

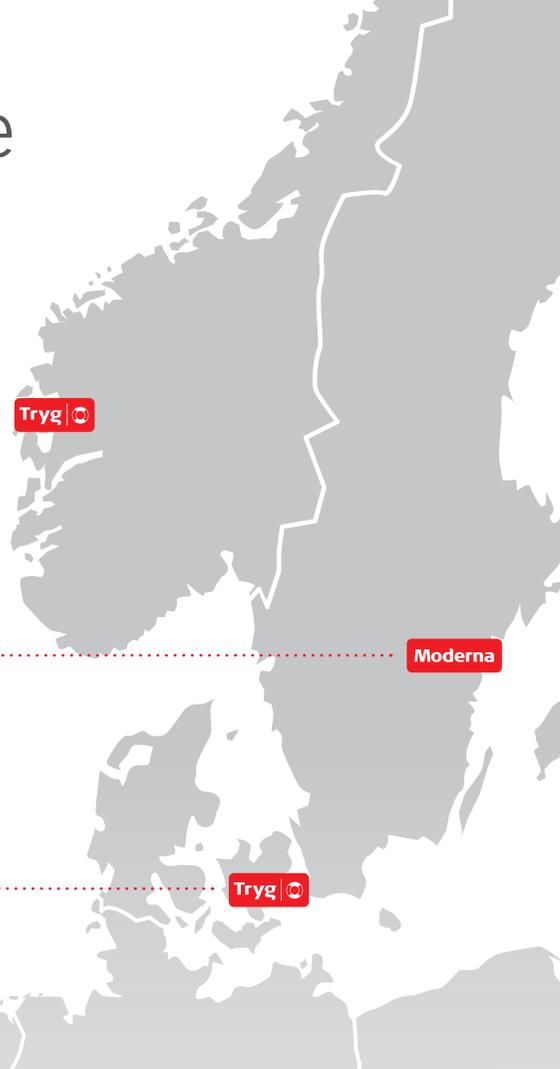
Corporate Responsibility report 2018

Contents

Tryg at a glance	3
Business areas	3
Introduction by the Group CEO	4
Overview of governance, targets and performance	5
Corporate Responsibility strategy and business model	6
Peace of mind in society	7
Safety	7
Traffic	9
Health	9
At home	10
Responsible workplace	11
The UN Sustainable Development Goals (SDGs)	11
Workplace responsibility	12
Human rights	13
Climate and environmental sustainability	14
Business ethics and compliance	15
Corporate governance	16
Strategic partnerships	18
Customer relations	19
Environmental, Social and Governance (ESG) data	20



Tryg at a glance



Purpose

As the world changes, we make it easier to be tryg^{a)}.

Great diversity of products

We offer a broad range of insurance products for private individuals as well as businesses.

Attractive dividend policy

We aim to distribute steadily increasing dividends in nominal terms and to pay out 60-90% of our profit.

TryghedsGruppen

Owns 60% of Tryg and annually contributes around DKK 600m to projects that create peace of mind via TrygFonden.

4 million customers

Our 4,015 employees provide peace of mind for 4 million customers and handle approximately 1 million claims on a yearly basis.

a) "Tryg" means feeling protected and cared for.

Business areas

Tryg is one of the largest non-life insurance companies in the Nordic region. We are the largest player in Denmark and the third-largest in Norway. In Sweden, we are the fifth-largest insurance company in the market.

Private

Private provides insurance products to private customers in Denmark and Norway. Private offers a range of insurance products including car, contents, house, accident, travel, motorcycle, dog and health.



Commercial

Commercial provides insurance products including motor, property, liability, workers' compensation, travel and health to small and medium-sized businesses in Denmark and Norway.



Corporate

Corporate provides insurance products including property, liability, workers' compensation, transport, group life etc. to corporate customers.



Sweden

Sweden provides insurance products to private individuals within car, house, dog, child, boat and accident insurance.



Strengthening the core while embracing the future

As the world changes, we make it easier to be tryg^{a)}. Tryg's purpose is the guiding principle of our everyday actions and conduct, but it is also the foundation of our business model and our 2020 Corporate Responsibility strategy.

Peace of mind through prevention

As CEO of one of the largest non-life insurance companies in the Nordic region, I am aware of the responsibilities that come with being a listed company and our responsibility for ensuring satisfied employees, customers and shareholders. We need to balance a financially healthy business with our responsibilities as an employer and company.

Claims prevention is a key element in our 2020 corporate strategy. We want to be an active peace-of-mind creator rather than a passive peace-of-mind provider. In 2018, we launched a range of prevention products to help our customers prevent claims. For example, we launched behaviour-based car insurance products in Denmark, Norway and Sweden, utilising digital technology to leverage 'smart-tech' opportunities. At the same time, we encourage responsible driving to create peace of mind in society.

We remain committed to creating peace of mind in Norway through the Nightravens and Lifebuoys initiatives. Both initiatives represent preventive measures to ensure that people feel more protected and cared for on the streets and in the water.

Focus on women in management

Tryg works to increase the share of women in management positions and ensure a diverse mix of employees to represent the society we are part of. We remain a member of the Danish Diversity Council, and to boost development, we have set a new target of increasing the share of women in management to 41% in 2020. In 2018, the share of women in management positions was 33%.

A new digital era of insurance

Change is a constant in the new digital era, and Tryg is adapting its 300-year-old business in a new digital century. In a world of challenges and risks in the form of cyber-attacks and climate change, it is important to mitigate or turn risks into opportunities. Examples are our cyber insurance product which helps companies increase their resilience to cyber-attacks, and TrygID which protects private customers against identity theft.

As an insurance company, we need our customers' personal data to provide insurance services. Personal data must be handled responsibly and with due diligence. This year, Tryg implemented processes compliant with the General Data Protection Regulation (GDPR) to protect customer data, strengthen security against data breaches and increase transparency about data usage.

Principles guiding our conduct

Tryg has been a signatory to the UN Global Compact since 2008, and this Communication on Progress report underlines our commitment to adhering to the ten principles on human rights, labour rights, environment and anti-corruption.

The 17 UN Sustainable Development Goals (SDGs) present some of the world's biggest challenges and opportunities we need to address by 2030. This year, we conducted an SDG assessment, and in the coming year, we will focus on implementation and how Tryg can contribute to a sustainable development.



Morten Hübbe
Group CEO

^{a)} "Tryg" means feeling protected and cared for.



Overview

The table illustrates governance, targets and performance^{a)}

	Human rights and workplace responsibility	Climate and environmental sustainability	Business ethics and compliance
UN Global Compact	Principles 1-6 (Cross-cutting all principles)	Principles 7-9	Principle 10
Targets	38% women in management positions	1% reduction in carbon emissions	
Results 2018	33%	3% increase compared to 2017	
Highlights 2018	<ul style="list-style-type: none"> • New target for women in management: 41% in 2020 • Implementation of process for auditing high-risk outsourcing suppliers • Training procurement personnel and auditors in sustainability risks • SDG assessment completed 	<ul style="list-style-type: none"> • New 2020 target for carbon emissions: 2% reduction compared to 2018 • Increased number of chargers for electrical cars 	<ul style="list-style-type: none"> • Two audits on high-risk outsourcing suppliers • 100% employees completed mandatory GDPR e-learning
Policies and action plans	<ul style="list-style-type: none"> • Corporate Responsibility policy • Code of conduct • Competency and diversity policy • General action plan for women in management • Outsourcing policy 	<ul style="list-style-type: none"> • Corporate Responsibility policy 	<ul style="list-style-type: none"> • Responsible investment policy • Policy for execution of active ownership • Personal data policy • Anti-corruption policy • Tax policy • Remuneration policy • Statutory corporate governance report
Systems and due diligence processes	<ul style="list-style-type: none"> • Employee satisfaction survey • Risk assessment and materiality assessment • Customer satisfaction rating • Process for auditing high-risk outsourcing suppliers 	<ul style="list-style-type: none"> • Environmental certification Eco-lighthouse in Norway (8 offices) • Annual Eco-lighthouse progress report 	<ul style="list-style-type: none"> • Whistleblower hotline • GDPR compliance assessment • Process for reporting data breaches • Process for ethical screening of investments • Vendor management system • Risk assessment
Organisational anchoring	<ul style="list-style-type: none"> • HR • Legal and compliance • Procurement 	<ul style="list-style-type: none"> • Facilities 	<ul style="list-style-type: none"> • Legal and compliance • Investment • Investor Relations
Corporate Responsibility			

^{a)} Please view extensive Environmental, Social and Governance (ESG) data on pages 20-21 for specific data.

