Information about the insurance agent

Agent information and registry

The insurance distribution service is provided by the insurance agent Swedbank AS reg. No. 10060701 registered office: Liivalaia 8, 15040 Tallinn, tel. 631 0310, e-mail: info@swedbank.ee.

Swedbank AS is registered in the insurance agent registries maintained by The Financial Supervision Authority. One can verify Swedbank’s registration on the website www.fi.ee under the section “Insurance Intermediaries” – “Insurance Agents”.

Swedbank AS has the right to intermediate all the classes of insurance offered by the Swedbank P&C Insurance AS. The Agent has right to do following on behalf of Swedbank P&C Insurance AS: submit insurance offers to clients for entry into insurance contracts; accept applications for entry into termination insurance contracts and other agreement and notices related to insurance contracts; and perform other acts permitted by law.

Swedbank P&C Insurance AS has taken full liability for the actions of the Agent.

Complaint settling

Any person is entitled to lodge a complaint to be settled out of court concerning the activities of Agent in relation to insurance intermediation. Such a complaint must be lodged in writing at any Swedbank AS branch by post or using means of distance communication in form and manner as to enable Agent to identify the person lodging the complaint. Complaints are reviewed and answered within 15 days after lodged. If it is not possible to solve the complaint within the specified term, the Agent will notify the client of the reasons for extending the term and the new due date of response.

Out-of-court redress

If the Agent and the customer remain in disagreement after the complaint is handled or if no compromise can be reached with the customer, then the customer will be entitled to demand an independent assessment or resolution of the dispute by the following supervisory authorities or bodies conducting out-of-court dispute resolution (the list provided may be incomplete):

- The Financial Supervision Authority (exercises supervision over the activities of the insurance agent), address Sakala 4, Tallinn, 15030, phone 6 680 500, fax 6 680 501, e-mail info@fi.ee, website address: www.fi.ee;
- The Consumer Protection Board, address Pronksi 12, Tallinn. 10117, phone 6 201 700, fax 6 201 701, e-mail info@tarbijakaitseamet.ee (if the complaint is lodged by a consumer), website address: www.tarbijakaitseamet.ee;
- Data Protection Inspectorate, address Väike-Ameerika 19, Tallinn 10129, phone 6 274 135, fax 6 274 137, e-mail info@aki.ee, website address: www.aki.ee;
- Estonian Traffic Insurance Fund’s conciliation body (in case of disputes related with traffic insurance), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, fax 667 1800, e-mail lepitus@lkf.ee, website address: www.lkf.ee;
- Estonian Insurance Association’s conciliation body (in case of disputes related with insurance service and insurance mediation services), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, fax 667 1800, e-mail lepitus@eksl.ee, website address: www.eksl.ee;
- Estonian Insurance Association’s arbitrary tribunal (body for out-of-court settlements of insurance disputes), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, e-mail lepitus@eksl.ee, website address: www.eksl.ee.
**Does Agent represent client or Insurer**

Agent is engaged in insurance intermediary on the behalf and in the interest of Swedbank P&C Insurance AS (registration No. 11269248, registered office: Liivalaia 12, Tallinn, 15039, Estonia).

**Conflicts of interest and transparency**

- Swedbank AS, which is registered in the Republic of Estonia, has a direct stake in the equity of Swedbank P&C Insurance AS.
- Swedbank AB, which is registered in the Kingdom of Sweden, has a direct stake in the equity of Swedbank AS, which is registered in the Republic of Estonia and an indirect stake in the equity of Swedbank P&C Insurance AS.
- Swedbank P&C Insurance AS does not have any direct or indirect stake in the equity of Swedbank AB, which is registered in the Kingdom of Sweden.

A description of situations involving a conflict of interests linked to intermediation activities is available online at [www.swedbank.ee/tingimused](http://www.swedbank.ee/tingimused).

**Remuneration**

Agent’s remuneration for insurance intermediation does not depend on the terms of the insurance contract in question (such as insurance premium, insurance contract period) and is not calculated for each individual insurance contract or conclusion thereof. The remuneration to Agent consists in Agent’s expenses of providing insurance intermediation being reimbursed by Swedbank P&C Insurance AS which is why disclosing the exact commission is impossible, but it shall not exceed 15% of insurance premiums. This mode of calculating remuneration to Agent does not create any extra expenses for customers.