

# Mortgage Indemnity Insurance

## Cover

- Generally first loss protection driven by a borrower credit default but also protects the depreciation of the property value
- Loan by loan or portfolio protection (1st loss, 2nd loss, XOL layers)
- In force portfolio or prospective lending with delegated authority to the lender

## Target Clients

- Generally protects housing loan (mortgage loan) lenders (banks, building societies, insurance companies, non-bank lenders) against credit related losses on their housing loans

## Capabilities

- Normal Max Line Size N/A
- Normal Max Tenor Up to 15 years unless there is a regulatory / legislative reason for longer

## Appetite

- Any jurisdiction around the world
- No appetite for “sub-prime” lending

Immobilienfinanzierung 100% Gestehungskosten



Konsumentenkredit 100% Anschaffungskosten



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