Corporate Responsibility strategy and business model

Tryg's 2020 Corporate Responsibility strategy is based on three focus areas: Peace of mind in society, responsible workplace, and customer relations. The Corporate Responsibility strategy supports Tryg's purpose, 'as the world changes, we make it easier to be tryg'^{a)}, and is aligned with our 2020 corporate strategy.

Claims prevention is a central element in Tryg's 2020 corporate strategy. Our ambition is to minimise and prevent the number of claims by integrating prevention initiatives into our insurance products.

'Peace of mind in society' focuses on our commitment to the Nightravens and Lifebuoys initiatives in Norway, as well as offering products with a prevention element which create peace of mind.

'Responsible workplace' focuses on Tryg's responsibility in relation to our employees and how we ensure regulatory compliance by establishing the policies and systems necessary to handle Environmental, Social and Governance (ESG) matters and how we address the SDGs.

'Customer relations' focuses on how Tryg sustains good customer relations and offers relevant products to match customer expectations and needs. Tryg's Corporate Responsibility activities focus on creating value for our business and for society as well as preventing and mitigating adverse impacts.

➤ [Download Corporate Responsibility policy](#)

Tryg's majority shareholder

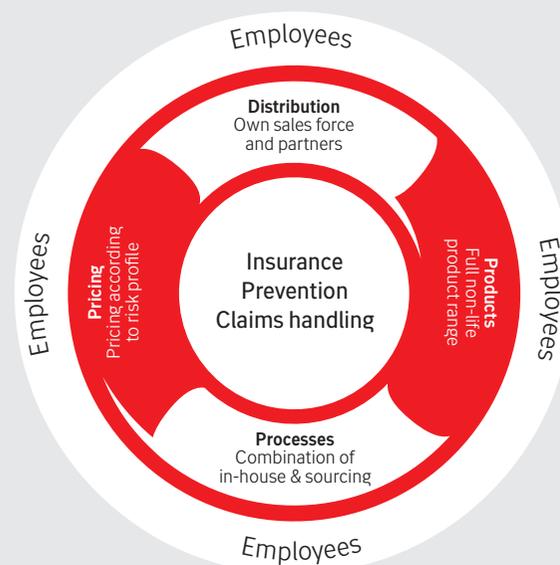
Tryg's majority shareholder, TryghedsGruppen, holds 60% of the shares in Tryg and annually contributes around DKK 600m to projects that create peace of mind in Danish society via TrygFonden. A substantial share of TryghedsGruppen's profit derives from the dividend paid out by Tryg to its shareholders. Part of the profit contributes to TrygFonden's activities.

In 2018, Tryg paid out around DKK 1,788m in dividend to TryghedsGruppen. For the third year running, TryghedsGruppen, paid out a member bonus to Tryg's customers in Denmark corresponding to 8% of the annual premiums paid for 2017.

Tryg's business model

Tryg makes it easier to be 'tryg'^{a)} for its customers by offering them insurance against risk, efficient claims handling, and advice and services to prevent claims from arising in the first place.

By making it easier for our customers to feel protected and cared for, we benefit all of Tryg's stakeholders - our customers, our employees and our shareholders.



^{a)}Tryg' means feeling protected and cared for

Peace of mind in society

Creating peace of mind in society through strategic initiatives and offering relevant products with a prevention element to our customers is a vital element in Tryg's 2020 Corporate Responsibility strategy. On the following pages, we highlight four themes through which Tryg is committed to creating peace of mind in society: Safety, traffic, health and at home.

Safety

Nightravens

As part of our efforts to create peace of mind in society, we are committed to running the Nightravens secretariat in Norway.

The Nightravens are local groups of volunteers who walk the streets at night, providing a safe environment, offering help and preventing unwanted incidents. The main target group is young people, and the mission of the Nightravens is to be present where young people hang out in streets or local squares.

There are more than 300 Nightravens groups in Norway made up of a diverse mix of volunteers in terms of their nationality, gender and age, which have the additional effect of working as a social community network for the volunteers.

Creating peace of mind and preventing crimes

Kjeld Bagh organises the Nightravens in Fagerstrand and Fjellstrand, Norway. He emphasises how the Nightravens are beneficial to local communities and create peace of mind: "It is about creating a sense of safety, well-being and affiliation to our local communities and ensuring that our children have a safe upbringing", he says. "It was also a nice way for us to become part of the community as newcomers."

Kjeld Bach highlights how the Nightravens help prevent crime: "Being present on the local scene as a Nightraven contributes to reducing violence, vandalism and criminal behaviour, and we

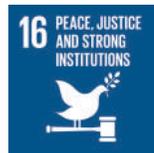
collaborate well with the local police. Today, the Nightravens are regarded as the most important initiative when it comes to preventing violence in Norway", he says.

Kjeld Bach also points out that even though the Nightravens have a preventive effect, they are not the police: "The Nightravens are not a private backup police force. We do not intervene in public disturbances but contact the authorities for help, if necessary. However, our presence is often enough to calm down the situation", he explains.

"Being a Nightraven is for any adult regardless of age, gender, level of education, physical disability, religion or ethnic background. We walk around in our bright yellow jackets and are visible in the streets. We observe, help, listen and offer guidance when approached by young people", Kjeld Bagh concludes.

More than
300

Nightraven groups volunteer to create peace of mind in society



Tryg's commitment to running the Nightravens secretariat contributes to SDG 16 'Peace and justice', specifically indicator 16.1.4 | Proportion of population that feel safe walking alone around the area they live.



Lifebuoys

Norway has 100,000 kilometres of coastline, which equates to two and a half times the circumference of the Earth at the equator. However, to date, no national legislation enforces safety on the beaches or along the coast.

Since 1952, Tryg's iconic lifebuoys have contributed to safety along the coastline, lakes and rivers in Norway. The lifebuoy is a vitally important piece of rescue equipment, and for decades Tryg has provided lifebuoys to Norwegian society. Tryg's more than 43,000 lifebuoys are located from Lindesnes in southern Norway to Svalbard, the Norwegian archipelago in the Arctic Ocean.

Tryg is committed to increasing safety along the coastlines and harbours in Norway by working with the National Drowning Prevention Council, local communities, ports and various other stakeholders.

The process of making a lifebuoy

Even before the lifebuoys are installed along the coast, they have a positive impact on many lives.

One company that employs people with disabilities is involved in producing the lifebuoys. The Tryg letters on the lifebuoys are made by employees at Grønnevik, an industrial company in Bergen that offers employment and training for people who fall outside the mainstream labour market and who need a very structured working day.

Preventing drownings through capacity building

To ensure prevention of drowning accidents and to increase safety along the coastline, Tryg annually participates in several events to strengthen knowledge and build capacity on how to prevent drownings.

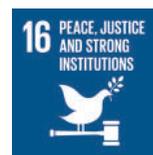
In 2018, Tryg cooperated with the Norwegian Society for Sea Rescue, Region West, to offer a course called 'Safe in water'. The Norwegian Society for Sea Rescue is a nationwide humanitarian association whose purpose is to save lives, salvage assets and protect the coastal environment of Norwegian waters.

The 'Safe in water' course is aimed at 12 to 14-year-old schoolchildren. The courses are run eight times a year in autumn and winter and give the children a chance to experience being in the cold water, while being supervised by skilled instructors, wearing wetsuits and life jackets. Participant schools receive a full day of education in understanding the risks associated with water, practising first aid and learning the key principles of self-rescue and lifesaving. Learning to throw Tryg lifebuoys is also an important part of the course.

Additionally, Tryg cooperates with the Norwegian Society for Sea Rescue, Region West, on an 'Elias boat', which is a known figure from children's TV. In 2018, 5,795 children went on a boat trip to raise awareness on safety on the water.

