

# Topdanmark Group

Topdanmark Group is a Danish insurance group concentrating on the Danish insurance market writing non-life, life- and pension policies through its operative insurance companies Topdanmark Forsikring and Topdanmark Livsforsikring.

At the group level the current emphasizes are (i) to create synergies by having both non-life and life insurance business

within the same group, and (ii) to improve customer experience and cost efficiency by digitalization, innovation and new technology. Products are marketed through a diversified net of distribution channels including Topdanmark's own sales staff consisting of both tied agents and sales centres, and external partners, insurance brokers and online sales.

