

# Customer complaints are taken seriously

## How we handle customer complaints

If a customer does not agree with a decision made by Topdanmark, the customer can choose to have the decision reconsidered by sending a complaint to our customer complaints department.

As soon as we have received a complaint, we will investigate the matter. Unless the matter is very complicated, the customer may expect an answer within a few business days.

Sometimes we need to ask other departments of the company for their comments, and it may take a longer period of time, before we make a conclusion and send the customer an answer. The customer receives an answer as soon as all information has been obtained and a conclusion has been made. The customer also receives information during the process, for example, that we have received the complaint and whether we need to investigate the matter more closely.

When the matter has been fully cleared up, the customer will be informed whether Topdanmark maintains the decision previously made or whether the reconsideration has made us change the decision. Irrespective of the result we take all inquiries seriously.

About 95% of the inquiries made to our complaints department relates to personal insurance matters, including insurance established as part of an employment package.

## Personal insurance matters - opportunity to appeal against a decision

If there is still disagreement after the decision of a complaint, it is possible to submit the decision to the Insurance Appeals Board in the case of personal insurance matters.

The customer can also complain directly to the Insurance Appeals Board without first contacting Topdanmark's complaints department.

The Insurance Appeals Board's handling of a complaint results in a verdict fully or partially agreeing with the customer or the insurance company on their assertions. It is not possible for the Insurance Appeals Board to decide a few cases, often due to lack of evidence. Therefore the case is closed by a Section 4 verdict, in which the Insurance Appeal Board says that it is not able to decide the case. The insurance companies may refuse to accept the verdict if they disagree.

Generally, if the Insurance Appeals Board agrees with the customer, we always accept the verdict. However, in very few cases where we fundamentally disagree with the decision made by the Insurance Appeals Board we consider whether we will accept the decision

All decisions made by the Insurance Appeals Board are evaluated and used for learning irrespective of the result of the decision.

## SME customers – opportunity for independent advice

It is not possible for SME customers to submit a decision to the Insurance Appeals Board, but they are offered independent advice on how to continue to work on a case in the Danish Insurance Information Service operated by the trade organisation, the Danish Insurance Association.

**Mediation as solution model**

We have introduced mediation as solution model in our claims handling. If, after a decision made by the Insurance Appeals Board, we continue to disagree with a customer, we will, as an alternative to legal proceedings, assess whether the case could be solved by mediation.

Mediation can be used to solve conflicts if the parties involved are prepared to use dialogue and negotiations to find a solution which everybody could live with. An independent person, mediator, conducts the process ensuring that everybody is heard and works toward finding a solution.

In the event of legal proceedings, Topdanmark will also generally participate in legal mediation, where a judge by mediating between the parties tries to find a solution to the case.

**Contact information**

Please send complaints by letter to:

Topdanmark A/S  
Att.: Customer complaints (Kundeklager)  
Borupvang 4  
2750 Ballerup  
Denmark

By e-mail to:

kundeklager@topdanmark.dk

Complaints letter can be written in English.