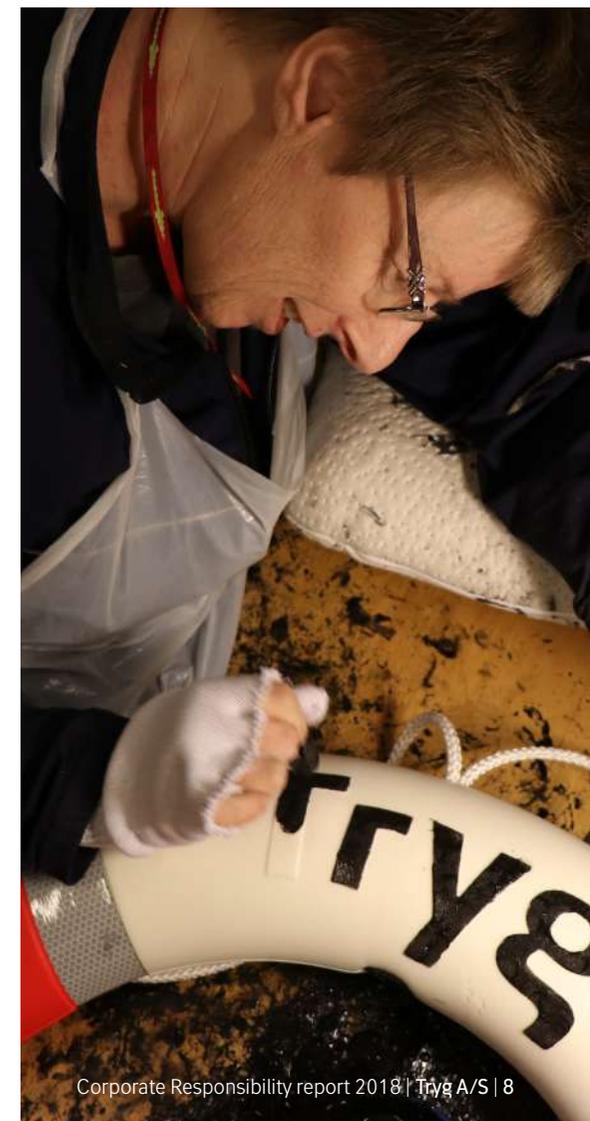
More than
43,000
Tryg lifebuoys are located from
Lindesnes in southern Norway to
Svalbard, the Norwegian archipelago
in the Arctic Ocean

120
schoolchildren have been
taught self-rescue through
'Safe in water' courses in 2018



Tryg's commitment to preventing drownings through the lifebuoys contributes to SDG 16 'Peace and justice', specifically indicator 16.1.4 | Proportion of population that feel safe walking alone around the area they live.

"It is meaningful and fun working with the lifebuoys. I have been painting lifebuoys since 2007, and since then I have painted more than 15,000. I often pass by Tryg lifebuoys at the harbour in Bergen, and I sometimes see the lifebuoys on TV. It is meaningful to know that the Tryg lifebuoys I paint can help save lives."
– Irene, Grønnevik.



Traffic

Increasing safety on the roads

Motor insurance accounts for 30% of Tryg's total premium income. As we provide car insurance to many of our four million customers, we have a responsibility and an opportunity to promote safety on the roads.

Tryg offers digital car insurance products where pricing is affected by driving behaviour in all the Nordic countries: Tryg Drive in Denmark, Moderna Smart in Sweden and Sidekick in Norway. We believe that responsible driving behaviour will contribute to increasing safety on the Nordic roads.

Our new car insurance product involves the use of 'smart' technology, more specifically a small dongle which is connected to an app. The app analyses driving style on several parameters. After each trip, a score of 1-15 is revealed in the app which rewards customers with a bonus for their responsible driving. Driving according to the app recommendations, drivers will additionally save fuel and minimise carbon emissions.

In 2018, we launched Tryg Drive for all customers in Denmark. This is a way of leveraging prevention initiatives to minimise unnecessary unease in society, and to reward and promote responsible driving for all customer groups. In Sweden, Moderna Smart is available to all customers, and Sidekick in Norway is available to customers aged 18-30 years.

Health

Focus on mitigating long-term sick leave

Suffering an injury at work can be a traumatic and exhausting experience. The event itself can cause concern, and in addition to the physical or psychological stress caused by a long period of sick leave, there are many practical things to consider. Tryg takes responsibility for its customers' well-being – making sure that they feel cared for, while reducing costs for loss of ability to work.

'Tryg Tilbage' is a concept which is integrated into our workers' compensation product. Tryg Tilbage helps customers to a speedier recovery through a personalised action plan and a structured process of professional counselling to minimise the effect of the injury or sick leave and remediate where possible. Tryg Tilbage consists of a team of experts including social workers, physiotherapists, in-house specialists and a specialist in general medicine to provide the most comprehensive counselling.

In 2018, we launched a training programme app called 'Tryg Tilbage'. The training programme is tailored to the customer's specific injuries, and the app allows the expert team to monitor the customer's development and have a follow-up dialogue to boost motivation and prevent further injuries. The result is a speedier recovery, which benefits the employee, the employer and society.

Tryg Tilbage helped Søren back to work

52-year-old Søren is working as a blacksmith in a small company. One day, while working the grinder, he accidentally hit his right shoulder on the machine and ripped a tendon.

He was quickly operated at a private hospital through his health insurance. Due to his physically demanding job as a blacksmith, his shoulder was especially worn, and rehabilitation especially important, but the hospital did not offer him a recovery plan.

Tryg Tilbage provided help through an individual physiotherapy plan combined with exercises. The training was essential to Søren's speedy recovery, and after three months he was back working full-time, which avoided a long period of sick leave for the benefit of Søren, his employer and society.

Tryg health and digital health screening

Stress is a growing challenge which is causing an increasing number of sick days, lower productivity and poorer quality of life.

To address this challenge, in 2018, Tryg launched the 'Tryg health' app to help customers prevent illness, boost well-being and reduce sick leave. The digital app is an alternative to the statutory workplace assessment, and is combined with a health screening based on questions about health and lifestyle.

It provides a personal health report with recommendations as well as counselling from healthcare professionals on how to make any necessary improvements. To further strengthen focus on well-being in Tryg, the app is available to all employees to inspire and encourage a healthier lifestyle.



A product such as **Tryg Drive** contributes to realising SDG 3, 'Good health and well-being', specifically target 3.6 |By 2020, halve the number of global deaths and injuries from road traffic accidents.

Products such as **Tryg Tilbage** and **Tryg Health** contribute to realising SDG 3 'Good health and well-being', specifically target 3.4 |By 2030, reduce by one-third pre-mature mortality from non-communicable diseases (NCDs) through prevention and treatment, and promote mental health and well-being.

At home

Alarm

Insurance may cover claims after break-ins, cloudbursts or fires, but most people would rather prevent claims from happening in the first place.

In 2018, Tryg included an alarm as part of our insurance package 'Tryghedspakken' in Denmark. The alarm is connected via an app, so anyone can leave their home feeling safe.

We offer six alarm options: a smart plug, an opening sensor, a humidity sensor, a smoke sensor, a climate sensor or a motion sensor.

To help prevent break-ins, a motion sensor, an opening sensor or a smart plug can reveal if you have unwanted company in your home and signal to intruders that you have an alarm, causing any intruders to leave the premises as quickly as possible or preventing them from entering at all.

The additional solutions help prevent the unwanted feelings associated with not discovering a leakage in the basement or not detecting smoke or fire in your home.

Rat blocker

The rat population has grown by almost 40% during the past ten years to approximately 200,000 registered incidents in 2017.

In 2018, Tryg included a rat blocker in the house insurance 'super' package, in Denmark, to help customers prevent damage caused by rats, such as damage to sewers, plug wires or pipes. The

rat blocker prevents rats from entering the main sewers and sewage pipes and gaining access to homes.

200,000
registered rat incidents in 2017
in Denmark

Making homes more resilient

Heavy rain showers or cloudbursts are a concern to all home owners. In the most recent climate report issued by the Intergovernmental Panel on Climate Change (IPCC), global temperatures are expected to increase by 1.5 degrees Celsius between 2030 and 2052 if global warming continues at the current pace. The report concluded that the temperature increase will have an impact on the world as we know it due to, for example, a rise in sea levels or more frequent and severe storms.

To protect homes and prevent flooding, Tryg's climate protection concept rewards customers who install a backflow blocker and pump pit for waste water by reducing the price of their house insurance. Both solutions prevent sewage water from flowing back and rising up through the drains during cloudbursts.

