

BONUS HISTORY (%)

	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DKK	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
EUR	2.00	2.00	1.50	2.50	3.75	3.75	3.75	3.75	3.00	1.75	0.00
NOK	2.50	2.50	1.50	1.50	3.00	4.25	4.25	0.50	2.00	1.50	0.00
GBP	1.00	1.25	0.00	0.50	2.75	1.75	2.00	2.25	2.00	3.00	0.00
SEK	2.25	2.25	2.00	1.25	2.25	3.50	2.50	1.50	3.20	1.25	0.00
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
USD	0.75	1.75	0.75	0.50	2.75	1.75	1.50	1.25	0.00	1.00	0.00

	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
DKK	0.00	1.00	2.00	1.50	0.50	0.00	0.00	0.50	2.00	2.50
EUR	0.00	2.00	2.00	1.50	0.50	0.00	0.00	0.50	2.00	1.00
NOK	0.00	0.00	2.50	1.00	0.50	0.00	0.00	0.50	2.50	2.00
GBP	0.00	2.00	2.50	1.00	0.50	0.00	0.00	0.50	3.00	1.00
SEK	0.00	2.00	1.50	2.50	1.50	0.00	0.00	1.50	3.00	1.00
CHF	0.00	1.00	0.50	1.00	0.50	0.00	0.00	0.00	1.00	1.00
USD	0.00	3.00	2.00	3.00	0.50	0.00	0.00	1.00	2.00	2.50

*N/A represents where no relevant policies were in-force at the specified period.

Past performance should not be seen as a guide to future bonus declarations.

AVERAGE ANNUALISED BONUS (%)/CPI COMPARISON (%)

	Annualised bonus applied over the most recent ten years	Annualised increase in consumer price index for the most recent ten years ending Sept 2019
DKK	N/A*	N/A*
EUR	2.77	1.36
NOK	2.34	2.09
GBP	1.65	2.21
SEK	2.19	1.16
CHF	0.05	0.03
USD	1.20	1.75

The above is shown for information purposes. The latest and future annual bonus declarations are not linked to CPI in the relevant currency, and whilst Nordben still applies discretion when determining annual bonus rates, the reduction in volatility of profits due to the described reinsurance actions ([please click here](#)) means that the applicable level of bonus is unlikely to change other than in exceptional circumstances.