

International Complaints Handling at Lloyd's: Sweden

Definition of a complaint	A complaint is any written 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 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, insured person, beneficiary and in some jurisdictions, injured third party.</p> <p>Lloyd's understands that this definition applies to both individual persons and legal entities.</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. • A final response should be issued within 8 weeks of receipt of the complaint. If the final response cannot be provided within 14 days of receipt, the complainant must be provided with update on the matter. •
EDR scheme and eligibility	<p>National Board for Consumer Complaints / Allmänna reklamationsnämnden (ARN) Box 174 101 23 Stockholm Sweden</p> <p>Tel: +46 8 50 88 60 00 Fax: + 46 8 50 88 60 01 E-mail: arn@arn.se</p> <p>National Board for Consumer Complaints</p> <p>The National Board for Consumer Complaints deals with complaints against EEA insurers, such as Lloyd's underwriters if the underlying policy has been written on an establishment basis and the complaint relates to a consumer and the policy document has been issued in Swedish. The National Board for Consumer Complaints does not deal with questions of liability regarding motor traffic incidents. It does not deal with cases where the value</p>

	of the claim under dispute is less than 2000 SEK (approx. £160).
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Local Regulatory Reporting Requirements	None
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Lloyd's Complaint Notice	<p>A complaints notice for Sweden LSW1854 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>
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