

Last updated 2025-06-05

INFORMATION ABOUT

Söderberg & Partners Insurance Consulting AB

The information that we provide in this material is legally yours to receive as a customer and it is important that you read through and save it. The information includes information about our name and address, the register in which we are listed and how the registration can be checked, which authority is the supervisory authority, our liability insurance, how you as a customer can proceed to file a complaint, and the possibility to have a dispute with us adjudicated.

Söderberg & Partners Insurance Consulting AB (Söderberg & Partners) is mainly regulated, by the Insurance Distribution Act (2018:1219), the Anti-Money Laundering and Anti-Terrorist Financing Act (2017:630), and the Financial Supervisory Authority's regulations (FFFS 2018:10) on insurance distribution and the Financial Supervisory Authority's regulations (FFFS 2017:11) on anti-money laundering and anti-terrorist financing. All insurance brokers within Söderberg & Partners have undergone adequate training and possess knowledge and experience in accordance with the laws and regulations that govern our operations.

Information about Söderberg & Partners

Advisory services

Söderberg & Partners provides advisory services to our clients except in cases where it is specifically stated at the time of the relevant brokerage occasion. The advice is not based on an impartial and personal analysis, as Söderberg & Partners brokers insurance from one or more insurance companies.

Investment Strategies

Söderberg & Partners Asset Management S.A. (the Fund Company) is a fund company that is part of the same group as Söderberg & Partners Insurance Consulting AB. Söderberg & Partners' pension advisory services may include investment strategies through funds managed by the Fund Company.

Sustainability

Söderberg & Partners takes responsibility for the environmental impact that arises as a result of decisions and actions. Therefore, Söderberg & Partners strives to always make the best environmental choices in daily operations and continuously work on improvements. Söderberg & Partners' occupational pension advisory services aim to consider both the direct and indirect aspects of our commitments over time and to create a good structure for working with sustainability issues. More information on how Söderberg & Partners integrates sustainability risks into occupational pension advisory services can be found [here](#).

SFM

Söderberg & Partners is a member of the industry organization for insurance brokers in Sweden, the Swedish Insurance Brokers' Association (SFM). More information about the membership and SFM's ethical guidelines can be found at www.sfm.se

SÖDERBERG & PARTNERS INSURANCE CONSULTING AB

Org-number: 556707-7648
Postal address: Box 7785
103 96 Stockholm

Address: Malmkillnadsgatan 32
Phone: 08-451 50 00
E-mail: info@soderbergpartners.se
Website: www.soderbergpartners.se

Bolagsverket

Söderberg & Partners is registered with the Swedish Companies Registration Office for the distribution of life and non-life insurance. Verification of the registration can be done in the business register at www.bolagsverket.se, which is the registration authority for insurance intermediaries.

BOLAGSVERKET

Postal address: Bolagsverket
851 81 Sundsvall

Phone: 0771 670 670
E-mail: bolagsverket@bolagsverket.se
Website: www.bolagsverket.se

Insuresec

Söderberg & Partners is affiliated with InsureSec. This means, among other things, that employed insurance intermediaries are generally required to be licensed and that our operations are reviewed by InsureSec. Additionally, the Disciplinary Committee for Insurance Distribution has the mandate to make decisions in disciplinary matters concerning our insurance distribution.

Website: www.insuresec.se
www.radgivarregistret.se

Finansinspektionen

Söderberg & Partners is supervised by the Swedish Financial Supervisory Authority (Finansinspektionen), the authority that oversees companies in the financial market. Söderberg & Partners has license from Finansinspektionen to distribute life and non-life insurance in all insurance classes. Information about which of the company's employees are authorized to distribute insurance and whether this right is limited to a certain type of insurance, one or more insurance classes, or groups of insurance classes can be found in the Finansinspektionen company register (www.fi.se).

