	Comments Template on EIOPA-CP 11/010a and EIOPA-CP 11/010b Consultation Paper on the Proposal for Guidelines on Complaints-Handling by Insurance Undertakings and Draft Report on Best Practices by Insurance Undertakings in handling complaints	Deadline 31 January 2012 12:00 CET
Company name:	AXERIA PREVOYANCE – AXERIA IARD - SOLUCIA	
Disclosure of comments:	EIOPA will make all comments available on its website, except where respondents specifically request that their comments remain confidential.	Public
	Please follow the instructions for filling in the template:	
	⇒ Do not change the numbering in column "Reference", or any other formatting in the file.	
	➡ Please fill in your comment in the relevant row. If you have <u>no comment</u> on a paragraph, keep the row <u>empty</u> . Please do not delete rows in the table.	
	Our IT tool does not allow processing of comments which do not refer to the specific paragraph numbers below.	
	 If your comment refers to multiple paragraphs, please insert your comment at the first relevant paragraph and mention in your comment to which other paragraphs this also applies. 	
	 If your comment refers to sub-bullets/sub-paragraphs, please indicate this in the comment relating to the corresponding paragraph. 	
	Please send the completed template to <u>CP-010@eiopa.europa.eu</u> , <u>in MS Word Format</u> , (our IT tool does not allow processing of any other formats).	
	The paragraph numbers and questions below correspond to document no. EIOPA-CP-11/010a.	
	There is an additional section at the end of the table for general comments on the draft Best Practices Report (document no. EIOPA-CP-11/010b).	

Comments Template on EIOPA-CP 11/010a and EIOPA-CP 11/010b 31 January 2012 Consultation Paper on the Proposal for Guidelines on Complaints-Handling by Insurance 12:00 CET Undertakings and Draft Report on Best Practices by Insurance Undertakings in handling complaints				
Reference	Comment			
General Comment				
3.1.				
3.2.				
3.3.				
3.4.				
3.5.				
3.6.				
3.7.				
3.8.				
3.9.				
3.10.				
3.11.				
3.12.	For insurance companies that hold establishments abroad, it would be useful to indicate which are the "competent authorities" as indicated in the paragraph 3.12; we consider that the applicable right is the right of the contract. Nevertheless a mention would be appreciated to avoid any misunderstanding.			
3.13.				
3.14.				
3.15.				
3.16.				
3.17.	Comments are not being sought on this paragraph at this stage			
3.18.	Comments are not being sought on this paragraph at this stage			
3.19.				
Q1. – on Impact				

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Assessment		
Q2.– on Impact Assessment		
Q3.– on Impact Assessment		
Q4.– on Impact Assessment		
Best Practices Report Comments (EIOPA-CP-11/010b)		