



AmTrust International

The contribution of the Insurance sector to Green value chain

18 January 2021

AmTrust International

LOCAL EXPERIENCE, GLOBAL EXPERTISE



**AmTrust
Momentum**



Beauty will save the world

PROTECT THE BEAUTY = LESS LAND CONSUMPTION + RENOVATION

REQUALIFICATION IS A PRIORITY IN ITALY



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70% of home purchases are in poor energy categories

1 million houses to be restructured

Affordability is an issue especially for younger generation

Incentives in requalification are a key driver for the sustainability

BREAK BARRIERS TO RENOVATION IS THE PRIORITY

ACTIONS NEEDED



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- ✓ Emphasizing the link between **energy efficiency and environmental improvements**
- ✓ Emphasizing the link between **Requalification = Improvement of Solidity** of Clients + Banks +Country
- ✓ **Simplify & homogenize** the bureaucratic process at European level
- ✓ Respond to the demand from younger generations with **limited financial resources but more green oriented**
- ✓ **Foster refurbishment initiatives** to preserve the existing buildings
- ✓ **Fill the gap of adequate financial products** : i.e limit 80% on purchase & restructuring solutions for poor class categories
- ✓ **Scaling collaboration** with private sector to share the risk and increase green homeownership

- ✓ **Circular Economy:** industrial processes redesign and business models to generate economic and competitive advantage for companies, with a regenerative approach towards natural capital
- ✓ **Green Financing:** wider, diversified and innovative range of products to encourage both the purchase of higher energy efficiency buildings and the renovation of the existing assets. Flexibility (duration up to 40 years , LTV up to 100% to finance green new buildings and restructuring)
- ✓ **Value Chain Optimization:** cooperation of stakeholders maximises the effect

- Loan to Value up to 100% meets the demand of younger generations
- Purchase & renovation up to 100% LTV respond to less land consumption and renovation demand
- Easy process for customers targeting more energy efficient houses
- The full value chain contributes to jobs creation

SUPPORT FINANCIAL INSTITUTIONS BY SHARING CREDIT RISK AND ENABLING ATTRACTIVE PRODUCTS TO SATISFY 'GREEN NEEDS'

Innovative
approach to
market

Partnership to
support the real
economy

Tailored Solution
looking at green
market needs

Improve capital efficiency

“If the drops are right and there are so many you make a sea and maybe it is also a sea full of sardines” Renzo Piano



About AmTrust International's Mortgage & Credit Division

AmTrust International's Mortgage & Credit team focuses on mortgage insurance in Europe and UK working with banks, brokers, other financial institutions and with building societies.

As an insurance partner we are committed to develop solution that reduce financial barriers to reach homeownership target, maintaining credit quality as a fundamental pillar for the long-term development of the economy.

We have been offering flexible credit insurance solutions to suit different lender requirements, whether that is on a loan-by-loan basis or at a portfolio level, since 1993.

The Mortgage & Credit Team has extensive experience in analysing, underwriting and investing in the Mortgage market, without geographical restrictions and counting on a track record of over 20 years.

Transversal competencies, such as scouting, underwriting, pricing and deal management including strategic partnership with highly rated reinsurers.