Additionally, we offer advice on how to minimise the effect of storms, cloudbursts and flooding on our Danish and Norwegian customer websites.



Responsible workplace

Our 2020 Corporate Responsibility strategy also focuses on Tryg's responsibility as an employer and company. The following pages outline Tryg's commitment as an employer and company in the following areas: workplace responsibility, human rights, climate and environmental sustainability, business ethics and compliance, governance and strategic partnerships.

UN Sustainable Development Goals (SDGs)

In 2018, Tryg conducted an internal assessment of business risks and opportunities covering the 17 SDGs and the associated 169 targets and 232 indicators.

As one of the largest non-insurance companies in the Nordic region, we have a responsibility and a chance to make an impact on the SDGs.

Prior to the assessment, we reviewed expert reports to analyse best practices on implementation and reporting.

The methodology applied involved analysing all 17 goals, 169 targets and 232 indicators in an initial screening, and then pre-selecting targets of relevance to our 2020 Corporate Responsibility strategy and core business objectives. The next step was considering the risks and opportunities associated with our business, business relationships and customers, coupled with Tryg's corporate strategy. Finally, a prioritised list and matrix were prepared of the SDGs Tryg will focus on going forward.

Our continued efforts will involve the business areas and ongoing revisions of the goals during our strategy period.

Conclusions

The assessment showed that Tryg has both an indirect and a direct impact on all 17 SDGs. However, we have focused on a prioritised list of goals where we have direct impact and pinpointed two specific goals for which we have defined

Key Performance Indicators (KPIs) to track performance.

In the coming year, we will work with the business to potentially include more goals from the prioritised list of high-impact SDGs to achieve greater impact through our business activities.

The two goals on which we have a high impact and for which KPIs have been defined are:

- goal 5 'Gender equality', specifically indicator 5.5.2 | Proportion of women in managerial positions, and
- goal 13 'Climate action', specifically target 13.1 | Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries and target 13.3 | Improved education, awareness raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.

To support goal 5, we have increased our target for the share of women in management positions to 41% in 2020. Additionally, we have set a target to achieve a 2% reduction in carbon emissions in 2020, and we advise our customers on how to protect their homes and how to prevent flooding.

UN Sustainable Development Goals – prioritised list

The seven SDGs on which we have the most direct impact through our core business, include:



The SDGs on which we have a medium direct impact, include:



The SDGs on which we have a low direct impact, include:



UN Sustainable Development Goals – matrix



Workplace responsibility

Our employees are our most valuable resource and a key factor when it comes to providing competent and high-quality services to our customers. The well-being of our employees is vital to Tryg, as is protecting their right to a healthy and safe working environment.

Our materiality assessment indicated that there is a risk that Tryg can have adverse impacts on its employees through, for example, dissatisfaction, discrimination, or the physical or psychosocial working environment. To mitigate this risk, we are continuously working to improve the conditions for our employees.

Tryg has collective bargaining agreements in the Scandinavian countries where more than 99% of our employees are employed. The majority of our Scandinavian employees are covered by these agreements and the remaining employees are on individual contracts. All Tryg employees are covered according to national standards and requirements.

Employee satisfaction

The annual employee satisfaction survey is key to illustrating employee satisfaction and monitoring development. Processes are in place to ensure that low-scoring departments receive clear guidance and support, and that action plans are made. In 2018, 27 departments received extra support compared to 34 departments in 2017.

In 2018, the overall employee satisfaction score was 78, up from 76 in 2017. It proves that our efforts are working, and we will continue this focus going forward.

A diverse company and a driver for change

Tryg wants to contribute to driving change in our sector and industry, as it still tends to be dominated by men in management positions. Therefore, we are working to promote equal rights. This also means encouraging men to exercise their right to paternity leave. Tryg believes that this development needs encouragement and proper managerial attention to thrive.

Women in management positions remains a continuous focus area in Tryg. To support our target, we focus specifically on our recruitment process, while an internal rotation programme is in place to improve conditions and career opportunities for talented women and men. Additionally, five women are attending our Advanced Leadership Programme. We expect another five women to join the programme in 2019.

Tryg remains a committed member of the Danish Diversity Council to help inspire and grow the number of women in management positions. To inspire positive role models in Tryg, our LeadTheFuture programme encourages female managers to act as role models by sharing their experiences and knowledge about their own career choices. The purpose of the initiative is to attract young women to STEM programmes^{a)} and to inspire leadership. Three women are currently attending the programme.

To further boost women in management positions, Tryg has an action plan, which is revised annually, outlining actions to support our target of increasing the number of women in management positions. In 2018, we raised our target from 38% to 41% in 2020. In 2018, the share of women in management positions was 33% hence we did

not meet our target of 38%. Compared to 2017, the number of women in management positions decreased by three. In 2018, Tryg increased the total number of management positions and the declining share of women in management positions is mainly due to organisational changes. When recruiting, we focus on getting the best competencies for the job. Going forward, Tryg will continue our efforts on attracting women to management positions.

➤ [Download General action plan for Women in Management](#)

Strengthening our employees

Tryg offers training, e-learning and education to our employees as well as identifying new career opportunities through our People Review process to ensure development and capacity building.

Acknowledging that our business must evolve and develop in the digital age, we realise that this may potentially have an adverse impact on our employees. Tryg mitigates the adverse impacts through external outplacement programmes, while ensuring that many reductions in employee numbers take the form of natural departures.

It is important to maintain a healthy work-life balance, and we aim to be a flexible workplace where it is possible to balance your career and family life.

We do not accept discrimination based on gender, age, ethnicity etc., and work actively to nourish an open-minded culture. Tryg additionally has a diverse workforce representing the society we are part of.

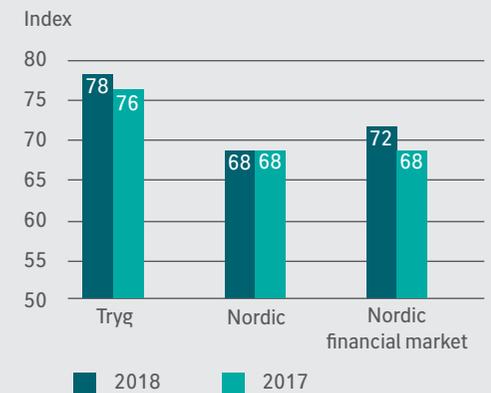
➤ [Download Competency and diversity policy](#)



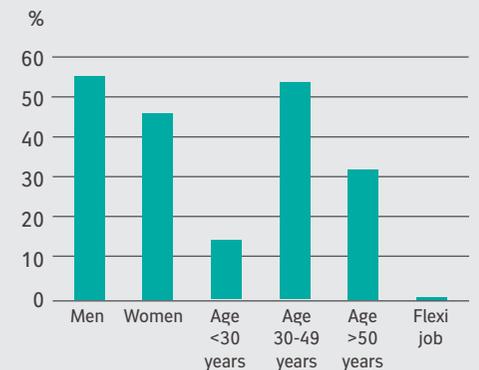
Tryg's commitment to increasing the number of women in management positions contributes to SDG 5, 'Gender equality' specifically indicator 5.5.2 | Proportion of women in managerial positions.

Employee satisfaction

Tryg has an employee satisfaction level above the average of the Nordic sector.



Employee mix



Human rights

Responsible supply chain management

Tryg is committed to respecting human rights as described in the Universal Declaration of Human Rights. Our commitment is enforced through our signatory membership of the UN Global Compact and is outlined in our Corporate Responsibility policy as well as Tryg's Code of Conduct.

Our materiality assessment indicated that there is a risk of violating human and labour rights in our supply chain through our outsourcing activities. To mitigate any violations, we actively monitor our outsourcing suppliers to ensure compliance with our Code of Conduct and the principles outlined in the UN Global Compact.

Prior to signing a supplier contract, all suppliers undergo a pre-approval process. Suppliers are required to sign our Code of Conduct outlining our expectations for our business relations.

Tryg has a process for auditing our outsourcing suppliers to ensure that any potential or actual adverse impacts and risks in our supply chain are handled.

