

## Product Oversight and Governance (POG)

### Commercial Insurance Trygg-Hansa Försäkring filial

Här följer information till externa distributörer om Trygg-Hansa Försäkring filials produktgodkännandeprocess och regelbundna översyn samt en översikt per portfölj omfattande varje försäkringsprodukts målmarknad. Trygg-Hansa är filial till Codan Forsikring A/S och en del av RSA Group.

### Process för produktgodkännande

Som utvecklare av försäkringsprodukter har Trygg-Hansa (nedan bolaget) en intern process för godkännande

- av nya produkter eller ny service som inte tidigare erbjudits och som därmed exponerar bolaget för en ny risk
- vid ändring av befintlig produkt eller service som påverkar bolagets riskprofil markant.

Processen tillämpas för alla produkter i samtliga portföljer inom Företag och Privat. De fem faserna i processen beskrivs översiktligt nedan. Faserna inkluderar också beslutspunkter enligt en viss licensstruktur.

1. **Initieringsfas** - Produktförslaget analyseras och definieras på en relativt hög nivå.
2. **Definitionsfas** - En mer detaljerad projektplanering görs och produktförslag tas fram vilket inkluderar att fastställa målmarknad och distributionsstrategi.
3. **Designfas** – Villkor, IT-krav och säljmaterial tas fram och stäms av med relevanta interna intressenter. Den slutliga produkten godkänns i sin helhet.
4. **Leveransfas** - Plan för test av produkten tas fram och utförs för att säkerställa och kvalitetssäkra att produkten bland annat möter den fastställda målmarknadens behov. Information om och utbildningsmaterial för den nya produkten tas fram och implementeras. För att säkerställa att produkten/service fortsatt möter den fastställda målgruppen och den avsedda distributionsstrategin inkluderas produkten/service i den aktuella portföljens strategidokument.
5. **Implementeringsfas** – Produktlansering genomförs och relevanta externa intressenter exempelvis Svensk Försäkring informeras.

### Regelbunden översyn

Trygg-Hansa ser över respektive portföljs försäkringsprodukter regelbundet, så att de deras målmarknad, risk och distributionsstrategi fortfarande gäller. Detta sker vid den portföljgenomgång som genomförs varje kvartal. Det sammanfattande strategidokumentet per portfölj uppdateras minst en gång per år.

## Property

Product	Basic cover	Additional cover	Target Market	Date of review
Real estate	Fire Water Burglary Loss of rent	Machinery all risk Own property apartment owner	Domestic real estate owned by legal entities and sole corporations	2018-09-15
Business	Fire Water Business interruption Burglary All risk	Machinery all risk Business interruption machinery Business travel	Domestic legal entities and sole corporations	2018-09-15
CAR/EAR	Construction all risk work Construction all risk tools Construction all risk area		Domestic legal entities and sole corporations where main occupancy is construction	2018-09-15

## Liability

Product	Basic cover	Additional cover	Target Market	Date of review
Liability	General & product liability		General commercial business	2018-09-15
Liability	Ingredient & Component		General commercial business	2018-09-15
Liability	Legal expenses		General commercial business	2018-09-15
Liability	Real estate general liability		Real estate owners	2018-09-15
Liability	Motorized vehicle owners Commercial liability		Construction companies	2018-09-15
Liability	US Liability		General commercial business	2018-09-15
Liability	Product recall		Manufacturing companies	2018-09-15
Liability	Environmental liability		General commercial business	2018-09-15
Liability	Liability in accordance to the Swedish patient injury act		Healthcare companies	2018-09-15
Professional indemnity	Pure financial loss		Marketing and Management consultants	2018-09-15
Professional indemnity	IT and other non-technical consultants liability		IT and other non-technical consultants	2018-09-15
Professional indemnity	Technical consultants liability		Technical consultants	2018-09-15
Professional indemnity	Crime		General commercial business	2018-09-15
Professional indemnity	D&O		General commercial business	2018-09-15

## Motor

Product	Basic cover	Additional cover	Target Market	Date of review
Trafik	MTPL – Motor Third Part Liability Cover	Rehab MTPL	Any commercial customer owning a vehicle	2018-09-15
Delkasko (halv)	Windshield, Theft, Fire, Towing, Legal Aid, Machinery Breakdown, Crisis Cover	Standstill/Rental cover Additional Electronics Cover Sound & Video Cover Contents in Vehicle BI cover due to illness Carriers liability Vehicle equipment Deductible Buydown	Any commercial customer owning a vehicle	2018-09-15
Vagn (hel)	Own Damage Cover / Vehicle Warranty Cover		Any commercial customer owning a vehicle	2018-09-15
LII	Leasing Interruption Cover in the event of driver illness		Specific leasing deals where premium is above acceptance threshold	2018-09-15

