

COVERHOLDER/INTERMEDIARY INFORMATION FÖRSÄKRINGSFÖRMEDLING (from April 2023)

About the coverholder/intermediary

Brookfield Underwriting AB ("Brookfield") is an insurance intermediary in accordance with the Act (2018: 2019) on insurance distribution. Brookfield acts as a coverholder, which means that the company has a mandate in accordance with the agreement to take out insurance on behalf of special insurers and bind them at risk.

Brookfield has a permit from the Swedish Financial Supervisory Authority to conduct business as an insurance intermediary and is further registered with the Swedish Companies Registration Office. Brookfield's permit means that the company may distribute special classes of non-life insurance. The permit and registration information can be checked at Finansinspektionen (Sweden), web address: www.fi.se, E-mail: finansinspektionen@fi.se and Tel: 08-408 980 00 and in the Swedish Companies Registration Office's register (Sweden), web address: www.bolagsverket.se and Tel: 0771-670 670. Finansinspektionen shall, upon request, state whether an employee at Brookfield has the right to mediate insurance and whether this right is limited to a certain type of insurance, one or more insurance classes or groups of insurance classes.

Brookfield does not provide advice on the basis of such an impartial analysis as is referred to in Chapter 5, Section 6, second paragraph of the Act (2018: 1219) on insurance distribution. Brookfield has a duty of care about you as a customer and will advise against taking measures that cannot be considered appropriate in view of needs, financial circumstances or other circumstances. Brookfield mediates and takes out insurance for selected international insurers. The insurer for the insurance is always stated in the individual insurance policy.

No insurance company, or parent company of an insurance company, own Brookfield in any way, and nor does Brookfield hold any ownership interest in any insurance company. As a coverholder, Brookfield receives compensation from the various insurers. As a customer, you pay insurance premium to the insurer for the insurance in question. The company's employees who mediate insurance can in some cases receive a bonus based on the insurances mediated. Brookfield receives compensation between 0 - 40% of the paid insurance premium depending on e.g. product, premium rates, commission to the policyholder's intermediary where applicable, risk coverage and insurer and in some cases also an amount to be paid according to a predetermined formula such as incentives and rewards for profitable underwriting. The compensation includes that Brookfield shall bear costs for e.g. underwriting, administration, customer service, sales and IT support for insurance management. Brookfield, in turn, in some cases charges SEK 100-500 in administration fees.

Professional Indemnity Insurance

Brookfield and its sub-agents are covered by a compulsory professional indemnity insurance with WR Berkley Insurance AG - Swedish branch, org.nr 516410-2070. If you want to claim damages, you must notify Brookfield as soon as possible after you become aware, or should have become aware, of the incident. All claims for insurance compensation or notifications of events related to the insurance must be sent in writing to: ansvar@crawlco.se or Crawford & Company (Sweden) AB, Box 6044, 171 06 Solna.

Complaints handling

Complaints regarding the insurance or insurance brokerage are primarily handled by Brookfield Underwriting AB, Att: Complaints Officer, Engelbrektsgatan 5, 114 32 Stockholm, Tel: 08-503 093 32, E-mail: info@brookfield.se. Guidance on insurance issues, if you as a policyholder are a consumer, is available from the Consumers' Insurance Bureau, Box 24215, 104 51 Stockholm, Tel: 0200-22 58 00 and from your municipal consumer guidance. If you are not satisfied after a complaint manager has examined your complaint, you can turn to the General Complaints Board (ARN). Please note that there are time limits regarding the possibility of contacting ARN. In ARN, the parties bear their own respective costs during the procedure, regardless of what assessment ARN makes. If a dispute arises between you and Brookfield, this can be tried by a Swedish general court.

Communication preferences

In connection with you as a customer leaving your e-mail address to Brookfield, you also confirm that you have the opportunity to receive such information as referred to in this document via e-mail and on the Brookfield website. You have the right to receive this and certain other information in connection with the insurance distribution free of charge in paper form. If you change your email address, it is your responsibility to notify Brookfield in writing.