

BONUS HISTORY (%)

	2019	2018	2017	2016	2015	2014	2013	2012	2011
DKK	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
EUR	0.00	0.00	0.00	0.50	1.75	1.75	1.75	1.75	1.00
NOK	0.50	0.50	0.00	0.00	1.00	2.25	2.25	0.00	1.00
GBP	0.00	0.00	0.00	0.00	0.75	0.00	0.75	0.25	1.00
SEK	0.25	0.25	0.00	0.00	0.25	1.50	1.50	0.50	1.20
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
USD	0.00	0.00	0.00	0.00	0.75	0.00	0.00	0.00	0.00

	2010	2009	2008	2007	2006	2005	2004	2003	2002
DKK	N/A*	N/A*	0.00	0.00	1.00	0.00	0.00	0.00	0.00
EUR	0.75	0.00	0.00	1.00	1.00	0.00	0.00	0.00	0.00
NOK	0.50	0.00	0.00	0.00	1.50	0.00	0.00	0.00	0.00
GBP	2.00	0.00	0.00	1.00	1.50	0.00	0.00	0.00	0.00
SEK	0.25	0.00	0.00	1.00	0.50	0.50	1.00	0.00	0.00
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
USD	0.00	0.00	0.00	2.00	1.00	1.00	0.00	0.00	0.00

	2001	2000	1999	1998	1997	1996	1995	1994	1993
DKK	0.50	2.00	2.50	1.50	2.50	2.50	N/A*	N/A*	N/A*
EUR	0.50	2.00	1.00**	1.50**	2.50**	2.00**	2.50**	2.50**	3.00**
NOK	0.50	2.50	2.00	2.00	2.50	1.50	2.50	2.00	2.00
GBP	0.50	3.00	1.00	3.50	3.50	2.00	4.00	2.50	2.00
SEK	1.50	3.00	1.00	1.00	6.00	4.50	2.00	3.00	8.00
CHF	0.00	1.00	1.00	0.00	0.50	0.50	2.00	0.50	3.50
USD	1.00	2.00	2.50	1.50	2.00	3.00	2.50	3.00	2.50

	1992	1991	1990	1989	1988	1987
DKK	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
EUR	3.50**	5.00**	6.00**	N/A*	N/A*	N/A*
NOK	2.50	3.50	4.00	N/A*	N/A*	N/A*
GBP	3.50	5.00	11.00	7.50	6.00	5.00
SEK	5.50	5.50	6.50	6.50	6.00	5.00
CHF	3.50	5.50	6.00	3.50	2.00	1.50
USD	3.00	4.00	6.00	5.00	5.00	5.00

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

**These figures represent the bonus declared for policies denominated in the European Currency Unit for the coinciding year. On 1 January 1999 the European Currency Unit was replaced by the Euro (EUR) on a 1:1 value basis.

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

AVERAGE ANNUALISED BONUS (%)

Annualised bonus applied over the most recent ten years	
DKK	0.00
EUR	0.92
NOK	0.80
GBP	0.47
SEK	0.57
CHF	0.00
USD	0.07

The above is shown for information purposes. 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.