

## 1. INFORMATION ABOUT AMTRUST NORDIC AB

AmTrust Nordic AB ("**AmTrust**") conducts business in the form of insurance distribution. The business is regulated through i.a. the Swedish Insurance Distribution Act (2018:1219) and the Swedish Financial Supervisory Authority's regulations (FFFS 2018:10) on insurance distribution. AmTrust is also the general agent in Sweden for the Irish insurance company AmTrust International Underwriters DAC., organization number: 169384, 6-8 College Green, Dublin 2, D02 VP48, Ireland ("**AIU**"). As general agent, AmTrust is authorized to bind AIU to insurance contracts with clients, represent AIU, receive subpoenas and speak and respond in all legal matters related to AIU's insurance operations in Sweden. AmTrust operates in Norway through its Norwegian branch; AmTrust Nordic NUF.

### AmTrust's company information:

#### Sweden

AmTrust Nordic AB (org. no. 556671-5677)

Registered office: Stockholm

Address: Linnégatan 14, 114 47 Stockholm, Sweden

Website: [www.amtrustnordic.se](http://www.amtrustnordic.se)

Phone: +46 (08) 440 38 00

E-mail: [stockholm@amtrustgroup.com](mailto:stockholm@amtrustgroup.com)

#### Norway

AmTrust Nordic NUF (org.no. 930 255 858) (branch av AmTrust Nordic AB)

Haakon VII's gate 6

N- 0161 Oslo

## 2. LICENSE AND SUPERVISION

AmTrust has, according to its license from the Swedish Financial Supervisory Authority, the right to conduct direct and indirect insurance distribution activities within the following non-life insurance classes: 1. Accident, 2. Sickness, 3. Land vehicles, 7. Goods in transit, 8. Fire and natural forces, 9. Other damage to property, 13. General liability, 14. Credit, 15. Surety, 16. Miscellaneous financial loss, 17. Legal expense and 18. Assistance.

AmTrust is under the supervision of the Swedish Financial Supervisory Authority, which is the authority that supervises companies on the Swedish financial market. On request, the Swedish Financial Supervisory Authority shall inform customers and others whether an employee of AmTrust has the right to distribute insurances and whether this right is limited to a certain type of insurance, one or more insurance classes or groups of insurance classes. You can contact the Swedish Financial Supervisory Authority via Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, [www.fi.se](http://www.fi.se). e-mail: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se).

AmTrust is registered with the Swedish Companies Registration Office as a non-life insurance distributor. The registration can be checked via the Swedish Companies Registration Office, 851 81,

Sundsvall, phone no. +46 77-167 06 70, e-mail: bolagsverket@bolagsverket.se, www.bolagsverket.se.

AmTrust is also under the supervision of the Swedish Consumer Agency regarding marketing. You can contact the Swedish Consumer Agency via the Swedish Consumer Agency, Box 48, 651 02 Karlstad, 0771-42 33 00, e-mail: konsumentverket@konsumentverket.se, www.konsumentverket.se.

### **3. INFORMATION ABOUT THE INSURANCE DISTRIBUTION**

#### **3.1 Basis for distribution**

AmTrust distributes insurances from one or more insurance providers. AmTrust is not contractually obligated to distribute insurance exclusively for a specific insurance provider. The insurance providers for which AmTrust distribute insurances are listed below. When distributing the insurances, AmTrust represents the insurer.

AmTrust does not provide insurance advice or advise on the basis of a fair and personal analysis. With fair and personal analysis means that an insurance distributor provides advice on the basis of an analysis of a sufficiently large number of insurance contracts available on the market to enable it to make a personal recommendation.

#### **3.2 Insurance providers which AmTrust represent**

AmTrust distributes insurances on behalf of AmTrust International Underwriters DAC.

#### **3.3 Renumeration**

As general agent, distributor or underwriter for the insurer which AmTrust represents, AmTrust receives renumeration from the insurer. The size of the renumeration is 7% of the net premium that the insurer receives. Net premium refers to the premium for an insurance policy with no mark-up for commissions received by the party or parties who distributes the insurance to the policyholder. AmTrust is also entitled to a profit share from the insurer of 20% based on the technical performance of the insurance programs managed by AmTrust on behalf of the insurer. If AmTrust's compensation in an individual case deviates from the above, this is reported together with the information that the customer receives when subscribing for the insurance.

If an insurance policy is canceled or terminated during the insurance period and the policyholder has the right to have the premium, which includes renumeration to AmTrust, refunded, then AmTrust is obliged to refund its share of the part of the premium that includes AmTrust compensation and which must be refunded to the policyholder.

Employees at AmTrust have a fixed salary and are thus not affected by any incentives to sell insurance on behalf of the company that could involve a conflict of interest in relation to the customers. Employees at AmTrust may also participate in an incentive program based on the annual results that the company delivers.