FINANSINSPEKTIONEN

Postal address: Box 7821
103 97 Stockholm

Address: Brunngatan 3, Stockholm
Phone: 08-408 980 00
E-mail: finansinspektionen@fi.se
Website: www.fi.se

Remuneration

Söderberg & Partners' compensation for insurance mediation consists either of a commission from the insurer, an agreed fee, or a combination of the two. Information about the price of the insurance distribution will be provided to you before or during the advisory meeting. If you want more information, please contact your advisor at Söderberg & Partners.

Söderberg & Partners has an internal policy regarding remuneration to avoid conflicts of interest. The policy is ratified annually by Söderberg & Partners' board and is reviewed at least once a year. No compensation received prevents Söderberg & Partners from adhering to good insurance distribution practices towards you as a customer.

Liability insurance

Söderberg & Partners' liability insurance covers damages that we may incur in connection with insurance distribution. If you suffer damage or financial loss that you believe was caused by the advisory's actions, you have the option to make a claim against Söderberg & Partners or directly against the insurance company with which the liability insurance is taken out (AIG Europe S.A.). If you wish to claim damages, you must notify the insurance advisor within a reasonable time after you noticed or should have noticed that damage has occurred. If notification is not made within this time, the right to compensation lapses. The same applies if a claim is not made within ten years from the time of distribution.

The liability insurance meets the compensation amount requirements in the Swedish Financial Supervisory Authority's regulations (FFFS 2018:10) on insurance distribution. The regulations state that the maximum compensation that can be paid out for a single claim is 1,564,610 euros and the maximum compensation that can be paid out in total during one year is 6,258,450 euros.

Compensation in accordance with the Act on Financial Advice to Consumers

According to the law, a consumer has the right to compensation for damage that may arise from negligent financial advice by a trader. However, you must complain about the advice within a reasonable time from when the damage was discovered or should have been discovered. You cannot claim compensation if more than ten years have passed since the time of the advice.

LIABILITY INSURANCE FOR THE INSURANCE DISTRIBUTION:

Aig Europe S.A.

Postal address: Box 3506
103 96 Stockholm

Address: Sveavägen 24-26, floor 6,
111 57 Stockholm

Phone: 08-506 920 00

E-mail: info.sweden@aig.com

Website: www.aig.se

Quality Management

Within Söderberg & Partners, several departments are directly involved in quality management aimed at ensuring that we deliver high quality to our customers. Quality management is measured, among other things, through the Customer Satisfaction Index at both individual and corporate levels and is included in the evaluation of the advisor's work. Söderberg & Partners has certified its environmental management system according to ISO 14001, and the advisory services within the Pension business area are quality certified according to ISO 9001.

If you are dissatisfied with our distribution

Should you, for any reason, be dissatisfied with a service that Söderberg & Partners has delivered, it is necessary that you contact us as soon as possible. First and foremost, contact the employee at Söderberg & Partners with whom you have been in touch regarding the matter in question. If you are still dissatisfied after this, you can proceed by contacting the complaints manager (Andreas Otterling) at Söderberg & Partners in writing, which is free of charge.

When you file a written complaint, you should attach copies of relevant documents. It is helpful if you specify which employees at Söderberg & Partners you have been in contact with regarding the matter, as well as when these contacts occurred. If we cannot respond to your case within 14 days from receiving the complaint, you will receive written information about this and information about the continued handling of your case. Söderberg & Partners' ambition is to handle a complaint quickly, efficiently, and carefully.

As a customer, you can also contact InsureSec with reports regarding the intermediary's operations at www.insuresec.se.

COMPLAINTS OFFICER

Andreas Otterling

Söderberg & Partners Insurance Consulting AB
Att: Klagomålsansvarig
Box 7785
103 96 Stockholm

E-mail: klagomalsansvarigspicab@soderbergpartners.se

Impartial Guidance for You as a Consumer

As a consumer, in addition to the above information, you can also receive free assistance from agencies such as the Swedish Consumers' Banking and Finance Bureau, the Swedish Consumers' Insurance Bureau, the Swedish Consumer Agency and consumer guidance in your municipality.

Swedish Consumers' Insurance Bureau

Consumers can contact the Swedish Consumers' Insurance Bureau for free guidance on pensions, insurance, and claims handling. Their website also contains a lot of information and comparisons between insurance products.

