

## Complaints Handling Procedure

According to directive “Retningslinjer for forsikringssekskapenes interne klagebehandling” published by the Financial Supervisory Authority of Norway in circular No. 4/2013 and EIOPAs “Guidelines on Complaints-Handling by Insurance Undertakings “ of 16.11.2012, all insurance companies are required to have in place a satisfactory complaints handling process.

DNK is obliged to inform the policyholder of its arrangements for handling complaints of policyholders concerning contracts, without prejudice to the right of the policy holder to take legal proceedings.

A complaint is a formal expression of dissatisfaction addressed to the insurer by a person relating to the insurance contract or service delivered. Complaints should be made in writing. Complaints-handling do not involve regular claims-handling or simple requests for execution of the contract, information or clarification.

- DNKs Controller is responsible for the complaints-handling procedure. Please send your complaint by e-mail to [controller@warrisk.no](mailto:controller@warrisk.no).
- When making a complaint, please provide the following information:
  - Policy number
  - Your name, contact details and position in relation to the policyholder
  - The nature of the complaint
- DNK will acknowledge the complaint immediately upon receipt and give an indicative timeline. We endeavour to resolve complaints within two weeks.
- All complaints are to be investigated fairly and thoroughly. Possible conflicts of interest are to be identified and mitigated. The complaints will be registered internally electronically and in a secure manner.
- DNK is responsible for communicating with the complainant in a plain and accurate manner.
- The outcome of the complaint-handling process will be communicated to the complainant with a final response in writing.
- DNK is to inform the complainant of the options to refer the complaint to the [Finansklagenemda](#) if the complainant is not satisfied with the decision.
- DNK is to analyze on an on-going basis complaints-handling data to ensure that we identify and address any recurring or systematic problems, and potential legal and operational risks.
- DNK will provide complaints data on received complaints to the Financial Supervisory Authority of Norway on a yearly basis.