

How can I complain?

Complaint against an insurance or reinsurance company, insurance intermediary or occupational pension scheme

Please note that, while EIOPA has no competence with regard to complaints against insurers, reinsurers, insurance intermediaries or occupational pension funds, we would like to ensure that you find a resolution to your complaint.

Therefore, please follow the procedure described below.

Step 1:

Have you already contacted your service provider (insurance company, insurance intermediary, occupational pension scheme) regarding your complaint?

- No: Please contact the Customer Service department at your service provider to lodge your complaint.
- Yes: But you are not satisfied with the way your complaint has been handled? Please proceed to Step 2.

Step 2:

Have you contacted your competent national authority or Ombudsman, where appropriate?

- No: Please contact your competent national authority or Ombudsman, where appropriate, to submit your complaint. [Here](#) you can find the details of your relevant national contact point.
- Yes: Your competent national authority or Ombudsman, where appropriate should be able to explain further the options available to try and resolve your complaint.

Alternatively, if you are not happy with your provider's answer you may download and fill in the [FIN-NET form](#) for cross-border complaints.

You can also directly contact any FIN-NET member and ask them for guidance.

Find contact information for all the members in each country [here](#).

Complaint against a national competent authority

EIOPA may investigate an alleged breach or non-application of Union law of a competent authority (EIOPA Regulation, Article 17). EIOPA is entitled to investigate non-application by competent authorities of the acts referred to in Article 1(2) of the EIOPA Regulation.

In order to check the admissibility of your complaint:

- you can send an email with all relevant information to BUL@eiopa.europa.eu
- or send a letter to

EIOPA Chair (Confidential)
Westhafen Tower
Westhafenplatz 1
DE- 60327 Frankfurt am Main

The format of the complaint can be chosen freely.

For your convenience, EIOPA established a list of documents that may be used when submitting a complaint. Please be aware that EIOPA might require further information and documents concerning your case whilst analysing the merits of the complaint. EIOPA will confirm the receipt of your request within 2 weeks.

EIOPA carries out investigations according to its Internal Processing Rules on Investigation regarding Breach of Union Law. These rules state the criteria for those cases that should be admitted for investigation. At the same time they define how the requests to launch an investigation should be submitted to EIOPA and how EIOPA should initiate and conduct those investigations.