All outsourcing suppliers are asked to fill out a self-assessment questionnaire prior to a scheduled on-site audit. If the on-site audit reveals any potential red flags, it will lead to an action plan and a follow-up dialogue. If a supplier does not comply with the requirements imposed by Tryg, we will engage in dialogue to ensure improvement.

In case of repeated failed attempts at collaboration, Tryg can terminate the contract as a last resort.

Outsourcing suppliers are selected based on Tryg's outsourcing criteria, and focus is on suppliers based outside the Nordic region where worker's rights and human rights have traditionally been weaker.

In 2018, our audits revealed no violations or red flags among our audited high-risk outsourcing suppliers. The process continues in 2019, and all high-risk outsourcing suppliers are expected to be audited by 2020.

To support the new audit process, in 2018 Tryg launched a training programme for procurement employees and internal auditors to build capacity for identifying actual or potential violations on site. The training sessions are held annually.

➤ [Download Code of conduct](#)

➤ [Download Corporate Responsibility policy](#)



Climate and environmental sustainability

Climate and environmental responsibility

Tryg has a direct impact on the climate and the environment through our operations, and an indirect impact through our business activities. We have focused our efforts on our internal operations and initiatives to improve our footprint, while also reducing costs.

Although Tryg is not an energy-intensive company since our carbon emissions are mainly associated with heating and electricity use at our offices, car and air travel, we acknowledge that we are part of the solution when it comes to minimising carbon emissions.

One of the areas in which Tryg has a potential adverse impact on the environment is waste production, which is why we are committed to reducing waste.

Our materiality assessment showed that the climate and the environment are material issues to Tryg and our stakeholders. Extreme weather events such as flooding, cloudbursts and storms present a risk to Tryg and are causing harm and concern to our customers and society since environmental and climate-related events can increase the frequency of climate-related claims. Therefore, we advise our customers on how to protect their homes.

Tryg's Corporate Responsibility policy further out-

lines our commitment to minimising our climate and environmental footprint.

➤ [Download Corporate Responsibility policy](#)

Climate and environmental initiatives

Tryg has initiated a process which involves installing more efficient and climate-friendly LED lighting at our offices, as well as installing more screens for Skype meetings to reduce air travel and offering electric cars for external meetings. In 2018, we installed more electric chargers at our offices in Ballerup, Denmark, to encourage our employees to switch to electric cars, while we have 16 electric charging stations at our office in Bergen, Norway. Tryg also participates in a mobility network with the Municipality of Ballerup to discuss solutions aimed at improving public transport.

We continuously work on minimising and sorting our waste at local waste stations to bring down waste volumes. In 2018, several new initiatives aimed at reducing waste volumes were launched at the offices in Norway, which resulted in the collection and sorting of large volumes of glass and plastic.

In 2018, Tryg's estimated carbon emissions increased by 3% compared to 2017. The increase is mainly due to an ongoing renovation of our office buildings, extended opening hours and an update of our calculation method for carbon emissions. Thus, we have not achieved our target of a 1%

reduction in 2018 compared to 2017. Our target for 2020 is a 2% reduction compared to 2018.

In 2019, Tryg will develop a climate and environmental action plan and focus on a waste reduction initiative at our canteen facilities to grow understanding of waste reduction.

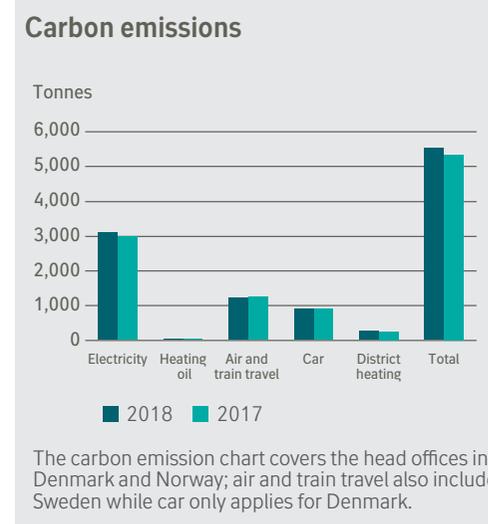
Eco-lighthouse in Norway

Eco-lighthouse is a climate and environmental certification scheme in Norway. It requires a thorough environmental management system and includes sector-specific requirements. Eight of our Norwe-

gian offices are certified under this scheme.

We annually produce an Eco-lighthouse report to describe progress and document the policies and procedures in place to manage our impact on the climate and the environment.

In 2018, a pilot was conducted to increase the use of environmentally certified cleaning products in Norway. The pilot was successful, and the new procurement practice will be fully implemented from 2019.



Tryg is focused on reducing our carbon emissions and is committed to SDG 13, Climate action, specifically target 13.1 | Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries and target 13.3 | Improved education, awareness raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.



Tryg's focus on waste reduction contributes to SDG 12, Responsible consumption and production, specifically target 12.5 | By 2030 substantially reduce waste generation through prevention, reduction, recycling and reuse.

Business ethics and compliance

Tryg is committed to running an ethical, transparent and responsible business. Our materiality assessment showed that anti-corruption, business ethics and data protection are material matters to Tryg. Building knowledge and capacity on this issue not only internally among our employees through e-learning, but also throughout our business relations, requires continuous attention.

Tryg's Code of Conduct defines the rules, which all employees and business partners are required to adhere to. Our tax policy and anti-corruption policy further outline our commitment to acting as a responsible company.

➤ [Download Code of conduct](#)

➤ [Download Tax policy](#)

➤ [Download Anti-corruption policy](#)

Insurance fraud can have adverse impacts and implications for Tryg and for our customers. Every year, Tryg investigates cases of suspected insurance fraud through our special investigation unit. In 2018, around 1,586 notifications were passed on to our special investigation unit in Denmark, and 45% were classified as insurance fraud. In all cases, it is important that we treat our customers with respect, which is why we have processes in place to ensure that all investigations are approved beforehand and are performed properly and with respect for our guidelines.

Data security and GDPR

Digitalisation presents opportunities for optimising processes, increasing global interaction and creating new demand. However, a digital presence also presents a risk of increased cyber-attacks, ID theft or data security breaches. Data security breaches are a key risk to Tryg.

In 2018, the EU's General Data Protection Regulation (GDPR) came into force. Tryg is a data-driven company, and we need data to assess our customers' claims risk. This is the foundation for providing our core product: insurance. Implementing the new GDPR regulation means increasing transparency about how we handle customer data and what type of data we use.

In 2018, we implemented a compliance plan and appointed a Data Protection Officer (DPO) to ensure that the necessary systems and processes are in place. Our internal data breach process enables all employees to report any data breaches, and all Tryg employees have completed mandatory e-learning on GDPR.

➤ [Download Personal data policy](#)

Tryg wants to ensure that our products match the needs of our customers. In view of recent developments in the digital field, we offer a cyber insurance product, TrygID, to protect private customers against identity theft, including misuse on social media. Our cyber insurance product, eProtect, helps to protect our commercial and corporate customers against viruses and cyber-attacks.

Whistleblower hotline

Tryg's whistleblower hotline is available for all our stakeholders to report any violation of our Code of Conduct and is reviewed by the chairman of the Audit Committee, assisted by Tryg's Legal and Compliance department. In 2018, seven whistleblower cases were reported and investigated, and the necessary actions were taken.

➤ [Read more about Whistleblower hotline](#)

Responsible investments

Responsible investing is important to Tryg as it ensures that investments are conducted in accordance with our values. Our materiality assessment identified responsible investments as a material issue to Tryg. We are at risk of violating international standards when investing and want to be transparent about our efforts to mitigate this risk.

In 2017, we published our Responsible investment policy, which illustrates our belief in the importance of not violating international principles and conventions when investing. In 2018, we updated our process for ethical screening for potential violations of the conventions in our investment portfolio, including not only our portfolio holdings, but also the ultimate parents. We established an internal procedure for handling any such violations. We perform an ethical screening annually, and will continue our screening practice in 2019.

Most of Tryg's investment assets are managed externally, and typically held through commingled fund structures.

Our primary focus is selecting external managers who share our principles and have policies in place to ensure that investments are managed responsibly. When selecting external asset managers, UN PRI signatories are preferred. In 2018, all Tryg's external managers were UN PRI signatories.

