

DEFINITIONS:

Complaint	COMPLAINT is a Customer written request (or the verbal request which must be turned into written request if the Case contains medium or high risk event) specifying that the applicant's rights or lawful interests that are violated
Period of Reporting	2021
Received	All complaints received in the reported period, whether or not decided on in the period given
Sales	Any complaints related to the sales of insurance products. This may include unfair commercial practices (misleading advertisement), infringement of information requirements, any kind of market conduct related issues in accordance with sales practices e.g. marketing/sales literature, advising, selling and arranging, misselling, poor advice, advertising/communication with public,
Claims	Complaints related to insurance claims, claim-handling, issues with compensations, refusal of the claims, insufficient compensation, performance/lack of return, delays in issuing claims, any kind of claims disputes, etc.
Terms and conditions	Any complaints related to the terms and conditions of the insurance contract stipulated in the contractual documentation. Complaints on e.g. changes in the contracts, unilateral modification of the contract, illegal termination of the contract, unfair contractual terms, insurance coverage, interpretation of
Commission and charges, pr	Any complaints related to commission, charges, premiums, e.g. complaints on calculation of the premium, surrender value, overcharging, undercharging, early redemption/surrender/encashment issues, etc.
Administration	Any complaints related to administration, e.g. general administration, administration failure/error, failure of the IT system, online accessibility, non-compliance with duty of secrecy: infringement of personal data/insurance data, discriminatory practices, statement of account, documentation, disputed transactions,
Insurance undertaking	A direct life or non-life insurance undertaking which has received authorisation in accordance with Article 14 in accordance with Article 13 of the Solvency II Directive.
Insurance intermediary	Any natural or legal person who, for remuneration, takes up or pursues insurance mediation according to 2002/92/EC Directive on insurance mediation
Payment Protection Insuranc	Payment Protection Insurance (PPI) is a product that covers the consumer of the financial burden in the event that he/she is unable to repay a loan due to reasons such as accident, sickness or unexpected unemployment. The loan which is covered by the PPI is often a consumer credit or a mortgage credit.
Life Insurance - with profit	A long-term insurance contract which provides benefits through, at least in part, eligibility to participate materially in periodic discretionary distributions based on profits arising from the firm's business or from a particular part.
Life Insurance - unit-linked	(in relation to a contract of insurance) a long-term insurance contract where the benefits are wholly or partly to be determined by reference to the value of, or the income from, property of any description (whether or not specified in the contract) or by reference to fluctuations in, or in an index of, the value of property of any description (whether or not so specified).
Accident and health Insuranc	Accident and Health insurance as per classes 1 and 2 of the Solvency II
Motor Insurance	Including motor insurance, third party liability, third party liability fire and theft and fully comprehensive as per classes 3, 7, 10 of the Solvency II Directive

Household Insurance	Including details of all insurances providing cover for fire and other damage to property purchased by the consumer. Household insurance as per classes 8, 9 of the Solvency II
Travel Insurance	Including insurance policies which provide cover for loss or damage and other risks related to travel.