

Are there General Good provisions in your country that fall into the categories below? (Yes / No / Leave blank)

SWEDEN

General good provisions by categories

	For insurance undertakings	For insurance intermediaries
Special rules for starting and operating business		
Notification & approval of certain products	No	No
Protection of names and titles	No	No
Feasibility study for host MS	No	No
Creating special departments	No	No
Other special rules for starting business		
Other		
Adapting to host country market structure		
Joining an association	Yes Traffic Injuries Act "Trafik skadelagen"	No
Joining a guarantee fund	No	No
Data submission for registers	No	No
Professional codes of conduct	No	No
Other		
Content and format of contracts		
Language rules	Yes Insurance Contracts Act "Försäkringsavtalslagen (2005:104)"	Yes Insurance Mediation Act "Lagen om försäkringsförmedling (2005:405)" and

		2:1 and 10:1”	Finansinspektionens regulations and general guidelines governing insurance mediation (FFFS 2005:11)
	Minimum content for certain products	No	No
	Mandatory level of excess	Yes Insurance Contracts Act “Försäkringsavtalslagen (2005:104) 12:8 and 9, 4:9, 13:3”	No
	Other		
Disclosure			
	Special pre-contractual information	Yes Insurance Contracts Act “Försäkringsavtalslagen (2005:104) and Insurance business Act “Försäkringsrörelselagen (2010:2043)”	Yes Insurance Mediation Act “Lagen om försäkringsförmedling (2005:405)” and Finansinspektionens regulations and general guidelines governing insurance mediation (FFFS 2005:11)
	Special information for selected products	No	No
	Other		
Taxation			
	Indirect taxes and parafiscal charges	No	No
	Tax representative	No	No
	Other		
Other conduct related provisions			
	Advice	Yes Act on financial advice to	Yes Act on financial advice to consumers “Lagen

		consumers "Lagen om Finansiell rådgivning till konsumenter (2003:862)"	om Finansiell rådgivning till konsumenter (2003:862)"
	Advertising & marketing	Yes Marketing Act "Marknadsföringslagen (2008:486)"	Yes Marketing Act "Marknadsföringslagen (2008:486)"
	Commissions	No	No
	Limitations to the freedom to set premium	No	No
	After-sales services (e.g. claims-handling, complaints-handling)	Yes Insurance Contracts Act "Försäkringsavtalslagen (2005:104) and FFFS 2002:23 Complaints handling regarding financial services to consumers " FFFS 2002:23 Klagomålshantering avseende finansiella tjänster till konsumenter"	Yes Insurance Mediation Act "Lagen om försäkringsförmedling (2005:405)" and FFFS 2005:11 Insurance Mediation " 2205:11 Försäkringsförmedling
	Other		
Special types of insurance			
	MPTL	Yes Traffic Injuries Act "Trafik skadelagen"	Yes Traffic Injuries Act "Trafik skadelagen"
	Travel insurance	No	No
	Other		
Applicable law			
	Setting applicable law for certain risks	No	No
	Setting exclusive jurisdiction	No	No
	Other		

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