Where possible, in our execution of active ownership, we follow the five management goals described in our policy for executing active ownership. In 2018, Tryg conducted a survey among its external managers on their active ownership practices. In the future, Tryg will include requirements for active ownership policies and procedures when selecting new asset managers.

In 2018, Tryg's real estate investment process was changed to focus more explicitly on resource efficiency. Evaluation criteria for selecting new external managers now explicitly focus on how the respective investment strategies aim to reduce energy and resource consumption in their portfolio.

➤ [Download Responsible investment policy](#)

➤ [Download Policy for execution of active ownership](#)

Corporate governance

Tryg focuses on managing the business in accordance with the Recommendations on Corporate Governance issued by the Danish Committee on Corporate Governance. The aim is to ensure that Tryg does its utmost to meet its obligations towards our stakeholders and promote long-term value creation.

➤ [Download Statutory corporate governance report](#)

Tryg has a two-tier management structure consisting of a Supervisory Board and an Executive Board. Tryg's Executive Board consists of the Group CEO, the Group CFO, the Group COO and the Group CCO. The Executive Board is responsible for the day-to-day management of Tryg and for following the guidelines and recommendations issued by the Supervisory Board.

Tryg's Supervisory Board is responsible for the overall management of Tryg and is composed of 12 members from Denmark, Norway and Sweden, including four employee representatives. The Supervisory Board is composed of seven men and five women, and under Danish law as well as Tryg's own policy, women are thus not under-represented.

Members are elected for one year at a time and can sit on the Supervisory Board for a maximum of 12 years.

Tryg has an Audit Committee, a Risk Committee, a Nomination Committee, a Remuneration Committee and an IT-Data Committee. The framework of the committees' work is defined in their terms of reference.

➤ [Download Terms of reference](#)

Remuneration

Tryg has adopted a remuneration policy for Tryg in general which contains specific schemes for the Supervisory Board, the Executive Board and other employees in Tryg whose activities have a material impact on the risk profile of the company.

➤ [Download Remuneration policy](#)

Remuneration of the Supervisory Board

Members of Tryg's Supervisory Board receive a fixed fee and are not comprised by any form of incentive, severance programme or pension scheme. Their remuneration is based on trends in peer companies, considering the required skills, efforts and the scope of the Supervisory Board's

work, including the number of meetings held.

The remuneration received by the Chairman of the Board is three times that received by ordinary members, while the Deputy Chairman's remuneration is twice that received by ordinary members of the Supervisory Board.

Remuneration of the Executive Board

Members of the Executive Board are employed on a contractual basis, and all terms of their remuneration are established by the Supervisory Board within the scope of the approved remuneration policy. Tryg wants to maintain a balance between management remuneration, predictable risk and

Total remuneration of the Supervisory Board in 2018

DKK	Fee	Audit Committee	Risk Committee	IT-Data Committee	Remuneration Committee	Total
Jukka Pertola	1,033,548			140,000	143,549	1,317,097
Torben Nielsen	720,000	225,000	210,000			1,155,000
Jesper Hjulmand	360,000	150,000	140,000			650,000
Lene Skole	360,000	150,000	140,000			650,000
Mari Thjørmøe	360,000	150,000	140,000			650,000
Carl-Viggo Østlund	360,000			140,000	100,000	600,000
Ida Sofie Jensen	360,000			140,000	100,000	600,000
Tina Snejbjerg	360,000		140,000			500,000
Lone Hansen	360,000			140,000		500,000
Tom Eiling	360,000				100,000	460,000
Anders Hjulmand	360,000					360,000
Elias Bakk	360,000					360,000
Jørgen Huno Rasmussen ^{a)}	226,452				31,451	257,903

^{a)} Resigned from the Supervisory Board in March 2018

Total remuneration of the Executive Board in 2018

DKK	Base salary	Pension	Car allowance	Other benefits	Total fixed salary	One-off fee	Share-based remuneration ^{d)}	Total fee
Morten Hübbe	10,750,000	2,687,500	255,000	26,000	13,718,500	600,000 ^{e)}	4,481,377	18,799,877
Lars Bonde	5,253,713	1,313,428	255,000	26,000	6,848,141	600,000 ^{e)}	2,237,059	9,685,200
Johan Kirstein Brammer ^{b)}	4,704,301	1,176,075	239,234	24,392	6,144,003	1,925,000 ^{f)}	2,133,460	10,202,463
Christian Baltzer ^{c)}	3,780,645	945,161	200,847	20,478	4,947,132	240,000 ^{e)}	0	5,187,132

^{b)} Joined the Executive Board on 23 January 2018

^{c)} Resigned from the Executive Board on 14 October 2018

^{d)} The maximum investment opportunity offered under the Matching Shares Programme at the beginning of 2019 (performance year 2018)

^{e)} One-off fee related to the Alka acquisition

^{f)} 1 January - 8 November, Johan Brammer received pay supplement of DKK 150,000 per month plus pension for managing two positions as Head of Private Denmark and Group CCO.

^{g)} One-off fee is a severance payment

value creation for the company's shareholders in the short and long term. The Executive Board's remuneration consists of a base salary and a pension contribution of 25% of the base salary.

The base salary must be competitive and appropriate for the market and provide sufficient motivation for members of the Executive Board to achieve Tryg's targets.

The variable pay element consists of a Matching Shares Programme. The Executive Board may, using taxed funds, buy shares in Tryg A/S at market price for a predefined amount, which is dependent on the member's performance for the fiscal year. Four years after the purchase, Tryg will grant one matching share per investment share free of charge.

Annual general meeting

Tryg's annual general meeting is held by personal attendance as the Supervisory Board values the face-to-face dialogue with shareholders. The Supervisory Board encourages all shareholders to attend the annual general meeting, where they can ask questions of the Supervisory Board and the Group CEO. The annual meeting is held at Tryg's head office in Ballerup, Denmark.

Tryg share and dividend

Tryg's share capital comprises a single share class, and all shares rank pari passu. The majority shareholder, TryghedsGruppen smba, owns 60% of the shares and is the only shareholder owning more than 5% of the company's shares.

Depending on the development in results, each year the Supervisory Board proposes the distribution of quarterly dividends, and possibly an extraordinary annual dividend if further adjustment of the capital structure is required.

Tryg's dividend policy aspires to distribute a nominal, stable increasing dividend in nominal terms on a full-year basis and an annual distribution of 60-90% of our profit after tax. Tryg distributed a total dividend of DKK 6.60 per share for 2018 equivalent to total dividend payments of DKK 1,992m. In 2018, Tryg also paid an extraordinary dividend of DKK 1bn.

