

**Comments Template on EIOPA-CP 11/010a and EIOPA-CP 11/010b
 Consultation Paper on the Proposal for Guidelines on Complaints-Handling by Insurance
 Undertakings and Draft Report on Best Practices by Insurance Undertakings in handling
 complaints**

**Deadline
 31 January 2012
 12:00 CET**

Company name:	Finanstilsynet	
Disclosure of comments:	EIOPA will make all comments available on its website, except where respondents specifically request that their comments remain confidential. <i>Please indicate if your comments on this CP should be treated as confidential, by deleting the word Public in the column to the right and by inserting the word Confidential.</i>	Public

Please follow the instructions for filling in the template:

- ⇒ Do **not** change the numbering in column "Reference", or any other formatting in the file.
- ⇒ Please fill in your comment in the relevant row. If you have no comment on a paragraph, keep the row empty. Please do not delete rows in the table.
- ⇒ Our IT tool does not allow processing of comments which do not refer to the specific paragraph numbers below.
 - If your comment refers to multiple paragraphs, please insert your comment at the first relevant paragraph and mention in your comment to which other paragraphs this also applies.
 - If your comment refers to sub-bullets/sub-paragraphs, please indicate this in the comment relating to the corresponding paragraph.

Please send the completed template to CP-010@eiopa.europa.eu, in MS Word Format, (our IT tool does not allow processing of any other formats).

The paragraph numbers and questions below correspond to document no. EIOPA-CP-11/010a.
 There is an additional section at the end of the table for general comments on the draft Best Practices Report (document no. EIOPA-CP-11/010b).

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Reference	Comment	
General Comment		
3.1.		
3.2.		
3.3.		
3.4.		
3.5.		
3.6.		
3.7.	<p>Finanstilsynet is overall pleased with the fact, that the guidelines have defined a complaint. However Finanstilsynet finds that "an expression of dissatisfaction" is imprecise. Finanstilsynet therefore suggest the following definition: <i>"Complaint means An enquiry from a person who, after having discussed the problem with the insurance undertaking, still do not agree with the claims handling or the result of this, and for that reason want the case brought for the complaint management function."</i></p> <p>Finanstilsynet believe that the current definition might cause a big difference in how the separate countries and undertakings make the statistics. Customers might complain about a lot of different things. Some of these complaints can be sorted out by the caseworker or supervisor, who might correct the outcome of a case or inform the complainant in a way that satisfies the complainant.</p> <p>Some expression of dissatisfaction is of no interest to Finanstilsynet or the consumers, and are usually clarified easily and without troubling another function. This might be complaints about things like the music on the waiting line in the telephone, the time of waiting on the telephone or similar complaints. The current definition could allow rise to doubt on company level on how to define which complaints that are to be registered.</p> <p>Finanstilsynet suggests that a more precise definition is used in order to achieve a more comparable set of statistics in Europe. This can also help avoid a difference in interpreting when a contact from a</p>	

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	person to an insurance undertaking should be considered as a complaint. Furthermore the data from the companies will be easier for a consumer to understand if it is clear what kind of complaints an insurance undertaking has received.	
3.8.		
3.9.		
3.10.		
3.11.		
3.12.		
3.13.	According to the guidelines the data covering the number of complaints are to be differentiated by classes. These data will not make any sense in a consumer perspective in Denmark, because several classes are usually bundled together in different insurance products. The classes are used in an EU-regulated perspective. The consumers do not know these classes and do not recognise them. Finanstilsynet therefore suggests that the data covering the number of complaints received is not differentiated by classes.	
3.14.		
3.15.		
3.16.		
3.17.	Comments are not being sought on this paragraph at this stage	
3.18.	Comments are not being sought on this paragraph at this stage	
3.19.		
Q1. – on Impact Assessment		
Q2.– on Impact Assessment		
Q3.– on Impact Assessment		
Q4.– on Impact		

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Assessment		
Best Practices Report Comments (EIOPA-CP-11/010b)		