

International Complaints Handling at Lloyd's: Norway

Definition of a complaint	A statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or service he/she has been provided with. Complaints handling should be differentiated from claims handling as well as from simple requests for the execution of the contract, information or clarification.
Definition of a complainant	<p>A person who is presumed to be eligible to have a complaint considered by an insurance undertaking and has already lodged a complaint, e.g., a policyholder, an insured person, a beneficiary, an injured third party.</p> <p>Lloyd's understands that this definition refers to complainants who are an individual person or a corporate entity.</p>
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis.
Timescale	<ul style="list-style-type: none"> • A prompt acknowledgement of the complaint. • The complainant must be kept informed regarding the progress of the handling of the complaint. • A final response must be provided within eight weeks of receipt of the complaint.
EDR scheme and eligibility	<p>Financial Services Complaints Board /Finansklagenemnda Postboks 53 Skøyen 0212 Oslo Norway Tel: 23 13 19 60</p> <p>Financial Services Complaints Board website</p> <p>Complaints may be referred to the Financial Services Complaints Board at any stage during the complaints process, even before the insurer has given its final response.</p> <p>With regard to complaints made against EEA insurers, such as Lloyd's underwriters, the Financial Services Complaints Board is likely to refer the complaint to the ombudsman in the insurer's home state to deal with. In</p>

	<p>respect of Lloyd's policies this will be the Financial Ombudsman Service in the UK</p>
<p>Local Regulatory Reporting Requirements</p>	<p>Annual report to the Financial Supervisory Authority in respect of establishment business only. This is submitted on behalf of Lloyd's underwriters by Lloyd's General Representative for Norway.</p>
<p>Lloyd's Complaint Notice</p>	<p>A complaints notice for Norway LSW1852A has been produced.</p> <p>It is available on the Lloyd's Wordings Repository and is referenced in the Pre-contractual notification and Insurance documents sections of Crystal.</p>