



Complaints manual AXA XL Belgium Version 1.2

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General document information

These guidelines regulate the complaints management of the Belgium branch of XL Insurance Company SE and XL Catlin Services SE. Both entities are trading under the name AXA XL, which will be used further hereafter.

Compliance is the owner of this document. An annual review will be performed to check the compliancy of these guidelines against all applicable regulations around complaints management. In case of possible major and material changes, the guideline will be amended with urgency and in any case as soon as possible.

In this current version, all legislation applicable on 31 December 2025 has been taken into account.

What is a complaint and who is a complainant?

According to the EIOPA guidelines on complaints handling by insurance companies¹ or insurance intermediaries² a **complaint** is **dissatisfaction expressed** by a person to an insurance company or an insurance broker regarding the insurance contract or a service offered to the person, or regarding the brokering activities of the insurance broker. The definition that follows from EIOPA guidelines reads similar to the definition that *Assuralia* has written in its *Gedrageregels voor klachtenmanagement*.³

The handling of complaints is to be differentiated from claims handling as well as from simple requests for contract performance, information or clarification. Generally, also general opinions or general expressions of dissatisfaction are considered as complaints.

A complaint does not have to be submitted in writing, nor does it explicitly need to state that it needs to be read as a complaint. It can be made directly by the complainant to the insurance company or the insurance broker or indirectly via Coverholder/broker/TPA, Lloyd's or employees of the insurance company or the insurance intermediary.

The **complainant** is the person who presumes to have a claim against AXA XL, or an insurance broker examining and forwarding the client's complaint. As examples: A policyholder, an insured person, a beneficiary or even a damaged third party could be the complainant.

The complaint can also be submitted by a representative of the complainant, such as a surviving dependant of a consumer or a legal representative of a deceased consumer.

In principle, complaints addressed to AXA XL Belgium regarding brokers, other branches of AXA XL, or other AXA entities also need to be registered and processed.

¹ EIOPA-BoS-12/069

² EIOPA-Bos-13/164

³ In Dutch: "elke uiting van ontevredenheid – met betrekking tot de verzekeringsactiviteiten van de onderneming – waarop impliciet of expliciet een antwoord wordt verwacht."



Complaints management and complaints handling officer (CHO)

The complaints management function shall be an independent body or function to ensure that all complaints are objectively and appropriately handled in accordance with the principles and procedures set out in these guidelines and that conflicts of interest affecting the handling of complaints are identified and avoided by appropriate measures.

The employee responsible for complaints management is the **complaints handling officer (CHO)**. The CHO shall have the necessary knowledge and skills to ensure that complaints received are handled without delay, fair and efficient and that he/she receives appropriate briefing/training.

The CHO will conduct the initial review of all complaints, and delegate these to a colleague in the department to which the complaint relates who will be responsible for responding to the complaint (first line of defence). The CHO monitors that the complaint is handled properly and in accordance with these guidelines (second line of defence).

The CHO for Belgium will be **Paula Gabriel** who takes the position of Compliance Officer in The Benelux.

Receiving complaints

Complaints concerning the Belgium branches of AXA XL can be sent by customers via the e-mail address Complaints-Benelux@axaxl.com. Complaints via this e-mail address will be retrieved by the CHO, or someone else appointed by the CHO, at least once each business day during business hours.

Complaints can also be made by telephone, via another e-mail address, the main offices of AXA XL, an external insurance distributor, Coverholder / broker / TPA, Lloyd's or in another way. These complaints are to be forwarded immediately to the CHO, who will then process the complaint in accordance with these guidelines.

Upon receipt of a complaint, the CHO will conduct an initial review to assess which department the complaint relates to, e.g. Claims, Underwriting or Middle Office, and which member of this department will be responsible for handling this complaint. This person is not allowed to have dealt with the matter which the complaint relates to before – i.e. (s)he should not have been involved in that specific matter and should (thus) not be conflicted. This person is the **Non-Conflicted Business Stakeholder (NCBS)**.



Procedure of processing complaints

a. Roles and Responsibilities

In principle, a received complaint is processed by the responsible department to which the complaint relates. Where required, compliance will advise or assist on complaints.

