

# POG Target Markets

Denmark

April 2024



# POG: General changes since last revision + general information

- Changes in general terms: Exclusion of Russia, non-state controlled areas i Ukraine etc. Applies for all products. This has been informed to all customers.
- Removed Covid related information in this revision. Covid information is found in previous revision, included in Appendix.
- **Costal hull** and **Cargo/Transport**: These product areas are excluded from the POG requirements since they are classified as “Large risks” in the EU regulation. IDD artikkel 25, no. 4. Large risks are defined in Finansforetaksforskriften [§ 2-12](#): [Link](#)

## POG TARGET MARKETS COMMERCIAL – LIABILITY DENMARK

PRODUCT	TARGET MARKET	NOT TARGET MARKET	DISTRIBUTION CHANNELS	CHANGES SINCE LAST REVISION (2020)
General Liability	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Product Liability	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Professional Indemnity Tech	Architects and engineers	Private persons	Customer Center, Remote, Large, Broker	None
Professional Indemnity Non-Tech	Business consultants or other advisory services (i.e. law)	Private persons	Customer Center, Remote, Large, Broker	None
Professional Indemnity ICT	IT Companies	Private persons	Customer Center, Remote, Large, Broker	None
IPR	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Legal expenses	Companies	Private persons	Customer Center, Remote, Large, Broker	New product module “Lawyer insurance” is included.
Crime	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Computer Crime	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Netbank Intrusion	Companies	Private persons	Customer Center, Remote, Large, Broker	None
Management liability	Non-commercial entities, non-profit associations and resident owned housing associations	Commercial entities	Customer Center, Remote, Large, Broker	None
Management liability CE	Companies	Private persons	Customer Center, Remote, Large, Broker	None

*If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop*



## POG TARGET MARKETS COMMERCIAL – PROPERTY DENMARK

PRODUCT	TARGET MARKET	NOT TARGET MARKET	DISTRIBUTION CHANNELS	CHANGES SINCE LAST REVISION (2020)
Building & Content	Companies owning buildings and/or content	Private persons	Customer Center, Remote, Large, Broker, Tied Agents, Content will be offered in Webshop sometime during 2024.	None
Business interruption	Companies with building and/or content (Property) also insured	Private persons, companies with Property insurance	Customer Center, Remote, Large, Broker, Tied Agents. Will be offered in Web shop sometime during 2024.	None
Wind turbines	Owners of wind turbines	Customers not owning wind turbines	Customer Center, Remote, Large, Broker, Tied Agents	None
CAR/EAR	Building proprietors and construction entrepreneurs responsible for "CAR/EAR"	Customers not responsible for "CAR/EAR"	Customer Center, Remote, Large, Broker	None
Private Buildings and Content	Private persons owning villa or contents in Greenland	Companies in Greenland/Denmark <u>or</u> private persons in Denmark	Tied Agents (Greenland)	Definitions updated to reflect Private Greenland portfolio which is now in Waypoint

*If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop*



## POG TARGET MARKETS COMMERCIAL – VEHICLE DENMARK

PRODUCT	TARGET MARKET	NOT TARGET MARKET	DISTRIBUTION CHANNELS	CHANGES SINCE LAST REVISION (2020)
All products	Danish vehicles owned or held by companies	Privately owned vehicles. Vehicles not registered in Denmark	Remote, Customer Center, Large, Broker, Tied Agents, WebShop	None
Motor Third Part Liability Insurance	All vehicles for which an MTPL insurance is required by the law	Vehicles not registered in Denmark	Remote, Customer Center, Large, Broker, Tied Agents, WebShop	None
Standard	All vehicles that need collision cover	Cars and vans younger than three years old, with a valid Car damage warranty	Remote, Customer Center, Large, Broker, Tied Agents, WebShop	None
Basic	Cars and vans younger than three years old, with a valid car damage warranty. Older or less valuable vehicles that do not need collision cover		Remote, Customer Center, Large, Broker, Tied Agents, WebShop	None
Car dealers	Businesses operating in Denmark who sell, repair, finance or store vehicles, or otherwise use the vehicles as a commodity or the object of a service	All others	Remote, Customer Center, Large, Broker, Tied Agents, WebShop	None

*If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop*



# POG TARGET MARKETS COMMERCIAL – PERSON DENMARK

PRODUCT	TARGET MARKET	NOT TARGET MARKET	DISTRIBUTION CHANNELS	CHANGES SINCE LAST REVISION (2020)
Workers compensation	Companies with employees	Private persons	Customer Center, Remote, Large, Broker	No
Business travel	Companies with employees who travel	Private persons	Customer Center, Remote, Large, Broker	No
Health	Companies that wish to insure their employees	Private persons	Customer Center, Remote, Large, Broker, Partners	No
Key person	Small businesses	Private persons	Customer Center, Remote, Large, Broker	No
Personal accident	Companies with employees who they wish to cover for accidents	Private persons	Customer Center, Remote, Large, Broker	No
Expatriate	Companies with employees stationed abroad	Private persons and businesses without employees stationed abroad	Customer Center, Remote, Large, Broker	No

*If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop*



## POG TARGET MARKETS COMMERCIAL – FISH FARMING DENMARK

PRODUCT	TARGET MARKET	NOT TARGET MARKET	DISTRIBUTION CHANNELS	CHANGES SINCE LAST REVISION (2020)
Biomass - landbased	Companies owning live stock fish in tanks on shore	Private persons, all other	Large, Broker	None
Biomass – seabased	Companies owning live stock fish in sea-cages	Private persons, all other	Large, Broker	None
Floating equipment for fishfarming	Companies owning live stock fish in sea-cages	Private persons, all other	Large, Broker	None

*If Distribution channels: Customer Center, Remote, Large, Broker, Mobility, Partners, Tied Agents, Webshop*



