



Qualis Credit Risk

2025 Corporate Brochure

Our Vision

Qualis is the first Managing General Agent to operate in the B2B credit market, providing flexible and tailored solutions while creating value for the entire market.

We believe there is always a way to make things happen. **This is why** we are committed to shaping bespoke solutions that enable financial operators to solve complex matters.

We bring **security** by creating conditions for trust, continuity and anti-cyclicity for a more efficient distribution of risk.

We deliver **certainty** from our **experience** gained in over 25 years in the Credit Market on known and emerging risk.

We **support** clients in achieving growth by tracking any new opportunities for solutions and markets, by rewriting rules and creating opportunities which foster sustainable growth.

We focus on the long-term, supporting our partners with **continuity**, new solutions and connections.

Our Mission

WE CREATE OPPORTUNITIES

We offer new solutions, connections and opportunities in a changing financial and capital market, providing specialised and flexible operations with an excellent risk-assessment approach.



STAKEHOLDERS

- Banks, Building Societies and Other Lending Institutions
- Insurance Companies
- Reinsurance Companies
- Arrangers
- Brokers

INDUSTRIES

- Lending
- Capital Market
- Insurance
- Reinsurance
- Real Estate/Construction

SOLUTIONS

- Mortgage Insurance
- Structured Risk Solutions
- Rating Enhancement Solution
- Credit Enhancement Solution
- IFRS9 Hedging Solutions

Heritage and Future

RELIABILITY: WE UNDERWRITE ONLY WHAT WE UNDERSTAND

Qualis has been established out of AmTrust International’s Mortgage and Credit team. Our mission is to give stakeholders the unrivaled capability of a team of experienced professionals dedicated to credit insurance across Europe and the UK.

OUR HERITAGE: TRACK RECORD



Strong market experience of over 25 years in Europe with unsurpassed industry experience.



Long Term Partnerships with banks, financial institutions and building societies insuring over 1 million loans for over 100 lenders.



European-wide mortgage insurance experience in Italy, UK, Germany, Finland, Ireland, Spain, Sweden and portfolio transactions in France, U.S. and Chile.



First mover in introducing solutions that enable homeownership across Europe.



Strong reputation for being reliable and supporting our partners during adverse macroeconomic scenarios by paying claims.



Reinsurance experience in different types of reinsurance with a panel of highly-rated reinsurers: XOL and internal quota share reinsurance.

OUR GROUP

AmTrust Financial is a global insurer providing niche insurance programs and affinity schemes to brokers, agents and financial institutions.

- 6,500+ employees across 16 countries.
- A- (Excellent) rating from A.M. Best.
- Special market knowledge.
- Specialist in underwriting capabilities and experience.
- Financially robust.
- Privately-owned company.

THE FUTURE: OUR GOALS

We want to continue to be a point of reference for the financial industry and create synergies between stakeholders who are looking for capacity, flexibility and tailor-made credit risk insurance solutions.

Qualis for Sustainability

We believe the world can be a better, fairer, more sustainable place. This is why, every day, we strive to set new financial limits in order to provide the best tailored solutions to make the change happen.

FINANCIAL SUSTAINABILITY

We believe in developing responsible lending through the market’s specific needs. We work, and engage, with our customers’ interests to ensure affordability, transparency and to support them in achieving their goals.

GREEN ENVIRONMENT

We work closely with market players, constructing a value chain where the Insurance sector supports lenders, constructors and financial institutions to preserve the planet. We want to create quality financial products enabling greener home ownership.