➤ Dividend policy

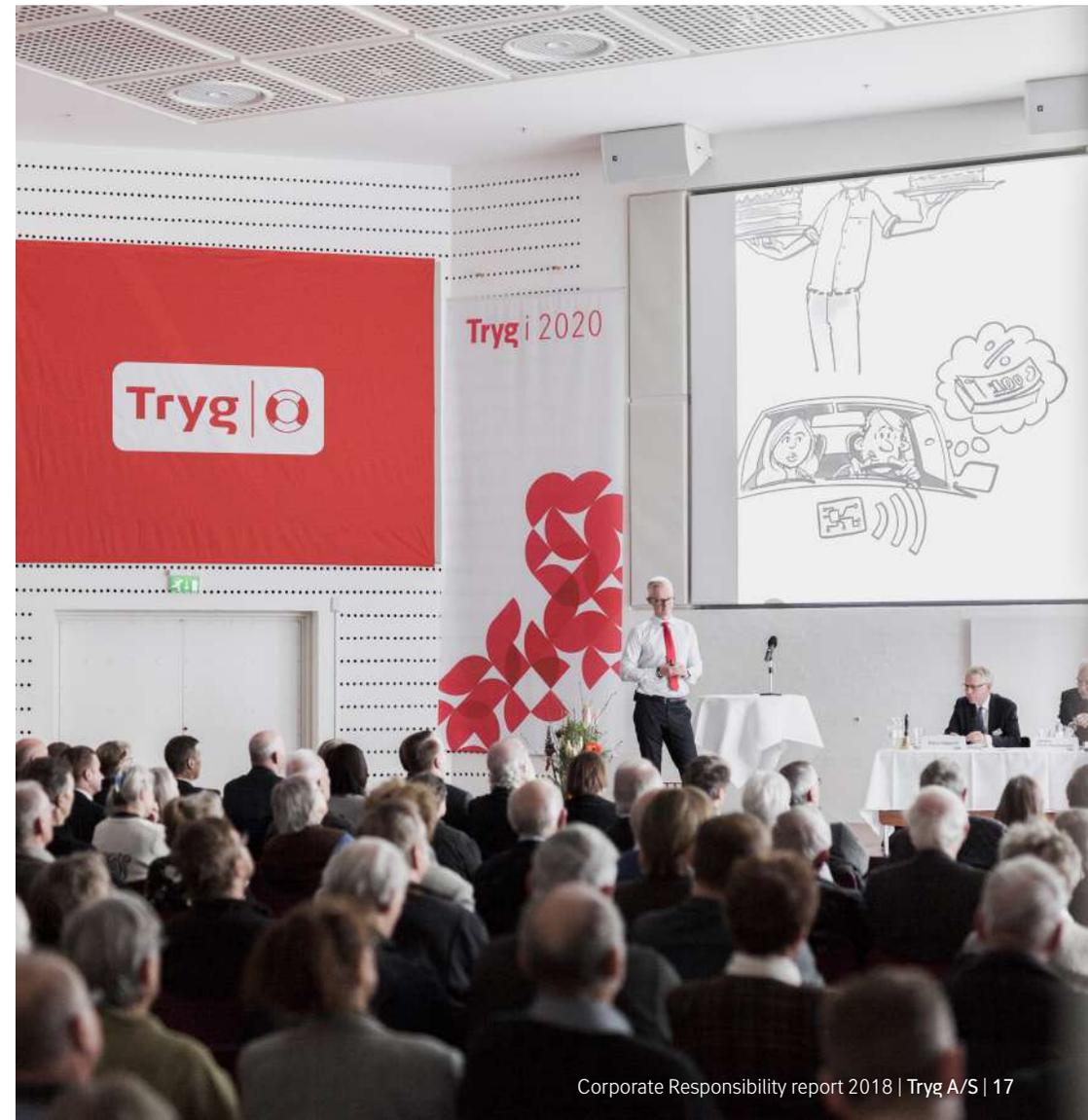
TrygFonden

TrygFonden is the leading and most well-known peace-of-mind supporter in Denmark, supporting hundreds of activities that contribute to this, such as coastal lifeguards, cuddle bears for children in hospitals and defibrillators. Behind TrygFonden is TryghedsGruppen, which owns 60% of the shares in Tryg and contributed DKK 600m to projects that create peace of mind throughout Denmark in 2018.

TryghedsGruppen

In 2018, for the third year running, Tryg's majority shareholder, TryghedsGruppen, paid out a member bonus to Tryg's customers in Denmark corresponding to 8% of the annual premiums paid for 2017.

Tryg's annual general meeting was held at Tryg's head office in Ballerup, Denmark, in 2018, giving our shareholders the chance to sense the special Tryg atmosphere.



Strategic partnerships

In Tryg, we believe in partnering for impact, both through our participation in the UN Global Compact and through our strategic partnerships. Thus, we contribute to SDG 17, Partnerships. Our partnership activities are specifically selected to ensure that we engage and provide knowledge or skills to the collaboration.

Tryg's commitment to running the Nightravens secretariat in Norway is part of our strategic partnership commitments. Additionally, Tryg is a member of the Digital Security Council to stay abreast of emerging security regulation and requirements as well as contributing insights. The partnership enables us to stay ahead of trends and discuss developments in a knowledge-based forum.

Engaging young people in insurance

Many young people aged 21-24 years do not have a contents insurance even though they have left home. In line with our preventive measures, which is a core element of our 2020 Corporate Responsibility strategy, Tryg wants to counter this development.

Insurance is not always the most interesting topic for young people. However, when something unforeseen happens, it is important to know what to do and how you are covered. As an insurance provider, it is part of our responsibility to convey this to young people, who may not see the need for an insurance.

To reverse this trend among young people, Tryg is engaged in a partnership with Mattip, a free online

portal for maths teachers, where math assignments are combined with insurance. The assignments are targeted at children in lower secondary school. Together with Mattip, we help young people gain knowledge about the importance of insurance, combined with assignments making it fun and relevant.

In 2018, Tryg added an assignment focusing on online behaviour and identity theft, and what to do if your identity has been stolen online.



Tryg's partnership commitments contribute to SDG 17, Partnerships, specifically target 17.17 | Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.



Tryg's commitment to strengthening education and knowledge about insurance for schoolchildren contributes to SDG 4, Quality education, specifically indicator 4.3.1 | Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months, by sex and target 4.4 | By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.



Customer relations

The focus of our 2020 Corporate Responsibility strategy is additionally to provide the best and most competent counselling, while offering products and services which match the needs and expectations of our customers.

Ensuring competent and responsible customer relations is at the core of our business model and our ability to retain our customers year after year. Tryg continuously works to ensure that we provide relevant services and live up to customer expectations.

The Tryg experience

The Tryg experience is a tool designed to ensure counselling of a uniform and high standard for our customers. The tool is based on the best experiences of a good customer dialogue, gathered across our entire business.

To measure satisfaction levels among our customers and to help us improve, we ask our customers to rate our performance when having been in touch with a Tryg employee. In 2018, our Transactional Net Promotor Score (TNPS) was 67. Our target is a score of 70 by 2020.

We try to adapt to customer needs and expectations with regard to availability, which is why we are available in the evening as well as at weekends. We offer online meetings, which makes it possible to have face-to-face meetings with Tryg's customer advisers from home or work.

Tryg has also launched two new customer websites: tryg.dk and tryg.no. The design of the websites is modern, user-friendly and simple, making it easier for customers to buy insurance from their mobile phones, tablets and computers.

Tryg has a diverse workforce made up of different nationalities, which enables us to cater to our customers' different language needs.

Protecting our customer's data is a primary goal to Tryg. Our personal data policy describes the data we handle and why, making it transparent to our customers what kind of information we need.

➤ [Download Personal data policy](#)

