



CSR report 2009

Statutory report on Corporate Social Responsibility, see Section 132 of Executive Order on Financial Reports for Insurance Companies and Lateral Pension Funds

CSR policy

2009 was the year when Topdanmark coordinated its CSR activities. This included the preparation of the first voluntary CSR report and Topdanmark joining the Carbon Disclosure Project (CDP).

Topdanmark's CSR policy arises from its intention to create value for shareholders, customers and employees in a sustainable and responsible manner towards society and environment.

Topdanmark believes that basically social responsibility and the insurance concept are well interrelated. Insurance is an instrument to ensure financial "equalisation" in case of an insurance event. As an insurance company Topdanmark helps to ensure that unforeseen events do not cause unnecessary social imbalance - in terms of individuals, businesses and society.

The key words of Topdanmark's CSR policy are responsibility and prevention: responsibility in the form of focusing on its main talent - to conduct insurance business in the Danish market - and responsibility for its most important stakeholders.

Prevention

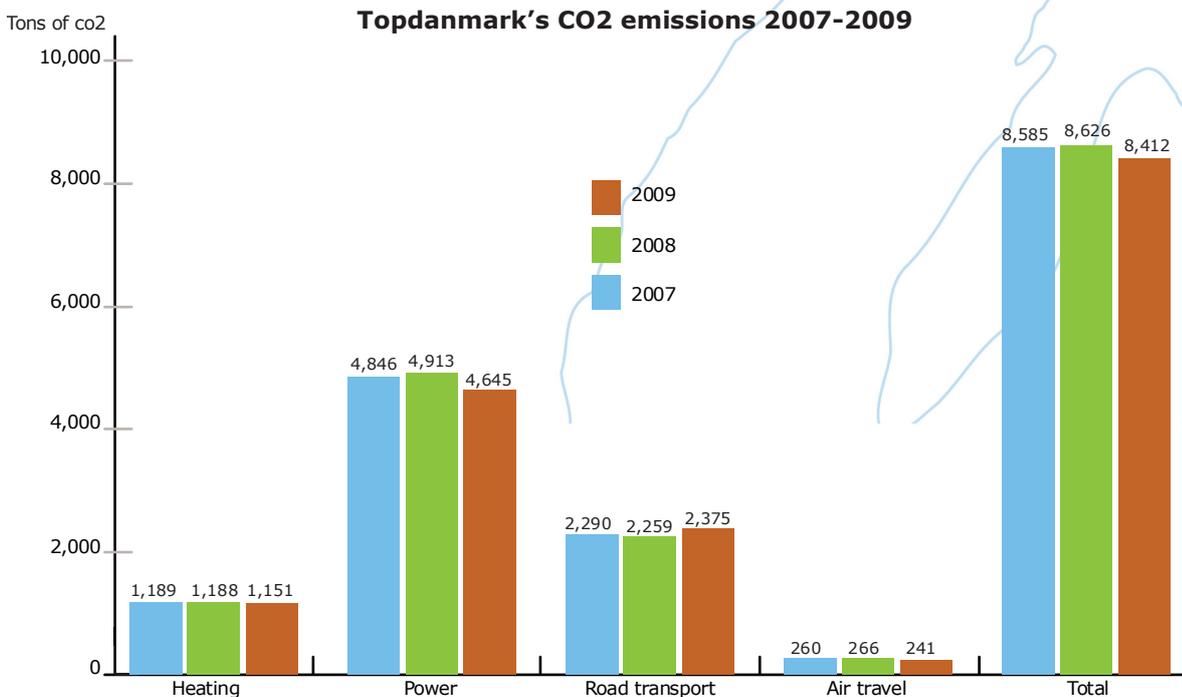
The foundation of Topdanmark's insurance business is to operate the company as efficiently as possible in order to offer good products at competitive prices.

However, Topdanmark does not only wish to focus on financial equalisation after the occurrence of an insurance event. It wishes to increase its focus on loss protection in order to prevent the occurrence of an insurance event or to minimise its consequences. For Topdanmark this means responsible insurance operations which help ensure the interest of customers and shareholders go hand in hand.

During 2010 Topdanmark will organise the existing loss protection measures and increase its focus on this area.

Environment

Topdanmark's CO2 emissions (heat, electricity, transport and air travel) reduced by 2.5% in 2009 to 8,412 tons of CO2 primarily due to a decline in the consumption of electricity following investments in green IT. Topdanmark has initiated a number of CO2-limiting initiatives such as renovation of lighting and ventilation at the head office and continued utilisation of green IT. It is expected that these initiatives will help reduce the CO2 emissions from the 2009 level through to 2013.



In 2009 Topdanmark joined the CDP, which is an independent, international non-profit organisation supported by a number of large institutional investors intended to promote the dialogue on companies' CO2 emissions and climate strategies.

Topdanmark's contribution to CDP is available on www.topdanmark.com → [Corp. Gov.](#) → [CSR](#).

Reporting

Topdanmark intends to follow up on the CSR activities in its future annual reports. See detailed description of Topdanmark's CSR activities in the voluntary CSR report on www.topdanmark.com → [Corp. Gov.](#) → [CSR](#).

