

<b>Title</b>	Lloyd's Europe – Withdrawal of the Freedom of Establishment authorisation in Norway
<b>Purpose</b>	To inform the market that from 1 November 2025 Lloyd's Europe will provide non-life insurance business services on a Freedom to provide Services basis only in Norway.
<b>Type</b>	Event
<b>From</b>	Benoît Waltregny, Lloyd's Europe General Counsel and Deputy CEO Benoit.Waltregny@lloyds.com
<b>Date</b>	1 November 2025

Lloyd's Insurance Company S.A. ("Lloyd's Europe") would like to inform the market that from 1 November 2025 it will provide non-life insurance business services on a Freedom to provide Services basis only in Norway.

The National Bank of Belgium ("NBB"), as Lloyd's Europe's home supervisor, has confirmed it has no objection to the change.

Lloyd's Europe continues to pursue insurance and reinsurance opportunities in Norway both through open market placements and through coverholders located both outside and within Norway.

### Operational change

Managing agents participating through Lloyd's Europe should note the following operational changes:

#### Norway:

- Following the termination of the Freedom of Establishment authorisation, the Power of Attorney given by Lloyd's Europe to the current General Representative in Norway, Ms. Hanna Norum, will be terminated as from 1 November 2025.

- All (re)insurance business located in Norway written by Lloyd's Europe will continue to be managed from the Lloyd's Europe head office in Brussels. The Nordic & Baltic regional manager at the Lloyd's Europe office in Sweden will continue to be the Lloyd's Europe contact point for local policyholders in Norway and to assist with any local requirements in Norway.

### **Who does this apply to?**

This change applies to managing agents and coverholders writing business in Norway on behalf of Lloyd's Europe.

### **What do I need to do next?**

Managing agents should note the change in arrangements set out above and must ensure that where the general representative in Norway is nominated to receive service of suit, the service of suit clause is adjusted and another nominee is chosen or if no nominee is chosen by the managing agent, proceedings are to be served on Lloyd's Europe's head office in Brussels.

Any reference to the local address in Norway where Lloyd's Europe general representative was domiciled should be deleted and replaced with the address of the head office in Brussels.

### **Further information**

For further information please consult the Lloyd's Europe Crystal report for [Norway](#).

If you have any queries regarding this communication, then please contact:

#### **Lloyd's Europe Info**

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