

Product Oversight and Governance (POG)

Personal 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.

House & Content

Product	Basic cover	Additional cover	Target Market	Date of review
Home	Home insurance	Accidental/Drulle damage insurance Extended travel insurance Extended condominium insurance Extended home electronics insurance	All persons with a Swedish personal identity number or co-ordination number registered in Sweden	2018-09-15
House	Home insurance and Building	Accidental damage insurance/Drulle Extended travel insurance Extended building insurance Extended home electronics insurance	Privately owned buildings for all persons with a Swedish personal identity number or co-ordination number registered in Sweden	2018-09-15
Weekend Cottage	Personal property and Building	Accidental/Drulle damage insurance Extended building insurance	Privately owned buildings in Sweden	2018-09-15

Motor

Product	Basic cover	Additional cover	Target Market	Date of review
1. Trafik	MTPL – Motor Third Part Liability Cover	Rehab MTPL (extended personal injury)	Privately owned motor vehicles owned and used by persons with a Swedish personal number or a co-ordination number.	2018-09-15
2. Delkasko (halv)	Windshield, Theft, Fire, Towing, Legal Aid, Machinery Breakdown and Electronics, Crisis Cover, Accidental damage insurance/Drulle	Rental car Reduced deductible	Privately owned motor vehicles (caravan and trailer as well) owned and used by persons with a Swedish personal number or a co-ordination number.	2018-09-15
3. Vagn (hel)	Own Damage Cover / Vehicle Warranty Cover		Privately owned motor vehicles (caravan and trailer as well) owned and used by persons with a Swedish personal number or a co-ordination number.	2018-09-15

Personal Accident

Product	Basic cover	Additional cover	Target Market	Date of review
Pregnancy insurance	Pregnancy free: Short term life insurance Crisis Medical impairment due to accident	Pregnancy extra: Medical impairment due to sickness Obstetric and pregnancy complications Short term coverage	Pregnant persons, their partners and the fetal/child. All insured needs to live and be registered in Sweden	2018-09-15
Child S&A	Short term life insurance Crisis Medical Impairment Disability Short term coverage Monthly compensation for parents		Children 0-25 years. The insured needs to live and be registered in Sweden.	2018-09-15
Adult S&A	Short term life insurance Crisis Medical Impairment Short term coverage	Disability Short term life insurance with optional amount up to 3 MSEK Monthly payment due to long-term sick leave	Adults 18-65. The insured needs to live and be registered in Sweden	2018-09-15
Adult Accident	Short term coverage Crisis Medical Impairment Lump sum due to death Lump sum due to long-term sick leave	Private care due to accident	Adults 18-65. The insured needs to live and be registered in Sweden	2018-09-15
Senior accident	Short term coverage Crisis Medical Impairment Lump sum due to death	Private care due to accident Certain diagnosis	Adults 55-. The insured needs to live and be registered in Sweden	2018-09-15

Yacht & Specialty

Product	Basic cover	Additional cover	Target Market	Date of review
Yacht	Yacht insurance	Extended yacht insurance	Privately owned yachts in Sweden	2018-09-15
Special object insurance	Insurance for special insured object		Privately owned objects for all persons with a Swedish personal identity number or co-ordination number registered in Sweden	2018-09-15
Long time travel insurance	Travel insurance		All persons with a Swedish personal identity number or co-ordination number registered in Sweden	2018-09-15
Abroad home insurance	Home insurance	Accidental damage/Drulle	All persons with a Swedish personal identity number or co-ordination number registered in Sweden	2018-09-15
Credit card travel insurance	Travel insurance		All persons with a credit card through affiliated banks	2018-09-15

Care – reliable insurance

Product	Basic cover	Additional cover	Target Market	Date of review
Accident insurance	Short term coverage Crisis Medical Impairment Lump sum due to death Disability		Persons 18-67 years old. Member of unions and companies. The insured needs to live and be registered in Sweden	2018-09-15
Life insurance	Short term life insurance		Persons 18-67 years old. Member of unions and companies. The insured needs to live and be registered in Sweden	
Illness insurance	Certain diagnosis			
Health insurance	Monthly payment due to long-term sick leave			2018-09-15
Sickness capital	Lump sum due to long-term sick leave		Persons 18-61 years old	2018-09-15
Child insurance	Short term life insurance Crisis Medical Impairment Disability Short term coverage Monthly compensation for parents		Persons 0-25 years old. Parent need to be a member of unions and companies. The insured needs to live and be registered in Sweden	2018-09-15
Senior accident insurance	Short term coverage Crisis Medical Impairment		Persons 55-years old. Member of unions and companies. The insured needs to live and be registered in Sweden	2018-09-15
Student insurance	Short term life insurance Accident insurance Sickness capital		Persons 18-30 years old. Student member of unions and companies. The insured needs to live and be registered in Sweden	2018-09-15