

Personnel at Topdanmark

Topdanmark's employees are the most important resource for ensuring that the company's customers get the best service in every situation. Therefore, competent and motivated employees are crucial for the company. The objective is that

the company's employees and the labor market in general would consider Topdanmark as an attractive workplace characterized by competence, motivation, and cooperation.

Comprehensive Program for Employee Development

Targeted competence development for individual employees is important for all Topdanmark's employees. Therefore, Topdanmark has a comprehensive training and development program for all occupational groups.

Topdanmark places importance on management development, as good management is key to attracting and retaining qualified employees. Newly appointed managers will be offered a 6-month program with specific focus on their new role as managers. Topdanmark offers experienced managers a development program in cooperation with Copenhagen Business School Executive Program, comprising both customer orientation and personal development. For many years, Topdanmark has focused on talent development

and has organized different programs in order to encourage talented employees to use their competence to contribute to Topdanmark's continued growth and delivery of results.

As a result of the newly established cooperation with Singularity University Denmark, Topdanmark will give selected talents a unique opportunity to acquire competence within digitalization and technological development in an innovative environment in 2018. For this, Topdanmark is looking for employees with a digital mind-set. In order to support that process, a range of special development activities have been planned for 2018, for which the cooperation with Singularity University Denmark will be a source of inspiration.

Commitment and Job Satisfaction

Topdanmark wants to promote a motivating and inspiring work environment. For many years, Topdanmark has conducted an employee satisfaction survey as a part of the company's efforts to promote job satisfaction and the commitment of its employees. In 2016 and in 2017, other methods for evaluating employee satisfaction and

commitment were tested, involving approximately 900 employees. Based on that work, at the end of 2017, Topdanmark decided on a new direction and a model for how to use employee satisfaction and commitment surveys in the future. The new method will be implemented in 2018.

Everyday Health

Topdanmark wants to support its employees' health. Health creates well-being and job satisfaction, and this in turn provides a strong platform, from which Topdanmark can deliver the best service to its customers. In practice, the employees are offered a range of health-related initiatives. For example, cycling activities such as the "Cycle to Work" campaign, healthy canteen food, and a health check. In 2017, 980 employees accepted the offer of a health check, representing 40 per cent of all employees.

incipient stress and take care of employees suffering from stress.

All Topdanmark's employees have the option of anonymous stress counselling, provided by experienced psychologists. This service can be used as a first step for employees, who experience symptoms of stress. This way employees can get help quickly without having to get a referral from a family doctor first. In cases of serious and long-term stress, a program tailor-made for the individual is available as part of the employee health insurance scheme.

Stress Prevention

In Denmark, the number of people who take sick leave because of stress is increasing, and at Topdanmark, an increase has been seen among the company's employees. Therefore, Topdanmark has initiated efforts to prevent

When it comes to absence due to illness, Topdanmark's goal is that it should be below the outline from the Danish Employer's Association for the Finance Sector for the insurance business.

Absence Due to Illness Topdanmark, 2014-2017

	2017	2016	2015	2014
Topdanmark	3.0%	2.9%	3.0%	3.1%
Industry	-	3.0%	2.9%	3.0%

Statistics of absence are based on Topdanmark's internal reporting.

My Health – Program for Employees

In 2017, employees who were at risk of getting lifestyle diseases were offered an individual health program, My Health. 30 programs were made available to employees with a minor self-payment – each program lasted for three to four months. Similar programs have been tested among the company's employees previously as well, and they have resulted in long-lasting lifestyle changes.

Employee Structure

At Topdanmark, the number of employees has been stable for many years. In order to be able to offer competitive products and services, Topdanmark has gradually made its business operations more efficient by for example increasing

automation of processes. In 2017, Topdanmark also outsourced some jobs. As a result, the number of employees working at Topdanmark has decreased from 2016.

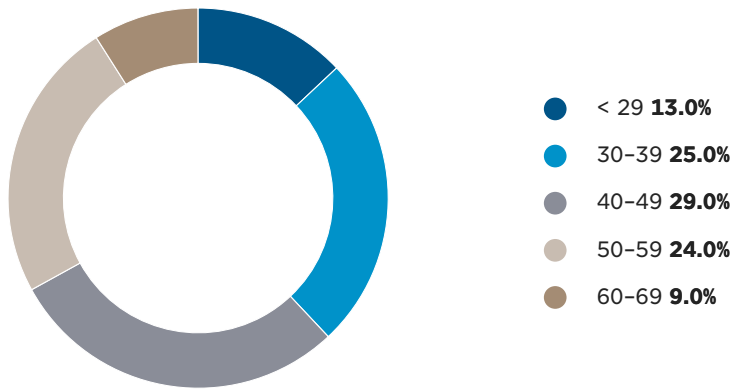
Number of Employees (FTE) Topdanmark, 31 December 2017 and 31 December 2016

	31 Dec 2017	31 Dec 2016
Denmark	2,405	2,595
- % of FTE on temporary contracts	1.7%	1.9%

Employee Turnover (%) Topdanmark, 2017 and 2016

	2017	2016
Employee turnover	14.3%	13.1%
Employee turnover, industry	-	12.0%

Age Distribution
Topdanmark, 2017



Gender Distribution
Topdanmark, 2017