#### **4. DIRECT AND INDIRECT QUALIFIED HOLDINGS**

AmTrust does not have a qualifying holding in any insurance provider and no insurance provider or a parent company of an insurance company has a qualifying holding in AmTrust. Qualified holding means direct or indirect ownership in a company, if the holding represents ten percent or more of the capital or of all votes or otherwise enables a significant influence over the management of the company.

#### **5. CONFLICT OF INTEREST**

Conflicts of interest are a natural part of business operations and also within AmTrust's area of operation. Conflicts of interest may arise in a situation where the customer's interest conflicts with an interest of AmTrust. To protect you as a customer, AmTrust has adopted guidelines for handling conflicts of interest.

An identified conflict of interest is that AmTrust can receive different compensations from different insurance providers that AmTrust cooperates with. In order to manage these conflicts of interest, the customer is informed about the remuneration AmTrust receives from the relevant insurance provider in connection with the company's insurance distribution.

#### **6. COMPLAINTS**

If you, as a customer, wish to make a complaint against AmTrust or the service we provided, please contact our complaints manager Elin Stenberg on phone +46 8 440 38 20, e-mail; [klagomal@amtrustgroup.com](mailto:klagomal@amtrustgroup.com) or by letter addressed to AmTrust Nordic AB, Complaints Officer, Linnégatan 14, 114 47 Stockholm, Sweden.

Making a complaint is free of charge and AmTrust will handle any complaint with due care. The complaint will be responded to as soon as possible and if AmTrust cannot respond to a complaint within 14 days of the complaint being received by AmTrust, AmTrust will contact you and explain the reason for this and inform you when AmTrust can be expected to provide a response.

As a consumer, you can also get free assistance from bodies such as (a) Konsumenternas bank- och finansbyrå, Konsumenternas försäkringsbyrå, with postal address Box 24215, 104 51 Stockholm, telephone 0200-25 58 00, [www.bankforsakring.konsumenternas.se](http://www.bankforsakring.konsumenternas.se), and (b) Konsumentverket (Hallå konsumer) with postal address Box 41, 651 02 Karlstad, telephone 0771-525 525, e-mail: [info@hallakonsument.se](mailto:info@hallakonsument.se), [www.hallakonsument.se](http://www.hallakonsument.se) and (c) the consumer guidance in your municipality.

#### **7. DISPUTE RESOLUTION**

If a dispute arises between you and AmTrust, the dispute can be tried by the Swedish general courts. Since AmTrust is registered in Stockholm, you should primarily turn to the Stockholm District Court.

As a consumer, you can also have your dispute heard by the General Complaints Board, Box 174, SE-101 23 Stockholm, telephone 08-508 860 00, e-mail: [arn@arn.se](mailto:arn@arn.se), [www.arn.se](http://www.arn.se).

## **8. PROFESSIONAL INDEMNITY INSURANCE**

AmTrust and its employed insurance distributors are covered by mandatory professional liability insurance for pure financial loss. The insurance covers any liability that AmTrust may incur against you as a customer due to AmTrust's distribution.

The insurance has been issued by Volante Underwriting Sweden AB on behalf of Lloyds Insurance Company S.A. UMR B1732TV068A21 (80%) and Hamilton Insurance DAC, UMR B1817ARN21C017 (20%) (address details can be found below). If you as a customer suffer a loss where you believe that AmTrust's actions have caused this, you have the option of making a claim directly against Lloyds Insurance Company S.A. UMR B1732TV068A21 (80%) and Hamilton Insurance DAC, UMR B1817ARN21C017 (20%).

If you want to claim for damages, you must notify AmTrust of this within a reasonable time after you noticed or should have noticed that a damage has occurred. Claims under the liability insurance must be sent to Volante Underwriting Sweden AB, which represents Lloyds Insurance Company S.A and Hamilton Insurance Designated Activity Company, Kungsgatan 60, 111 22 Stockholm; website: <https://volanteglobal.com/underwriting/volante-underwriting-sweden/>

The maximum compensation that can be paid out of the liability insurance for a loss that applies to insurance distribution is EUR 1,300,380 and the maximum compensation that can be paid in total in one year is EUR 3,901,130.

## **9. INFORMATION ABOUT PROCESSING OF PERSONAL DATA**

The personal data submitted to AmTrust is processed in accordance with current data protection legislation and the company's guidelines. Information on how personal data is processed can be found at [www.amtrustnordic.se](http://www.amtrustnordic.se).

When AmTrust processes personal data for an insurance where AmTrust has acted as general agent or underwriter for an insurance company, AmTrust is normally a data processor on behalf of the insurance provider. All such processing takes place in accordance with the data processing agreement entered into with the insurance company.