




## 2002 Skandia Awards

	<p><b>Australia</b></p> <p><b>Excellence in Financial Services</b> Australian Skandia's suite of products was named among the top 10 portfolio platforms by <i>ASSET</i> magazine in the Awards for Excellence in Financial Services 2002.</p>
	<p><b>Austria</b></p> <p><b>Fund of Funds</b> Fund of Fund award (Dachfonds-Award) in November 2002. The award is given by a leading, independent Austrian money magazine, <i>Option</i>, to the best Austrian fund-of-fund managers, based on their performance. Skandia Austria received the award for one of the balanced products: Skandia TOP dynamisch for the 2-year performance.</p>
	<p><b>Chile</b></p> <p>No awards in 2002.</p>
	<p><b>China</b></p> <p>No awards in 2002.</p>
	<p><b>Colombia</b></p> <p><b>Stern Stewart &amp; Co.</b> Colombia ranked number one in creating value by Stern Stewart &amp; Co.</p> <p><b>Duff and Phelps</b> AAA awarded by Duff &amp; Phelps</p>
	<p><b>Denmark</b></p> <p><b>Willis, Mercer</b> Ranked among the three best unit-linked companies in Denmark by Willis, Mercer and a local analyst, Kirstein Finansrådgivning</p> <p><b>Aalund Research</b> Aalund Research shows that Skandia is among the Danish insurance companies that have the most loyal and satisfied end-users in the market for corporate pensions schemes.</p>

## Finland

Startup. Office opened October 2001

## France

Startup. Inauguration in June 2002

## Germany



### **Innovative Insurance Product**

Skandia won an award in the competition of innovative insurance products. *Capital*, the leading German financial magazine, selected the Skandia Euro Guaranteed Fund 20XX as one of the most innovative products in the German insurance industry.

On June 1, Germany launched the guaranteed fund 'Skandia Euro Guaranteed 20XX' and added it to the range of funds they offer in the German market. Customers can select the guaranteed fund within all their unit-linked products.

### **Best Company Award**

Skandia was named as one of the five best companies to work for in Germany. This is the result of a survey conducted by the leading German business newspaper *Handelsblatt*. The employees of each company participating in the survey were asked to assess the company for which they work.

### **Franke & Bornberg**

Franke & Bornberg are a renowned local agency specializing in rating complex insurance products. They have developed a score based on 42 criteria covering both insurance and investment aspects. Based on a weighted average of these criteria, Skandia received the top rating, FFF. Only one other competitor achieved this rating.

### **# 1 by Charta Boerse fuer Versicherungen AG**

The study is conducted by CHARTA Boerse fuer Versicherungen AG, a financial services provider among independent brokers. Brokers are asked to evaluate product performance and service quality of the providers.

Seven categories are judged, the most important being 'Overall Impression,' where Skandia scored an amazing 1.79 (1 being the best and 10 the least favorable grade.) The ranking reflects the success of Skandia Germany's effort to constantly improve product and service quality in line with customers' needs.

### **OBSERVICE**

Ranked #2 as best quality service provider by OBSERVICE (a company which is rating insurance companies according to their service quality).

**Handelsblatt**  
.com





Nr. 3 in the ranking of Real Estate Mortgage Loans among the greater banks in Norway, ranked by Nettavisen

**September**

Nr. 1 in the ranking, based on an overall banking, of all Norwegian Banks, ranked by Nettavisen

**October**

Nr. 1 in the ranking of Real Estate Mortgage Loans among the greater banks in Norway, ranked Nettavisen

Nr. 1 in the ranking, based on an overall banking, of all Norwegian Banks, ranked by Nettavisen

**November**

Nr. 2 in the ranking, based on an overall banking, of all Norwegian Banks, ranked by Dagbladet

**December**

Nr. 1 in the ranking, based on an overall banking, of all Norwegian Banks, ranked by Dagbladet

**Poland**

**Best Financial Company of the Year**

Skandia Zycie was honored with title of the Best Financial Company of the Year 2002 based on votes from readers and subscribers of the monthly magazine *Pieniądz* (Money).



**European Medal 2002**

Skandia Poland received the European Medal 2002 from the Commission of European Integration and Business Center Club.

**Ranking of Life and Non-Life Insurers**

The widely-distributed and prestigious Polish daily newspaper, *Rzeczpospolita*, printed a ranked list of life and non-life insurers in the Polish market. The companies that made the list were chosen based on an analysis of year-end financial results. Skandia Zycie was ranked number 10 among the 37 life insurance companies.



**Golden Coin 2002 Award and Insurance Product of the Year Award**

The Skandia Poland product line received the Golden Coin 2002 Award and Insurance Product of the Year Award from *Your Money* magazine (Twój pieniądz).

Rank conditions and points were distributed through *Money* magazine's readers who were asked to rate financial products and services on the Polish market. They awarded Skandia Życie the Best Financial Company of the Year 2002 and Multiportfel as a best unit-linked product in Poland for its flexible offerings.

**Spain**

No awards in 2002.



## Sweden

### Fortune Great Workplace Award

Skandia worldwide was voted one of the '10 greatest workplaces in Europe' by the U.S. business magazine, *Fortune*.

### Most Admired Knowledge Enterprises (MAKE)

The winners of the 5th annual Global Most Admired Knowledge Enterprises (MAKE) study, conducted by Teleos in association with The KNOW Network, are:



Accenture	IBM	Siemens
BP	KPMG	US Government
Buckman Laboratories	McKinsey & Company	<b>Skandia</b>
Clarica Life Insurance	Microsoft	Toyota
Ernst & Young	Nokia	Unilever
General Electric	Royal Dutch/Shell	World Bank
HP	Schlumberger	Xerox

The 2002 Global MAKE Winners were chosen by an international panel of Fortune Global 500 senior executives and leading knowledge management experts. The panel nominated and rated organizations against a framework of eight key knowledge performance dimensions.

The 2002 Global MAKE Winners have been recognized as best practice exemplars in: -- creating a corporate knowledge culture -- developing knowledge leaders -- delivering knowledge-based products/services/solutions -- maximizing enterprise intellectual capital -- creating an environment for collaborative knowledge sharing -- creating a learning organization -- focusing on customer knowledge -- transforming knowledge into shareholder value.

### SkandiaLink

SkandiaLink received the Fund Company of the Year (for the third year in a row) award from Sveriges Försäkringsmäklares Förening (Sweden's Insurance Brokers' Association).

### SkandiaLiv

### SkandiaBanken

## Switzerland

No awards in 2002.

## U.K.

### Financial Adviser/LIA Service Awards

Life and Pensions Provider, 5-Star – Second place

Investment Provider and Packager, 5-Star – Overall winner

E-Commerce Insurance Company of the Year- Life & Pensions, 5-Star – Overall winner

Over the 12-year history of these prestigious awards, the U.K. has won 18 5-Star Awards for their life, pension and investment service. No other UK life and pension group can boast such a record.

### Standard & Poor's Fund Awards

(In association with Money Management and Investment Adviser) In this year's Awards, Skandia picked up 28 first place awards across both UK individual Pensions Funds and UK Insurance Funds, more than any other provider in their categories.

**STANDARD  
& POOR'S**  
*Setting the Standard*

### Pensions (Large Group Category)

Over 5 years	Skandia Life	Winner
Over 10 years	Skandia Life	Winner

Best UK Individual Pension Fund Manager for consistent overall performance	Skandia Life	Winner
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### Life (Large Group Category)

Over 5 years	Skandia Life	Runner-up
Over 10 years	Skandia Life	Winner

### Money Marketing Awards

Best use of New Media (Product Provider)	Skandia	Winner
Best Investment Provider	Skandia	2 <sup>nd</sup>
Company of the Year	Skandia	3 <sup>rd</sup>

### Life & Pensions & Investment Money Facts Awards

Life Product Innovation Award	Skandia Protect	Winner
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### Financial Adviser IFA and Provider Awards

Protection Provider Award	Skandia	Silver
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### International Money Marketing Awards

Leading Offshore Insurance Company, Royal Skandia, Winner

Best Use of Technology, Royal Skandia, Winner

Best International Asset Allocator, Royal Skandia, Winner

Best Offshore Provider of Regular Savings Products, Royal Skandia, Winner

### International Investment Offshore Fund and Product Awards

Best Technology Service	Royal Skandia	Winner
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**Portfolio International**

Royal Skandia:

- 1st - Best Overall Life Company of the Year
- 1st - Regular Savings Product (Managed Savings Account)
- 1st - Single Pooled Product (Collective Investment Bond)
- 1st - Single Private Portfolio Products (Executive Investment Bond)
- 2nd - Regular Retirement Planning (Managed Pension Account)
- 2nd - Best Broker Services

**100 Best Companies to Work For in Britain**

*The Sunday Times* rated Skandia #52 on their list of 100 Best Companies to Work For in Britain. A total of 1,300 companies were invited to take part.

In a message to employees, Managing Director Alan Wilson announced, "I am pleased that Skandia has been recognized as one of *The Sunday Times* 100 Best Companies to Work For, being placed 52nd out of a total entry of 249. This is the first time Skandia has participated in this award, and only the second year the award has run. Skandia was the highest ranked financial services provider."

**Campaign Media Awards 2002**

Winner- Best Financial and Corporate Campaign - Skandia personalized coverwrap, *Investment Week*.

**U.S.**



**Dalbar**

Dalbar's third quarter 2002 results report that Investment Professionals ranked American Skandia's Web site #3 in the Annuity and Life Insurance category – moving them up six spots. In addition, they were rated #8 in the consumer rankings.