

PRODUCT OVERSIGHT AND GOVERNANCE (POG)

Commercial insurance Sweden



Lugn, vi hjälper dig.

PROPERTY 1/2

Product	Target Market	Not target market	Changes to target market	Date of review
Animal insurance	Businesses who own animals (generally farmers)	Non-farming businesses	None	2018-09-25
Commercial Buildings	Businesses who own buildings	Businesses who do not own buildings or private persons.	None	2018-09-25
Residential building	Housing coops	Private persons	None	2018-09-25
Farming	For farming businesses	Private persons, non-farming businesses	None	2018-09-25
Business Interruption	Businesses with a turn over	Businesses who do not have a turn over.	None	2018-09-25
Extra expenses	Businesses who do not have a turn over	Businesses with a turn over or private persons	None	2018-09-25
Income from rent	Businesses who own rental housing	Non-rental housing.	None	2018-09-25
Contents and goods	Businesses who own property	Businesses who have no contents or goods or private persons	None	2018-09-25
Extension money or securities	Businesses who have more money than the terms allow	Private persons, businesses who do not handle or store cash.	None	2018-09-25
Extension of things belonging to others	Businesses who handle more things belonging to others then the terms allow.	Private persons or businesses who do not handle belongings	None	2018-09-25
Theft prone goods	Businesses who carry theft prone goods	Private persons or businesses who do not carry theft prone goods.	None	2018-09-25



PROPERTY 2/2

Product	Target Market	Not target market	Changes to target market	Date of review
CAR/EAR	Businesses who work with construction	Businesses who do not work with construction or private persons	None	2018-09-25
Forest	Businesses or private persons who own forest.	Business owners or private persons who do not own forest.	None	2018-09-25
Goods	Businesses who own good	Private persons businesses who do not sell goods	None	2018-09-25
Windmill	businesses who own windmills	Private persons, businesses who do not have windmills	None	2018-09-25
Filming exposures	Filming businesses	Private persons, businesses who are not in filming	None	2018-09-25
Car/EAR	Businesses who work within CAR/EAR	Private persons, businesses who do not work in CAR/EAR	None	2018-09-25
CAR/EAR Equipment	CAR/EAR businesses who own equipment	Private persons, car/ear businesses who do not own equipment.	None	2018-09-25
CAR/EAR materials by principal	CAR/EAR businesses who handle materials supplied by the principal with a value over 2 MSEK/NOK	Private persons, car/ear businesses who do not handle materials supplied by the principal	None	2018-09-25
Contents abroad	Businesses who have contents abroad	Private persons, businesses whos business is not abroad.	None	2018-09-25
Goods abroad	Businesses who sell goods abroad	Private persons, businesses who do not sell goods abroad	None	2018-09-25



LIABILITY

Product	Target Market	Not target market	Changes to target market	Date of review
General Liability	Companies	Private persons	none	2017-11-06
Products Liability	Companies	Private persons	none	2018-01-31
Professional Indemnity Tech	Architects and engineers	Private persons	none	2018-01-31
Professional Indemnity Non-tech	Business consultants	Private persons	none	2018-01-31
Professional Indemnity ICT	IT companies	Private persons	none	2018-01-31
IPR	Companies	Private persons	none	2018-01-31
Legal expenses	Companies	Private persons	none	2018-01-31
Crime Super	Companies	Private persons	none	2018-01-31
Computer Crime	Companies	Private persons	none	2018-01-31
Crime - netbank intrusion	Companies	Private persons	none	2018-01-31
Management liability	Non-commercial entities, non-profit associations and residents owned housing associations	Commercial entities	none	2018-01-31
Management liability - CE	Companies	Private persons	none	2018-01-31



VECHICLES

Product	Target Market	Not target market	Changes to target market	Date of review
All products	Swedish vehicles owned or held by companies	Privately owned vehicles. Vehicles not registered in Sweden.	None	January 2018
Motor Third Part Liability insurance	All vehicles for which an MTPL insurance is required by the law	Vehicles not registered in Sweden	None	January 2018
Standard	All vehicles that need collision cover	Cars and vans younger than three years old, with a valid Car damage warranty	None	January 2018
Basic	Cars and vans younger than three years old, with a valid car damaged warranty. Older or less valuable vehicles that do not need collision cover		None	January 2018
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	None	January 2018



PERSONAL INSURANCE

Product	Target Market	Not target market	Changes to target market	Date of review
Business travel	Business owners, with employees who travel	Private persons	None	September 12 2018
Health	Business owners	Private persons	None	September 12 2018
Key Person	Business owners	Private persons	None	September 12 2018
BI due to an illness	Business owners	Private persons	None	December 07 2018
Expatriate	Business owners with employees abroad	Private persons and business owners with no employees abroad	None	September 12 2018
Accident	Business owners	Private persons	None	September 12 2018
Life insurance	Companies	Private persons	None	September 17 2018
People Abroad	Private persons travelling outside Sweden for studies or work	Companies	None	September 17 2018
Foreign visitors	Companies with employees who are nationals of non EU/EES countries who travel to Sweden.	Private persons	None	September 17 2018
Foreign home insurance	Companies with employees who are non-Swedes who are in need of a home insurance.	Private persons	None	September 17 2018
Embassy staff	Embassies with employees who.	Private persons	None	September 17 2018

