#)
- [Danica Pension Check](#)
- [Why run away from the future when you can take the journey together?](#)