After receipt of the complaint, the CHO will conduct an initial review, in particular regarding the existence of a potential conflict of interests, and delegate the matter to the NCBS. In addition, the CHO is responsible for registering the complaint in the secure electronic register (see below under d. Registration for more information).

The NCBS is then responsible for conducting the review of the complaint, gathering evidence and information, and corresponding with the complainant.

Every complaint is to be handled in a **fair and objective manner** in compliance with applicable legislation, in particular the data protection regulations (in the currently valid version).

b. Procedure and time limits

The CHO will **confirm receipt of the complaint** to the complainant without delay and in any case within **3 business days**. In this confirmation, the complainant will also be informed about the further complaint handling procedure, including the name and contact information of the NCBS for further communication.

All communication with the complainant must be in **clear, unambiguous and understandable language**.

The matter will further be dealt with by the NCBS who will subsequently inform the complainant of the ongoing processing of the complaint and will ensure that all **evidence and information** relevant to handling the complaint are requested in writing from the complainant. Documents relating to complaints received will be retained in an orderly and secure manner for an appropriate period.

Before sending the final response letter to the complainant, complaints will undergo the Peer Review process, whereby another colleague will review and approve the draft response letter. The colleague conducting the Peer Review cannot have been involved in that specific matter or be conflicted. In addition, he/she must have sufficient expertise to speak to the handling of the complaint. In complex cases, the CHO takes the role of Peer Reviewer. The Peer Review will be documented in the Peer Review Document and shared with the AXA XL Complaints team alongside the complaint report.



Should the complaint relate to a potential **Data Protection** breach and/or if the complaint relates to Data Protection matters (especially a Personal data access request), the complaint must be referred also to dataprivacy@axaxl.com. If the complaint only deals with Data Protection, then the Data Protection team will take care of responding to the complaint.

Best efforts are made to send the complainant a final response letter within 2 weeks from receipt of the complainant. Should it not be possible to meet this deadline, the complainant will be informed of the delay within the time limit, the reasons for the delay and the time of expected completion of the examination of the complaint. In total, the handling of each complaint should be finalized **within 1 month** after the date on which the complaint was received.

Should the complainant's claims not be upheld in full, this will be explained from the point of view of AXA XL Belgium and **further possibilities** for upholding the complaint described, without prejudice to the right of the policyholder to take legal recourse. Each such rejection should contain a message that the complainant is entitled to bring his complaint to the court. If the complaint has been filed by a consumer with whom we have a contractual relationship, or a business entity with similar knowledge as a consumer, reference should be made to the Ombudsman as the local alternative dispute resolution office:

Ombudsman van de Verzekeringen
Meeûssquare 35
1000 Brussel
www.ombudsman.as

For the purpose of this manual, we do not make a distinction if a complaint is submitted by a consumer or a professional organization.

c. Registration

Upon the receipt of a complaint, the CHO is responsible for registering this in a secure electronic register.

The CHO will register the complaint immediately upon receipt in a secure electronic register and report all complaints to the AXA XL Complaints Team (see below under Reporting for more information).

The following information will be entered for each complaint:

- The subject of the complaint;
- Personal information regarding the complainant;
- Date of receipt and response to the complaint;
- Result of the complaint management system;
- Affected insurance division.



Cause analysis

All complaints will be analysed by the CHO, together with the responsible department where the complaint related to, in order to identify recurring or systematic issues, as well as potential legal and operational risks. This will be carried out according to the following process:

- First, analysis of the background of the complaint to identify basic causes common to certain types of complaints.
- Consideration should then be given as to whether these basic causes could also affect other processes or products, including those where there have been no direct complaints.
- Finally, corrections of such basic causes will be carried out, if considered appropriate.

The outcome of such analyses will be shared with the AXA XL Benelux Management Committee.

Reporting

The CHO will inform AXA XL's Complaints Team (AXA XL CT) of the complaints that have arisen monthly by sending a copy to XLICSEcomplaints@axaxl.com. The AXA XL CT will register all complaints in the Complaints Management system Worksmart. The responsible employee will follow any instructions received by the AXA XL CT.

Further, the CHO will inform Country Management twice a year on complaints received and how they have been handled (a brief description of the nature of the complaint and to what extent they are acknowledged).