

Insurance & Pension Denmark

Health Insurance - 2003-2018 ^{1 2 3 4}

(Direct Danish Business DKK-m)	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016 ⁵	2017	2018	2019 ⁶
Number of insured	228.719	284.000	427.721	565.315	778.710	1.055.317	1.105.102	1.196.794	1.340.890	1.511.514	1.614.181	1.783.695	1.813.215	1.861.198	1.929.002	2.015.668	2.150.703
Gross premium income	265	350	442	560	776	1.120	1.434	1.626	1.800	1.859	1.823	1.851	1.895	2.108	2.164	2.291	2.424
Gross claims incurred	117	195	284	457	707	1.140	1.309	1.141	1.299	1.335	1.335	1.412	1.502	1.583	1.692	1.876	2.081
Gross claims incurred per section (per cent)	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Costs of operations	68	54	58	56	66	68	71	61	64	59	54	54	52	51	49	48	46
Costs of psychologist, psychiatrist ect.	2	3	4	6	8	8	10	10	11	12	13	13	14	14	14	15	15
Costs of physiotherapy, chiropractic ect.	7	7	12	18	18	17	13	21	20	23	25	25	26	28	31	32	33
Other expenditures (help at home, recreation, accompanying help ect.)	23	36	25	20	9	6	6	8	5	6	8	8	8	7	6	5	5

¹ Data included in the statistics, Tryg, Danica, Skandia, Pensiondanmark, Topdanmark, PFA, Codan, If, Gjensidig, Pensam and Dansk Sundhedsforsikring.

² IHI Bupa is left out as information is not available after 2007, due to the fact that a large proportion of the insured are residing outside of Denmark.

³ Up until 2008, the percentage distribution of gross claims incurred in sections is based on information from approximately half of the companies. Onwards of 2009, almost all companies included in the sections.

⁴ Insured spouses/partners and children is included as a category from 2009.

⁵ From 2015 to 2016 the numbers are adjusted and the numbers in 2005 and 2016 are not directly comparable.

⁶ From 2019 Pensam is included in the statistics

Source: The Danish Insurance Association and The Danish Financial Supervisory Authority

The percentage of gross claims incurred per section is based on information from about half of the companies which provides this insurance.