

Information about ANV Nordic AB

ANV Nordic AB ("**ANV**") 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.

ANV is the general agent in Sweden and distributor in the rest of the EU for the Irish insurance company AmTrust International Underwriters DAC ("**AIU**"). As general agent for AIU, ANV is authorised on behalf of AIU 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.

ANV operates in Norway through its Norwegian branch; ANV Nordic NUF, in Poland through its Polish branch; ANV Nordic AB Oddział w Polsce and in Germany through its German branch; ANV Nordic AB.

Contact information

ANV Nordic AB (org. nr. 556671-5677)

Registered office: Stockholm

Address: Linnégatan 14, 114 47 Stockholm, Sweden

Website: www.anvnordic.com

Phone: +46 (08) 440 38 00

E-post: stockholm@anvnordic.com

Norway

ANV Nordic NUF (Branch of ANV Nordic AB)

Haakon VIIs gate 6

N- 0161 Oslo

Phone: +47 70 33 55 99

E-post: oslo@anvnordic.com

Germany

ANV Nordic AB

Spaces Gendarmenmarkt,
Jaegerstrasse 54,

Berlin 10117

Polen ANV Nordic AB Oddział w Polsceul. Bolesława Prusa 2

(Regus Sheraton Grand office)00-493 Warszawa,

PolandPhone: +48 661 994 597E-

post: warsaw@anvnordic.com

License and supervision

Subject to authorisation from the Swedish Financial Supervisory Authority, ANV is entitled to carry out direct and indirect insurance distribution in respect of the following non-life insurance classes: 1. Accidents, 2. Illness, 3. Land vehicles, 7. Freight transport, 8. Fire and natural forces, 9. Other damage to property, 13. General Liability, 14. Credit, 15. Borgen, 16. Other property damage, 17. Legal protection and 18. Assistance.

ANV is supervised by the Swedish Financial Supervisory Authority, the authority that supervises companies in the financial market. The SFSA shall, upon request, inform customers and others whether an employee of ANV has the right to distribute insurance 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 the Swedish Financial

Supervisory Authority, Box 7821, SE-103 97 Stockholm, 08-408 980 00, www.fi.se. e-mail: finansinspektionen@fi.se.

ANV is registered with the Swedish Companies Registration Office for the mediation of non-life insurance. The registration can be checked via the Swedish Companies Registration Office, 851 81, Sundsvall, tel.nr. 077-167 06 70, e-mail: bolagsverket@bolagsverket.se, www.bolagsverket.se.

ANV 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, 0771-525 525, e-mail: konsumentverket@konsumentverket.se, www.konsumentverket.se.

Information about the brokerage

Basis for the deployment

ANV distributes insurance from one or more insurance providers. ANV is not contractually obliged to distribute insurance exclusively to one or more insurance companies. The insurance companies for which ANV distributes insurance are listed below. When distributing the insurances, ANV represents the insurer.

ANV does not provide insurance advice or advice on the basis of an impartial and personal analysis. Impartial and personalised analysis means the provision of advice by an insurance distributor following an analysis of a sufficient number of insurance contracts on the market, which shall be sufficiently diversified in terms of type and product providers to ensure that the client's objectives can be adequately met.

Insurance company ANV represents

ANV distributes insurance for AmTrust International Underwriters DAC.

Remuneration

In its capacity as general agent, distributor or underwriter of the insurer represented by ANV, ANV receives remuneration from the insurer. The amount of compensation is between 7.5% - 10% of the net premium received by the insurance company. A net premium refers to the premium for an insurance policy without a mark-up for commissions received by the party or parties who distributes the insurance to the policyholder. ANV is also entitled to a profit share from the insurer based on the technical performance of the insurance business.

If an insurance policy is cancelled or terminated during the insurance period and the policyholder is entitled to have the premium paid that includes remuneration to ANV refunded, ANV is obliged to refund its share of the part of the premium that includes ANV remuneration and that is to be repaid to the policyholder.

Employees at ANV have a fixed salary and are therefore not affected by any incentives to sell insurance on behalf of the company that may entail a conflict of interest in relation to customers. Employees of ANV are covered by an incentive program based on the annual result delivered by the company.

Qualifying holdings

ANV has no qualifying holding in any insurance provider and no insurance provider or a parent company of an insurance undertaking has a qualifying holding in ANV. Qualifying holding means a direct or indirect ownership in a company if the holding represents ten per cent or more of the capital or of all the votes or otherwise enables a material influence over the management of the undertaking.

Conflicts of interest

Conflicts of interest are a natural part of business operations and also within ANV's area of activity. Conflicts of interest can arise in a situation where the customer's interest conflicts with an interest of ANV. In order to protect you as a customer, ANV has adopted guidelines for managing conflicts of interest.

An identified conflict of interest is that ANV may receive different compensation from different insurance providers with which ANV cooperates. In order to manage these conflicts of interest, the customer is informed of the compensation ANV receives from the relevant insurance company in connection with the company's insurance distribution.

Complaints

If you as a customer wish to make a complaint against ANV or the service we have provided, please contact the complaints officer Elin Stenberg on telephone +46 8 440 38 20, e-mail; klagomal@anvnordic.com or by letter addressed to ANV Nordic AB, Complaints Officer, Linnégatan 14, 114 47 Stockholm, Sweden.

Making a complaint is free of charge and ANV will handle any complaints with due care. The complaint will be answered as soon as possible and if ANV is unable to respond to a complaint within 14 days from the time the complaint has been received by ANV, ANV will contact you and explain the reason for this and inform you when ANV can be expected to provide a response.

As a consumer, you can also get free assistance from bodies such as (a) the Swedish Consumers' Banking and Finance Bureau, the Swedish Consumers' Insurance Bureau, with postal address Box 24215, 104 51 Stockholm, telephone 0200-22 58 00, www.konsumenternas.se, and (b) the Swedish Consumer Agency (Hallå konsument) with postal address Box 41, 651 02 Karlstad, telephone 0771-525 525, e-mail: info@hallakonsument.se, www.hallakonsument.se and (c) the consumer guidance in your municipality.

Dispute resolution

If a dispute arises between you and ANV, this can be tried by a Swedish general court. Since ANV 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, 101 23 Stockholm, telephone 08-508 860 00, e-mail: arn@arn.se, www.arn.se.

Professional Indemnity Insurance

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

The insurance is taken out through Markel Insurance SE Germany LIRMA T3902, HRB 233618 (address details can be found below)

If you as a customer suffer damage or financial loss where you believe that ANV's actions have caused it, you have the option of directing a claim directly to Markel Insurance SE Germany at <https://www.markel.com/claims/report-a-claim> If you wish to claim damages, you must notify ANV of this within a reasonable time after you noticed or should have noticed that damage has occurred. Claims under the liability insurance must be sent to

Markel Insurance SE Germany
Sophienstrasse 2680333 MunichGermany

The maximum compensation that can be paid out of the liability insurance in a year is EUR 6,000,0000

Information about the processing of personal data

The personal data provided to ANV is processed in accordance with applicable data protection legislation and the company's guidelines. Information on how personal data is processed can be found on www.anvnordic.com.
