

**AWP P&C S.A. Dutch Branch**  
**Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands**  
**registered at the Dutch Authority for the Financial Markets (AFM) No 12000535**

This report relates to complaints received relating freedom of services insurance activities managed by AWP P&C S.A. Dutch Branch during 2023.

## 1. Complaints received

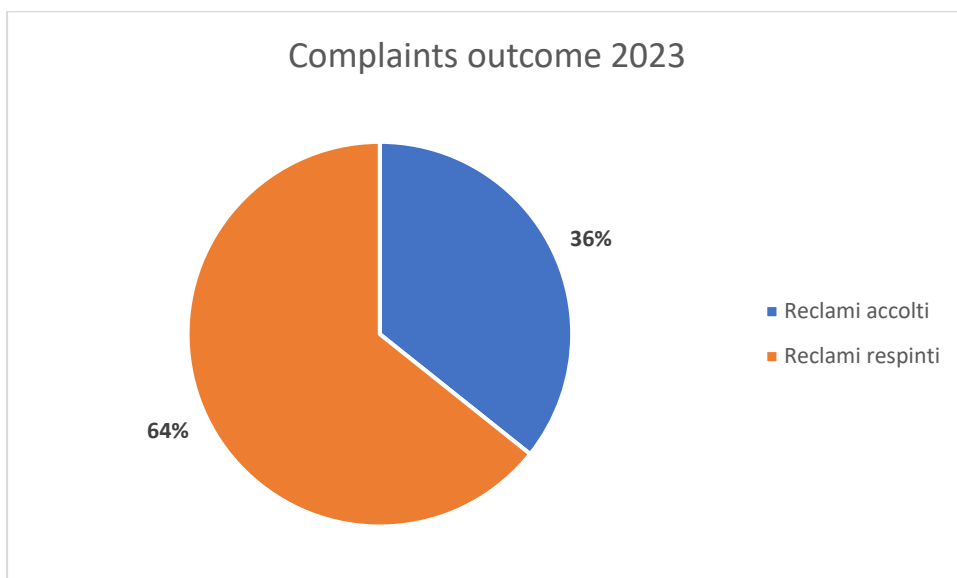
The insurance company received 84 complaints during the first half of 2023 (all of them were manageable complaints).

2023		
Status of the complaints	Number	%
Complaints received	84	-
Complaints handled	84	100%
Non manageable complaints	0	0%

## 2. Status of the handled complaints

The table below shows the status of the complaints handled.

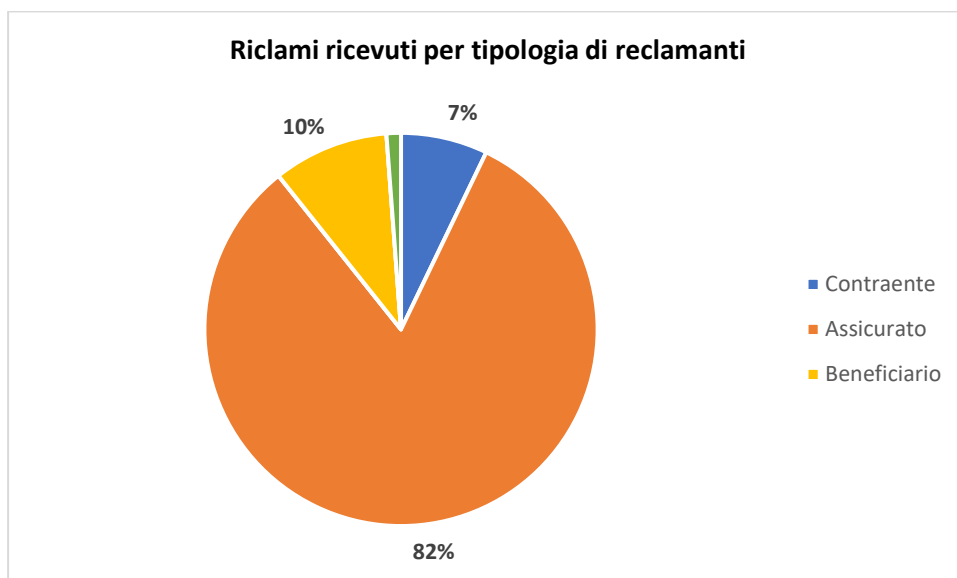
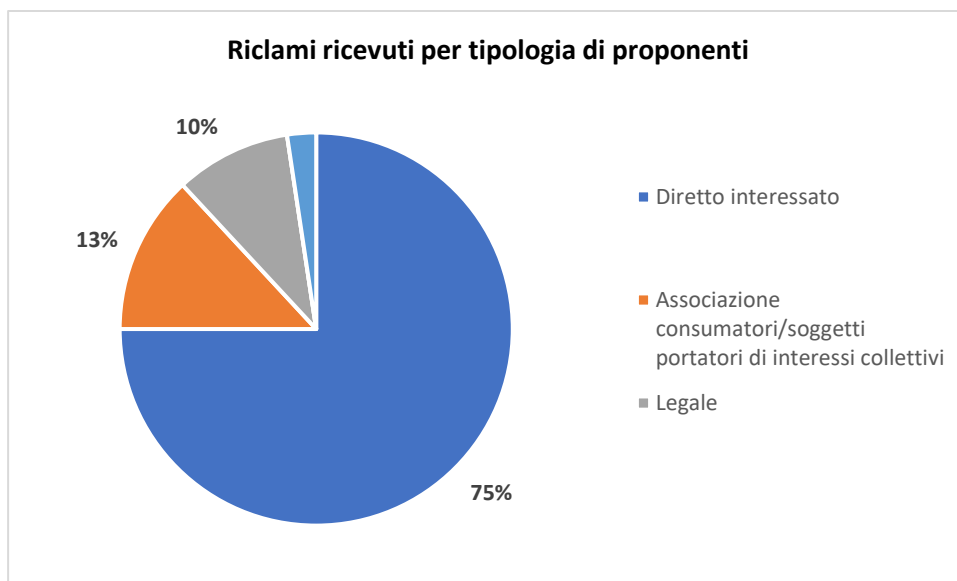
In 2023 the number of rejected complaints was increasingly higher than the number of the ones upheld in favour of our customers compared to the figures of 2022, when the percentage was 41% (upheld complaints) to 49% (rejected complaints).

