

## About Danica Pension

Established in 1842, Danica Pension has more than 170 years' experience in the life and pension market. With around 835,000 customers, Danica Pension is one of the largest pension companies in Denmark. Total pension assets amount to DKK 460bn, with almost DKK 36bn in yearly deposits.

Danica Pension is a subsidiary of Danske Bank, which is the largest bank in Denmark. Danica Pension has regional offices located in larger cities all across Denmark. In addition, Danica Pension has subsidiaries in both Norway and Sweden.

Due to the positive development on most stock markets across the world, Danica Pension's market rate products Danica Balance and

Danica Link delivered on average between 5.2% and 12.3% in return in 2017 depending on how long you have until you retire. Danica Pension acts socially responsible and does not invest customers' funds in companies that knowingly breach international norms of human rights, environment, workers rights, or anti-corruption.

In 2013, Danica Pension Check won the IPE Award for "Best Innovation in the European Investment and Pension Industry".

In 2017, Danica Pension was voted by World Finance as "Best pension fund in Denmark 2017" and "Best Life Insurance Provider in Denmark 2017".

## Local strengths USPs

- A unique online platform for both the employer and the employee including Pension Check, Health Check, online reporting of claims and Netpension where you can both check and make adjustments to the pension scheme.
- Reaching Danica Pension's advisors is possible outside normal working hours and during the weekend.
- Customers with engagements in both Danica Pension and Danske Bank are offered specific advantages and discounts through a Customer Programme.
- From the time they turn 55 and until they retire, Danica Pension's customers are offered a course of meetings that will give them overview of their funds and help them plan the payments.
- Danica Pension helps companies relate to and influence the employee's health. One of the tools is Danica Health Check with which employees both get inspiration and help in relation to how they can prevent illness.
- Danica Pension has entered into a cooperation with Best Doctors who offers a second opinion that is a second look at your diagnosis or recommended treatment. Danica pension is the only pension provider in the Nordic region to offer a second opinion via Best Doctors.

### Facts & figures

- Insurope member since: 1981
- Financial Rating: A+ by Standard & Poor's

### Average Turnaround Times

- General Questions: 1 Working Day
- Local Quote: case by case basis
- Annual Renewal: N/A
- Rate Review: 10 to 20 Working Days
- Death Claims: 5 Working Days
- Disability Claims: 10 Working Days
- Medical Claims: 3 Working Days

### Benefits

- Insurable Benefits: DLMPCi
- Poolable Benefits: DLP

### Minimum lives criteria

- For a group quote: 3 employees
- For pooling contract: 10 employees

### Local contact information

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