

BONUS HISTORY (%)

	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DKK	0.00	0.00	0.00	0.00	0.50	1.75	1.75	1.75	2.00	5.00	4.50
EUR	0.00	0.00	0.00	0.00	0.00	0.00	0.75	1.50	1.00	2.00	3.00
NOK	0.00	0.00	0.50	0.50	1.00	2.25	2.25	2.25	2.50	1.50	3.50
GBP	0.50	0.50	0.00	0.00	0.25	0.25	2.50	2.75	1.50	3.50	3.50
SEK	0.25	0.25	0.75	0.50	1.25	2.25	2.25	2.25	3.00	3.00	3.50
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.50	0.50	1.00	1.50
USD	0.25	0.25	0.50	0.75	0.50	1.25	2.00	2.00	1.50	2.00	2.50

	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
DKK	4.50	3.50	2.00	2.00	3.00	2.50	3.50	6.00	5.50	3.50	4.50
EUR	4.00	3.50	2.50	2.00	2.50	2.00	3.50	5.50	4.50	3.00	4.00**
NOK	3.50	3.50	3.50	3.00	4.00	6.00	5.50	7.00	6.00	4.00	4.00
GBP	5.00	5.50	4.50	4.00	4.50	2.50	4.50	6.00	7.00	5.00	7.00
SEK	4.00	4.00	3.00	4.50	3.00	3.00	4.00	5.00	4.50	3.00	5.00
CHF	2.00	1.50	0.50	0.50	0.50	0.30	1.50	3.50	1.50	0.50	2.00
USD	4.00	5.50	4.50	3.00	3.00	1.00	3.50	8.50	6.50	5.00	5.00

	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
DKK	6.00	6.50	8.00	2.50	12.50	8.50	10.00	10.50	N/A*	N/A*	N/A*
EUR	5.00**	6.00**	6.50**	4.00**	9.00**	9.00**	9.50**	10.00**	N/A*	N/A*	N/A*
NOK	4.50	5.00	6.50	2.00	7.00	10.00	9.50	10.00	N/A*	N/A*	N/A*
GBP	8.00	6.00	8.50	3.00	10.00	11.50	11.50	12.00	12.00	10.00	10.00
SEK	5.50	8.50	9.00	4.50	11.50	11.50	11.50	11.50	11.50	10.00	10.00
CHF	2.50	3.00	4.00	1.50	6.50	7.50	7.50	7.00	5.00	5.00	5.00
USD	6.00	4.50	8.00	2.00	6.00	6.00	9.00	9.00	9.00	10.00	10.00

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

**This figure represents the bonus declared for 1998 for policies denominated in the European Currency Unit. On 1 January 1999, the European Currency Unit was replaced by the Euro (EUR) on a 1:1 basis.

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

AVERAGE ANNUALISED BONUS (%)

APPLIED OVER THE MOST RECENT TEN YEARS

DKK	1.26
EUR	0.52
NOK	1.27
GBP	1.17
SEK	1.57
CHF	0.25
USD	1.10