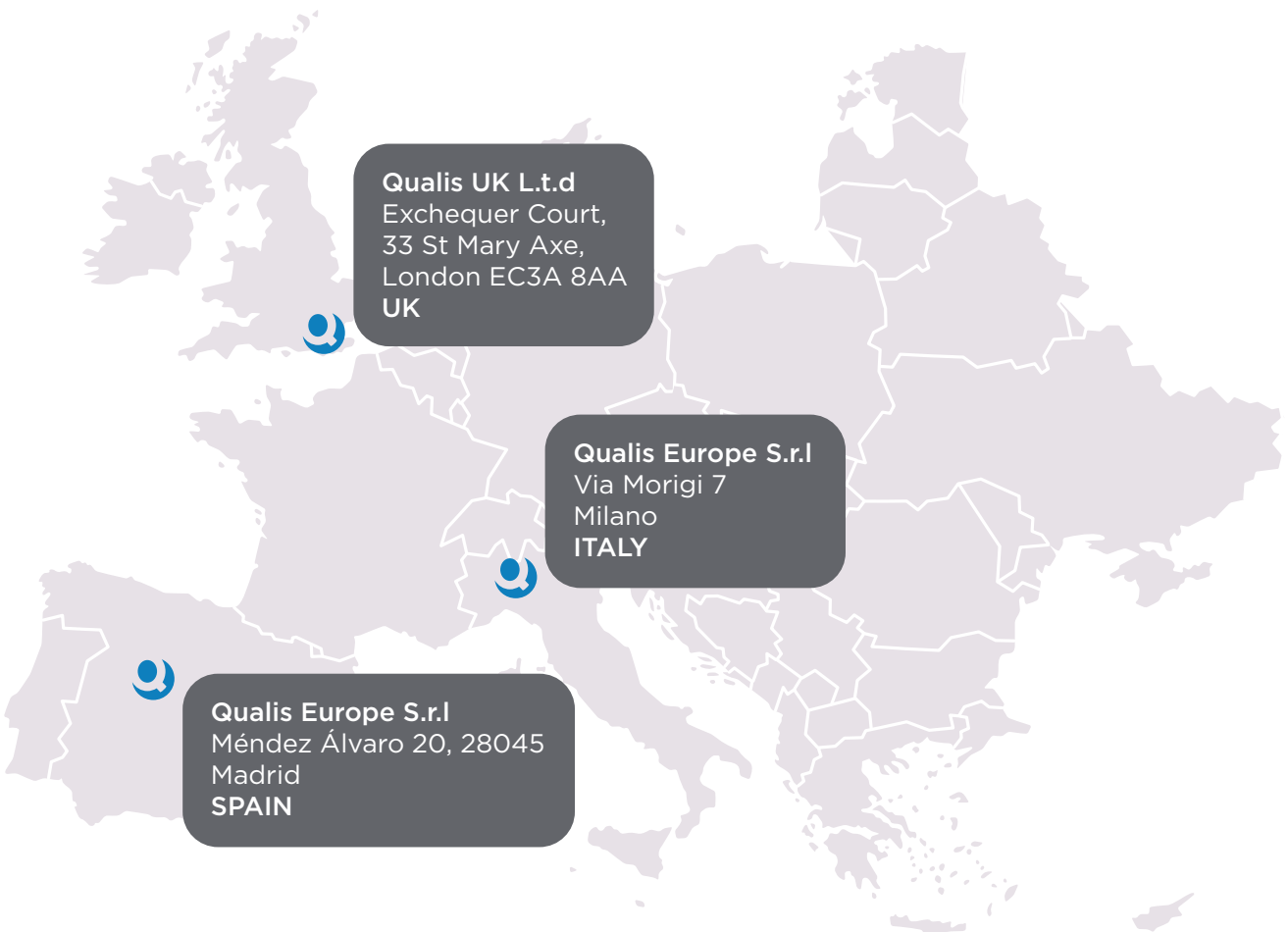
People

IN EVERYTHING WE DO, WE CARE

We are a people-centric company. Our diversity makes us unique and gives strength to the way we work together. We believe in our people and in the quality and diversity of their innovation and ideas. We are international, but look at local needs to supplement the way we work together.

“ Qualis has the ambition to advocate for the importance of the insurance industry for financial institutions. The brand is new but the experience is tested. I spent almost 25 years in the credit insurance business and Qualis is our answer to evolving times and challenging demands. ”

Roberta Brunelli, CEO



Contacts

Roberta Brunelli

Managing Director & CEO

Mail: roberta.brunelli@qualiscreditrisk.com

M: +39 349 886 5095

BUSINESS DEVELOPMENT

Qualis Europe S.r.l

ITALY

Vittorio Bruno

Commercial and Underwriting Head, Italy

Mail: Vittorio.bruno@qualiscreditrisk.com

M: +39 340 736 1329

SPAIN & PORTUGAL

Jaime Marin

Commercial and Underwriting Leader Iberia region

Mail: jaime.marin@qualiscreditrisk.com

M: +34 613548213

Qualis UK L.t.d

UK

Bill Drury

Head of UK and Credit Policy

Mail: william.drury@qualiscreditrisk.com

M: +44 (0) 7979 643 287

UK & INTERNATIONAL

Patrick Bamford

Head of International Business Development

Mail: patrick.bamford@qualiscreditrisk.com

M: +44 (0) 7920 702 154

STRUCTURED RISK SOLUTIONS

Roberto Savina

Head of Technical Underwriting & Structured Risk Solutions

Mail: roberto.savina@qualiscreditrisk.com

T: +34 91 419 77 81

M: +34 660 520 975

FLEXIBILITY
TRUST

CREATIVITY

PARTNERSHIP

INNOVATION

CONNECTION
EXPERTISE

INNOVATION

RELIABILITY

COMMITMENT

TEAMWORK

EXPERIENCE

RESILIENCE

ADAPTABILITY

TEAMWORK

DIVERSITY

CONNECTION

TRUST

EXPERTISE

FLEXIBILITY

PARTNERSHIP

CREATIVITY



Qualis

Credit Risk Specialists

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