

## Remuneration Report 2025

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### Management salary report

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in DKK'000

	<u>2025</u>	<u>2024</u>
Net operating expenses include the following staff costs:		
Wages and salaries	128.632	95.328
Other expenses for social security	8.763	9.363
Pension scheme contributions	13.542	9.780
Payroll tax	16.167	11.167
	<u>167.104</u>	<u>125.638</u>

Total remuneration paid to:

Board of Directors

Number	5	5
Fixed salary	80	80
Variable salary	0	0
	<u>80</u>	<u>80</u>

#### Remuneration of the Board of directors:

Richard Bader (left 02.02.2024)	0	0
Oliver Wild (left 26.04.2023)	0	0
Heiko Stüber (entered 26.04.2024)	0	0
Christina Voss (left 26.04.2024)	0	0
Canses Abi Vuruskan (entered 02.02.2024)	0	0
Anja Berner (entered 26.04.2019)	0	0
Peter Fobian (left 07.04.2026)	40	40
Sebastian Ambæk Larsen (left 07.04.2026)	40	40
	<u>80</u>	<u>80</u>

#### Audit Committee:

Christina Voss (left 26.04.2024)	0	0
Anja Berner (entered 26.04.2019)	0	0
Heiko Stüber (entered 26.04.2024)	0	0
Canses Abi Vuruskan (entered 02.02.2024)	0	0
	<u>0</u>	<u>0</u>

### Board of Management:

Number	6	5
Wages and salaries ( Fixed remuneration )	16.462	16.761
Bonuses ( variable remuneration )	637	0
Pension benefits ( Fixed remuneration )	520	717
Remuneration of the Board of Management	<u>17.619</u>	<u>17.478</u>
CEO Beata Kalitowska (left 30.06.2024)	0	7.924
COO David Kraul (left 30.04.2023 )	0	336
CFO Peter Steen Olsen	2.104	2.005
CEO Ronald Helmut Kraule	5.116	4.199
CIO Rune Fleron Qvant	4.616	1.054
CUO Marika Guralnik	2.003	0
COO Petter Hansen	2.238	0
COO Sofie Dahllöf	1.542	0
Paid remuneration to the Board of Management	<u>17.619</u>	<u>15.518</u>

### Other employees with activities of considerable influence on the company's risk profile:

Number	7	7
Wages and salaries ( Fixed remuneration ) *	7.347	7.769
Bonuses ( variable remuneration )	242	191
Pension benefits ( Fixed remuneration )	861	1.059
	<u>8.450</u>	<u>9.018</u>

There is no pension obligations towards the BoD or the BoM.

\* The entry fixed salary includes fixed salary and tax value of company car, telephone etc.

### Incentive Schemes

There are no financial incentive schemes for The Board of Management.

The company has been informed that the Board of Directors and Board of Management has not received any fees from other companies in the Group.

## Alignment between remuneration and the Company's strategy

The remuneration of the Board of Directors and the Executive Management is aligned with the Company's strategy and long-term objectives. Fixed remuneration ensures competitive and stable conditions, while any variable remuneration is linked to the achievement of objectives relating to profitability, solvency, risk management and customer interests. The remuneration structure is designed not to incentivize excessive risk-taking and is reviewed annually by the Board of Directors.

*Until June 2025, the Company's legal name was Europæiske Rejseforsikring A/S. Effective June 2025, the Company was renamed ERGO following a rebranding initiative. References in this remuneration report correspond to the Company's name applicable at the relevant point in time*