## Cargo

Product	Basic cover	Additional cover	Target Market	Date of review
Cargo	All Risks	Temperature Controlled Transport Theft and Pilferage Increased amount Customs Importer's Interest Seller's Interest Trademark's Clause Cotton (Country Damage) Storage after Transport Contamination	Manufacturing & Retail	2018-09-15
Carriers Liability	All Risks	CMR Residential Moving Office Moving	Commercial Motor Moving Firms	2018-09-15
		Bulk Transport Delivery companies Ports and Terminal Risks Liability during Storage	Commercial Motor	2018-09-15

## Health & Accident

Product	Basic cover	Additional cover	Target Market	Date of review
Group Accident	Medical disability Disfiguring scars Medical-, dental- and travel costs Additional expenses Costs for medical aids Death caused by accident Crisis counselling Daily benefit if hospitalized (under the age of 18)	1) Financial disability 2) Pain and suffering 3) "Disability & deformity"	Commercial Lines Customer Organizations & Unions	2018-09-15
Hospital Care – Basic Healthcare with Excess (Deductible)	1) Examination and treatment by a physician at a private healthcare provider 2) Private psychiatrist, physiotherapist, chiropractor 3) Private healthcare surgery and in-patient hospital care 4) Rehabilitation 5) Cost for orthopedic devices 6) Travel cost to and from treatment/surgery and accommodation 7) Second opinion 8) Crisis therapy		Commercial Lines Customer Organizations & Unions Private customer	2018-09-15
Hospital Care – Premium Healthcare with Excess (deductible)	1) Basic cover + 2) Public healthcare patient fee 3) Prescription medicine 4) Lump sum in case of		Commercial Lines Customer Organizations & Unions Private customer	2018-09-15

Product	Basic cover	Additional cover	Target Market	Date of review
	<p>hospitalization</p> <p>5) Daily benefit in case of hospitalization</p> <p>6) Home assistance following surgery/treatment by a private healthcare provider</p> <p>7) Cover of excess when utilizing travel insurance for hospital care</p>			
Hospital Care – Basic Healthcare with Referral	<p>1) Examination and treatment by a physician at a private healthcare provider</p> <p>2) Private psychiatrist, physiotherapist, chiropractor</p> <p>3) Private healthcare surgery and in-patient hospital care</p> <p>4) Rehabilitation</p> <p>5) Cost for orthopedic devices</p> <p>6) Travel cost to and from treatment/surgery and accommodation</p> <p>7) Second opinion</p> <p>8) Crisis therapy</p> <p>9) Public Healthcare patient fee</p>		Commercial Lines Customer Organizations & Unions	2018-09-15
Hospital Care – Premium healthcare insurance with referral	<p>1) Basic cover +</p> <p>2) Prescription medicine</p> <p>3) Lump sum in case of hospitalization</p> <p>4) Daily benefit in case of</p>		Commercial Lines	2018-09-15

Product	Basic cover	Additional cover	Target Market	Date of review
	<p>hospitalization</p> <p>5) Home assistance following surgery/treatment by a private healthcare provider</p> <p>6) Cover of excess when utilizing travel insurance for hospital care</p>			
Hospital Care - Private Healthcare due to accident	<p>If classified as an accident by insurance terms &amp; conditions;</p> <p>1) Examination and treatment/surgery by a physician at a private healthcare provider</p> <p>2) Private psychiatrist, physiotherapist, chiropractor</p> <p>3) Private healthcare surgery and in-patient hospital care</p> <p>4) Travel costs to and from treatment/surgery and accommodation</p> <p>5) Rehabilitation</p> <p>6) Costs for orthopedic devices</p> <p>7) Second opinion</p>		<p>Commercial Lines</p> <p>Private customer</p>	2018-09-15
Hospital Care - Surgery insurance with referral	<p>If referral to surgery with waiting-times more than 30 working days;</p> <p>1) Private healthcare surgery and in-patient hospital care</p> <p>2) Rehabilitation</p>		Commercial Lines	2018-09-15



Product	Basic cover	Additional cover	Target Market	Date of review
	3) Costs for orthopedic devices 4) Travel costs to and from treatment/surgery and accommodation 5) Second opinion			
Health Other - Rehabilitation	1) Analysis of health status of the insured if - being work disabled for at least 14 days - having recurring short periods of work disablement, on at least six occasions during a twelve-month period - risk of sick leave 2) Treatment plan 3) Private healthcare treatment and consultation 4) Advice and analysis relating to workplace adaptation, exchange of work tasks and vocational training with the employer, 5) Advice to manager when necessary and when an employee shows signs of ill-health.		Commercial Lines	2018-09-15