



## PDF-guarantees with electronic authenticity

Moderna Garanti offers PDF-guarantees with an internationally verified signature through our partner Digicert (digicert.com). In that way guarantees can be distributed to the beneficiary via e-mail and a guarantee can be ordered, issued and received by the beneficiary within a couple of minutes.

The guarantees are signed by authorized representatives for Moderna Garanti, in the same fashion as a physical original and thereafter scanned and applied with the electronic seal.

PDF-guarantees owns the same authenticity as a guarantee issued on paper and Moderna Garanti does not demand a copy of the guarantee in order to process a claim. The advantage is that a PDF-guarantee can be stored at a number of persons and can in that way easier be used in a claim process.

Approx. 99,5 % of the guarantees issued are PDF-guarantees. However there is still a possibility to issue a paper guarantee for physical distribution.

If you have any questions regarding our PDF-guarantees you are very welcome to contact us at [post@modernagaranti.se](mailto:post@modernagaranti.se) or +46 8 684 128 55.

*Moderna Garanti is part of Tryg Group (quoted on the Copenhagen Stock Exchange). Tryg is rated A1 with credit agency Moody's. The rating implies that we are accepted by all major beneficiaries in Sweden, such as companies within real estate, construction as well as authorities and government units. The international rating also implies we are accepted as issuer around the world.*

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