

ADR scheme	
EU/EEA member state	DENMARK
Name in original language	Ankenævnet for Forsikring
Name in English	Insurance Complaints Board
Contact details for consumers	
Address	Anker Heegaards Gade 2, DK-1572 Copenhagen V
Phone number	+45 331 589 00
Fax number	+45 331 589 10
E-mail address	hj@ankeforsikring.dk
Website address	www.ankeforsikring.dk
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no The complainant must be unsuccessful in his attempt to obtain an arrangement which was satisfactory to him.
Does the consumer have to pay a fee?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	EUR 22
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input checked="" type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	The recommendation is binding unless the insurer within 4 weeks has informed the Board that it does not wish to be bound by the award.
Average time for ADR scheme to resolve a complaint	10 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Danish, English
Language(s) in which any decision can be issued	Danish
Observations	
Any additional useful information not already covered by the other sections of this form	The Board may only consider such cases as it would doubtlessly be possible to bring before a Danish court of law and adjudicate under Danish law.