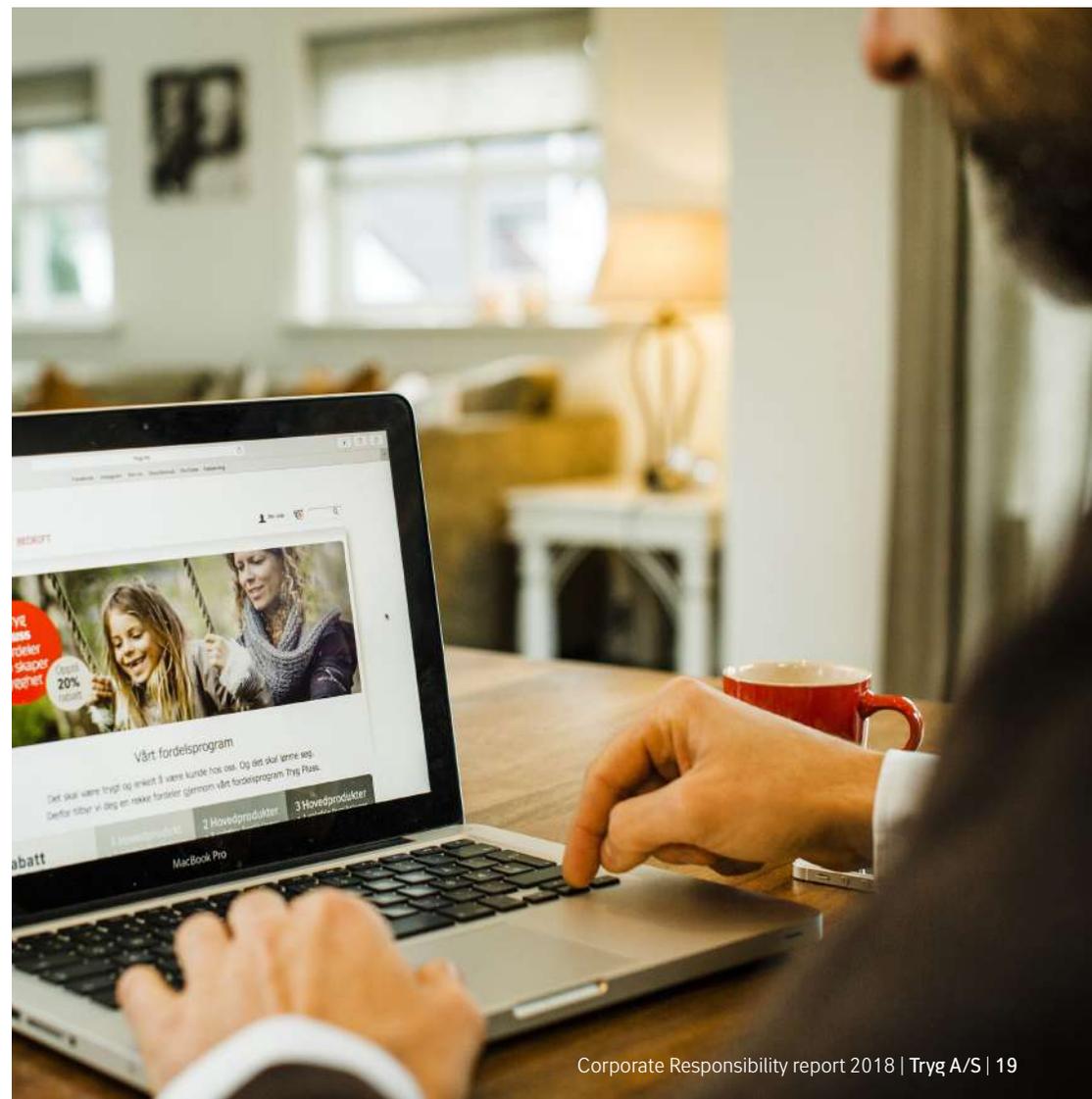
Meeting our customers' needs

We go to work each day to offer relevant and helpful counselling to our customers. Anne Nordheim Rasmussen from our online team in Denmark received a booking with a new customer. He was looking to switch insurance company, and is hearing-impaired.

This meant that the meeting had to take place in an untraditional way to offer him the best possible counselling. The customer and Anne had to establish some rules as to how the meeting should be arranged. They agreed on an online meeting, so he could read Anne's lips and write questions in the chat function, if something was unclear.

The customer could walk around his house to show his valuables. Through the digital face-to-face encounter, they made the counselling session more personal, as Anne was given a tour of his private home. This gave her the insight needed to tailor an offer to the customer, which they could discuss directly.

"I finished our meeting feeling excited. Helping other people makes you feel good, and I felt more connected to Jens than I normally do with customers because I was invited into his home"
- Anne Nordheim Rasmussen, Tryg



Environmental, Social and Governance (ESG) data

	Unit	2018	2017	2016	2015	2014
Climate and environmental data						
Total direct and indirect carbon emissions (Scope 1 + 2)	Tonnes	5,524 ^{a)}	5,338	4,125	4,481.5	5,228
Air and train travel	Tonnes	1,202	1,225	1,309	1,945	1,659
Car travel	Tonnes	884	898	944	1,033	938
Heating oil consumption	kWh	4,338 ^{b)}	3,106	137,619	55,331	4,767
Electricity consumption ^{c)}	kWh	7,216,162	6,928,011	7,310,046	6,392,197	6,802,547
Natural gas	kWh	440,000 ^{d)}	N/A	N/A	N/A	N/A
District heating	kWh	3,421,548 ^{e)}	3,290,378	3,012,665	2,800,505	2,666,250
Total waste ^{f)}	Kg	357,246	229,673	263,178	253,348	265,815
Paper and cardboard	Kg	121,518	53,596	55,669	60,115	73,810
IT, batteries and light source	Kg	13,376	4,449	5,991	8,473	7,233
Bio waste	Kg	38,712	32,090	41,884	30,293	27,006
Residual waste	Kg	183,640	139,538	159,634	154,467	148,996
Social data						
Total number of employees (FTEs)	Number	4,027 ^{g)}	3,373	3,264	3,359	3,599
Gender - all employees (female/male)	%	46/54	47/53	48/52	49/51	49/51
Total share of women in management positions	%	33 ^{h)}	37	36	35	37
Employees, <30 years	%	15	16	14	13	14
Employees, 30-49 years	%	53	52	54	55	55
Employees, 50 years and above	%	32	32	32	32	32
Flexi job	Number	15	9	11	11	16
Employee turnover	%	12.7	14.6	17	14.7	16.8
Total leavers	Number	431	512	601	537	411
Share of voluntary leavers	%	10.8	9.5	9.1	8.5	9.5
Share of involuntary leavers	%	1.9	5.1	7.9	6.2	7.3
Sick leave	%	4	4	4	4	4
Total employee training hours	Hours	71,478	69,960	90,945	81,954	97,525
Average employee training hours	Hours	19	20	26	23	26
Employee satisfaction	Index point	78	76	74	73	71
Transactional Net Promoter Score (TNPS)	Score	67 ⁱ⁾	-	-	-	-
Collective bargaining agreements ^{j)}						

^{a)}The increase in carbon emissions from 2017 to 2018 is mainly due to an ongoing renovation of our office buildings, extended opening hours and an update of our calculation method for carbon emissions. ^{b)}The increase is mainly due to a prolonged winter season in Norway. ^{c)}Due to a warmer and prolonged summer season, consumption mainly increased to cool our offices. In general, electricity consumption is extracted from renewable energy sources such as wind and water-power. ^{d)}Our supplier was not able to provide district heating for one month, hence we were supplied with natural gas. ^{e)}The increase in district heating is mainly due to an ongoing renovation of our office buildings and extended opening hours. ^{f)}Waste consumption increased due a clean-up in relation to termination of a lease agreement at our head office. ^{g)}In December 2018, Tryg acquired ALKA Insurance. Total number of employees includes ALKA employees. ^{h)}In 2018, Tryg increased the total number of management positions and the declining share of women in management positions is mainly due to organisational changes. ⁱ⁾Transactional Net Promoter Score (TNPS) figure was established in 2018. Previously, Tryg reported Net Promoter Score (NPS). ^{j)}Please see page 12.

Environmental, Social and Governance (ESG) data

	Unit	2018	2017	2016	2015	2014
Governance data						
Size of the Supervisory Board incl. employee representatives	Number	13 ^{a)}	13 ^{a)}	12	12	12
Supervisory Board meetings	Number	9	15	15	11	11
Attendance rate, Supervisory Board meetings	%	98	97	98	95	91
Members of the Audit Committee	Number	4	4	4	4	4
Audit Committee meetings	Number	6	6	6	6	4
Attendance rate, Audit Committee meetings	%	92	92	100	100	88
Members of the Risk Committee	Number	5	5	5	5	5
Risk Committee meetings	Number	6	6	6	6	4
Attendance rate, Risk Committee meetings	%	88	88	100	100	90
Members of the Remuneration Committee	Number	5 ^{b)}	5 ^{b)}	4	4	4
Remuneration Committee meetings	Number	6	4	5	4	4
Attendance rate, Remuneration Committee meetings	%	97	100	100	100	88
Members of the Nomination Committee	Number	3 ^{c)}	3 ^{c)}	2	2	2
Nomination Committee meetings	Number	2	2	2	2	2
Attendance rate, Nomination Committee meetings	%	100	100	100	100	100
Members of IT-Data Committee	Number	4 ^{d)}	4 ^{d)}	3	-	-
IT-Data Committee meetings	Number	3	2	4	-	-
Attendance rate, IT-Data Committee meetings	%	92	100	100	-	-
Share of women on the Supervisory Board (incl. Employee representatives) ^{e)}	%	38.46	38.46	41.67	58.33	58.33
Board members, <30 years	Number	0	0	0	0	0
Board members, 30-49 years	Number	1	1	0	2	2
Board members, 50 years and above	Number	12	12	12	10	10
Whistleblower cases	Number	7	7	4	1	4
Remuneration of the Supervisory Board and the Executive Board ^{f)}						

^{a)} From March 2017 to March 2018, there was one extra member of the Supervisory Board. ^{b)} From March 2017 to March 2018, there was one extra member of the Remuneration Committee. ^{c)} From March 2017 to March 2018, there was one extra member of the Nomination Committee. ^{d)} The IT-Data Committee was extended by one member in December 2017. ^{e)} Tryg has equal gender representation on the Supervisory Board under Danish law and according to Tryg's policies. ^{f)} Please see page 16.