Swedish Consumers' Banking and Finance Bureau

The Swedish Consumers' Banking and Finance Bureau provides individuals with independent and free guidance on payments, loans, savings, and pensions. They explain how you can proceed in various matters but do not resolve disputes.

Municipal Consumer Guidance

As a consumer, you can get advice and help with purchasing insurance from consumer advisors in your municipality.

Swedish Consumer Agency

Söderberg & Partners is supervised by the Swedish Consumer Agency regarding marketing and information content. Among other things, all information, including marketing materials, provided by an insurance distributor to its customers must be accurate and not misleading in any way. In marketing, it must always be clear that it is marketing and not, for example, advice.

CONSUMER INSURANCE AGENCY & CONSUMER BANKING AND FINANCE AGENCY

Postal address: Box 24215
104 51 Stockholm

Address: Karlavägen 108, Stockholm
Phone: 0200-22 58 00
Website: www.konsumenternas.se

MUNICIPALITY CONSUMER GUIDANCE

Contact your municipality.

SWEDISH CONSUMER AGENCY

Postal address: Box 48
651 02 Karlstad

Address: Tage Erlandergratan 8A, Karlstad
Phone: 0771-42 33 00
E-mail: konsumentverket@konsumentverket.se
Website: konsumentverket.se

Dispute Resolution

National Board for Consumer Disputes (Allmänna reklamationsnämnden)

If you are not satisfied after having submitted a written complaint and had your case reviewed, you can turn to the National Board for Consumer Disputes for a free examination.

Court

If a dispute arises with Söderberg & Partners, it can be tried in a general court unless otherwise stated in an agreement. Since Söderberg & Partners is registered in Stockholm, you should first turn to the Stockholm District Court.

ALLMÄNNA REKLAMATIONSNÄMNDEN (ARN)

Postal address: Box 174
101 23 Stockholm

Address: Kungsholmstorg 5, Stockholm
Phone: 08-508 860 00
Website: www.arn.se

STOCKHOLMS TINGSRÄTT

Postal address: Box 8307
104 20 Stockholm

Address: Scheelegatan 7,
112 28 Stockholm
Phone: 08-561 650 00
Website: www.stockholmstingsratt.se

Personal Data Management

Söderberg & Partners processes personal data in accordance with the European Parliament and Council Regulation (EU) 2016/679 of April 27, 2016, on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). The purpose of the processing is that you as a customer are covered by an insurance mediation assignment related to your current or former employer, membership organization, group insurance solution, or an assignment via you, and that Söderberg & Partners can comply with the legal requirements arising from the assignment. You can read more about Söderberg & Partners' personal data processing [here](#).

DATASKYDDSOMBUD

E-mail: Dataskyddsbudet@soderbergpartners.se
Box 7785
103 96, Stockholms län

TILLSYNSMYNDIGHETEN INTEGRITETSSKYDDSMYNDIGHETEN

Website: www.imy.se
E-mail: imy@imy.se
Phone: 08-657 61 00

Qualified Holdings

Söderberg & Partners does not have any qualified holdings in any insurance company, and no insurance company or parent company of an insurance company has a qualified holding in Söderberg & Partners.

Distance Contracts and Contracts Outside Business Premises

For you as a consumer who take out insurance remotely, or outside Söderberg & Partners' business premises for purposes outside business activities, special provisions apply according to the Distance Contracts Act (2005:59). A remote agreement is an agreement made remotely where communication, for example, takes place via telephone or the internet. If a non-life insurance policy has been signed through a remote agreement, you as a consumer have the right to a 14-day withdrawal period from the time the insurance was signed. For a signed personal insurance policy, the withdrawal period is 30 days from the time the insurance was signed, and the withdrawal period begins on the day the consumer becomes aware that the insurance contract has been concluded. For more information about your rights, please see the Distance Contracts Act.

To cancel your purchase, Söderberg & Partners needs to receive an oral or written notification, where you can most easily contact the employee at Söderberg & Partners with whom you have been in touch regarding your signed insurance.