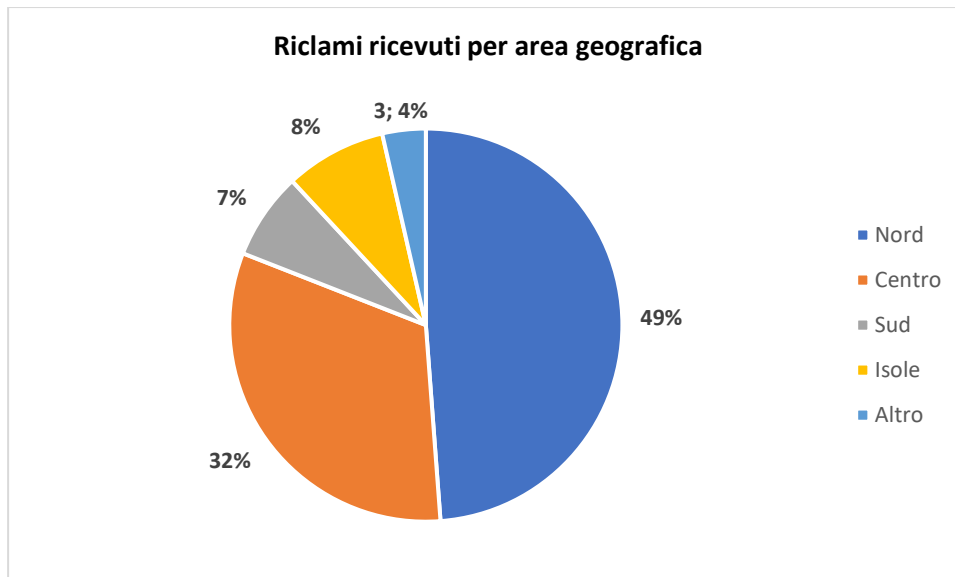


### 3. Complaints details

The below charts show the percentage of complaints received by type of complaint proposer, by type of the complainant and their geographical area.

#### 3.1. COMPLAINTS RECEIVED BY PROPOSER TYPE, COMPLAINANT TYPE AND GEOGRAPHICAL AREA





### 3.2. COMPLAINTS RECEIVED BY TOPIC

The analysis of the complaints per topic shows that all complaints relate to claim settlement and this category is broken down into complaints relating to multiple categories :

- Other damage to property (1%)
- General third party liability (10%)
- Other (89%) → these complaints are related to specific travel products embedded into bank user accounts

Depending on the line of business, different root causes were identified during the analysis:

- Long processing time due to different reasons (most of them due to high volumes during peak seasons in summer and winter with the revival of traveling post-covid)
- Claim handlers processing errors (claim process, difficulty in establishing whether documentation provided by the customer was sufficient)
- Customers misinterpretation or failure to respect the Terms and Conditions with particular applications depending on the product specific
- Customers disagreement with the claims settlement

## 4. Further monitoring and customer satisfaction improvement

There are multiple continuous improvement initiatives that are conducted from the Global Office of Allianz Partners and then rollout throughout all AWP P&C S.A. Dutch Branch Business Units.

Global led initiatives:

- Voice of the Customer activity - the customer satisfaction survey alignment using same tools and measuring elements for all Allianz Partners entities
- “Simplicity” products on Travel and Ticketing – aligning wording of our products using a matrix to englobe all covered benefits and thus making our products Terms and Conditions easier to understand ; launched in the past years, the objective for 2024 is to continue the implementation of Simplicity across European markets

- Appliance Protection Terms and Conditions wording was also revisited and changes were made to ensure a more customer centric approach

Local quality improvement actions :

- Continuous training of employees on sensitive quality topics that are generating customers dissatisfaction and complaints (e.g. Terms and Conditions content, Customer Experience)
- Monthly quality checks and feedback sessions in order to identify and improve claim process and customer experience
- Continuous monitoring of communications sent to customers