

POG Target Markets

Sweden

Christine Aasen, April 2024



POG: General changes since last revision + general information

- Changes in general terms: Exclusion of Russia, non-state controlled areas i Ukraine etc. Applies for all products. This has been informed to all customers.
- Removed Covid related information in this revision. Covid information is found in previous revision, included in Appendix.
- **Costal hull** and **Cargo/Transport**: These product areas are excluded from the POG requirements since they are classified as “Large risks” in the EU regulation. IDD artikkel 25, no. 4. Large risks are defined in Finansforetaksforskriften [§ 2-12](#): [Link](#)

POG TARGET MARKETS COMMERCIAL – LIABILITY SWEDEN 1/2

| PRODUCT | TARGET MARKET | NOT TARGET MARKET | DISTRIBUTION CHANNELS | CHANGES SINCE LAST REVISION (2020) | NAME and DATE OF REVIEW |
|-------------------------|--|---------------------|---|--|----------------------------|
| General Liability | Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Product Liability | Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| IPR | Companies | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |
| Legal expenses | Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | New product module “Lawyer insurance” is included. | Rasmus Larsby, 23 May 2024 |
| Crime | Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Computer Crime | Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Management liability | Non-commercial entities, non-profit associations and resident owned housing associations | Commercial entities | Customer center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |
| Management liability CE | Companies | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |

If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied agents, Webshop



POG TARGET MARKETS COMMERCIAL – LIABILITY SWEDEN 2/2

| PRODUCT | TARGET MARKET | NOT TARGET MARKET | DISTRIBUTION CHANNELS | CHANGES SINCE LAST REVISION (2020) | NAME and DATE OF REVIEW |
|--|---|-------------------|---|------------------------------------|----------------------------|
| Professional Indemnity Tech | Architects and engineers | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Non-Tech | Business consultants or other advisory services | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity ICT | IT Companies | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Bookkeepers | Bookkeepers | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Lawyers | Lawyers | Private persons | Customer Center, Remote, Large, Broker, Webshop | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Insurance Brokers | Insurance Brokers | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Real Estate Brokers | Real Estate Brokers | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Auditors | Auditors | Private persons | Customer Center, Remote, Large, Broker, | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Stockbrokers/Financial Institutions | Stockbrokers/Financial institutions | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |
| Professional Indemnity Debt Collecting Agencies | Debt collecting agencies | Private persons | Customer Center, Remote, Large, Broker | None | Rasmus Larsby, 23 May 2024 |

If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied agents, Webshop



POG TARGET MARKETS COMMERCIAL – PROPERTY SWEDEN

| PRODUCT | TARGET MARKET | NOT TARGET MARKET | DISTRIBUTION CHANNELS | CHANGES SINCE LAST REVISION (2020) | NAME and DATE OF REVIEW |
|-------------------------------|---|--|--|--|-------------------------------|
| Building & Content | Companies owning buildings and/or content | Private persons | Business Center, SME, Large, Broker, Partners, Tied Agents | “Sustainable building” is a new coverage which can give an extra 3MNOK for sustainable measures after a large damage to commercial building. | Sara Berglund, 19, April 2024 |
| CAR/EAR | Building proprietors and construction entrepreneurs responsible for “CAR/EAR” | Customers not responsible for “CAR/EAR” | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |
| Business interruption | Companies | Private persons | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |
| Wind turbines | Owners of wind turbines | Customers not owning wind turbines | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |
| Private Buildings and Content | Homeowners and companies owning villa or cabins | Homeowners and business owners not owning villa or cabin | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |
| Forest | Forest owners | Customers not owning forest | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |
| Animals | Customers owning animals for commercial use | Customers not owning animals | Business Center, SME, Large, Broker, Partners, Tied Agents | None | Sara Berglund, 19, April 2024 |

If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop



POG TARGET MARKETS COMMERCIAL – VEHICLE SWEDEN

| PRODUCT | TARGET MARKET | NOT TARGET MARKET | DISTRIBUTION CHANNELS | CHANGES SINCE LAST REVISION (2020) | NAME and DATE OF REVIEW |
|--------------------------------------|---|--|-----------------------|------------------------------------|--------------------------------------|
| All products | Swedish vehicles owned or held by companies | Privately owned vehicles. Vehicles not registered in Sweden | | | Jens Hedstrøm / Sara Aschan, Xx 2024 |
| Motor Third Part Liability Insurance | All vehicles for which an MTPL insurance is required by the law | Vehicles not registered in Sweden | | | Jens Hedstrøm / Sara Aschan, Xx 2024 |
| Standard | All vehicles that need collision cover | Cars and vans younger than three years old, with a valid Car damage warranty | | | Jens Hedstrøm / Sara Aschan, Xx 2024 |
| Basic | Cars and vans younger than three years old, with a valid car damage warranty. Older or less valuable vehicles that do not need collision cover | | | | Jens Hedstrøm / Sara Aschan, Xx 2024 |
| Car dealers | Businesses operating in Sweden who sell, repair, finance or store vehicles, or otherwise use the vehicles as a commodity or the object of a service | All others | | | Jens Hedstrøm / Sara Aschan, Xx 2024 |
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If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop



POG TARGET MARKETS COMMERCIAL – PERSON SWEDEN

| PRODUCT | TARGET MARKET | NOT TARGET MARKET | DISTRIBUTION CHANNELS | CHANGES SINCE REVISION (2020) | NAME and DATE OF REVIEW |
|---|---|---|---|-------------------------------|-----------------------------------|
| Business Interruption due to illness/accident | Business owners | Private persons | Customer Center, Remote, Large, Broker, Partners, Tied Agents, Webshop will take place in 2024. | None | Kristina Ström Olsson, April 2024 |
| Business travel | Companies with employees who travel | Private persons | Customer Center, Remote, Large, Broker, Partners, Tied Agents, Webshop | None | Kristina Ström Olsson, April 2024 |
| Healthcare | Companies that wish to insure their employees | Private persons | Customer Center, Remote, Large, Broker, Partners, Webshop | None | Kristina Ström Olsson, April 2024 |
| Surgery cover | Companies that wish to insure their employees | Private persons | Customer Center, Remote, Large, Broker, Partners | New product | Kristina Ström Olsson, April 2024 |
| Preventive health | Companies that wish to insure their employees | Private persons | Customer Center, Remote, Large, Broker, Partners, Tied Agents, Webshop (take place in 2024) | New product | Kristina Ström Olsson, April 2024 |
| Key person | Small businesses | Private persons | Customer Center, Remote, Large, Broker, Partners | Runoff | Kristina Ström Olsson, April 2024 |
| Individual life insurance | Companies who wish to offer this to employees | Private persons | Customer Center, Remote, Large, Broker, Partners | None | Kristina Ström Olsson, April 2024 |
| Group life insurance | Companies who wish to offer this to all their employees | Private persons | Customer Center, Remote, Large, Broker, Partners | None | Kristina Ström Olsson, April 2024 |
| People Abroad | Private persons who travel abroad for work or studies | Companies | Customer Center, Remote, Large, Broker, Partners | Runoff | Kristina Ström Olsson, April 2024 |
| Foreign visitors | Companies with employees who are citizens of non-EU/EES countries who travel to Sweden | Private persons | Customer Center, Remote, Large, Broker, Partners | None | Kristina Ström Olsson, April 2024 |
| Foreign visitors | Companies with employees/visitors who are temporarily living in Sweden | Private persons | Customer Center, Remote, Large, Broker, Partners, Webshop | None | Kristina Ström Olsson, April 2024 |
| Embassy staff | Embassies with employees stationed in Sweden who need a coverage for health/dental treatments | Private persons | Customer center, Remote, Large, Broker, Partners, Tied Agents | None | Kristina Ström Olsson, April 2024 |
| Personal accident | Companies with employees who they wish to cover for accidents | Private persons | Customer Center, Remote, Large, Broker, Partners, Webshop | None | Kristina Ström Olsson, April 2024 |
| Expatriate | Companies with employees stationed abroad | Private persons and businesses without employees stationed abroad | Customer Center, Remote, Large, Broker, Partners, Tied Agents | None | Kristina Ström Olsson, April 2024 |

If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop

