

**ANNEX IV-B: List of competent bodies for receipt of complaints and out-of-court settlement of complaints / Non-CEIOPS Members and Observers**

		Receipt of complaints	Out-of-court settlement
<b>Austria</b>	Bundesministerium für Wirtschaft und Arbeit (BMWA) Stubenring 1, 1010 Vienna AUSTRIA Tel.: +(43) 1 71 1000	y	y
<b>Estonia</b>	Consumer Complaint Committee Kiriku 4 15071 Tallinn ESTONIA Tel.: +(372) 6 201 700 Fax: +(372) 6 201 701 e-mail: <a href="mailto:info@consumer.ee">info@consumer.ee</a> URL: <a href="http://www.tka.riik.ee">www.tka.riik.ee</a>	y	y
<b>Germany</b>	Versicherungsombudsmann e. V. Postfach 08 06 32 10006 Berlin GERMANY e-mail: <a href="mailto:beschwerde@versicherungsombudsmann.de">beschwerde@versicherungsombudsmann.de</a>  Ombudsmann Private Kranken- und Pflegeversicherung Kronenstraße 13 10117 Berlin GERMANY Fax: +(49) 30 20 45 89 31		y  y
<b>Iceland</b>	The Consumer Agency and Consumer Spokesman Borgartún 21 105 Reykjavík Iceland Tel.: +(354) 5101100 Fax: +(354) 5101101 email <a href="http://www.neytendastofa.is">www.neytendastofa.is</a> <a href="mailto:postur@neytendastofa.is">postur@neytendastofa.is</a>	y	

	<p>Insurance Complaints Committee (Úrskurðarnefnd í váttryggingamálum) Fjármálaeftirlitinu Suðurlandsbraut 32 108 Reykjavík Iceland Tel.: +(354) 5252700 Fax: + (354) 5252727</p> <p>Samtök váttryggingamiðlara (Icelandic insurance brokers complaints committee) Samtök verslunarinnar Kringlunni 7 103 Reykjavík Tel.: + (354) 5888910 Fax: + (354) 5688441</p>		y
<b>Latvia</b>	<p>Consumer Rights Protection Centre 41/43 Elizabetes Street, Riga, LV 1010 LATVIA Tel.: +(371) 7287730 Fax: +(371) 7338024 e-mail: tpkc@apollo.lv <a href="http://www.ptac.gov.lv">www.ptac.gov.lv</a></p>	y	y
<b>Malta</b>	<p>Consumer Complaints Manager (private consumers only) Malta Financial Services Authority Notabile Road Attard BKR14 MALTA e-mail: gbezzina@mfsa.com.mt Tel: Freephone 800 74924 or normal MFSa lines + 356 2144 1155</p> <p>Consumer Affairs Tribunal (disputes up to a value of Lm1,500) 4, Old Mint Street, Valletta, CMR 02 MALTA Tel.: +(356) 2123 9892 Fax: +(356) 2123 9888.</p> <p>Small Claims Tribunal Courts of Justice Republic Street, Valletta CMR 02 MALTA Tel.: +(356) 21 235 344 +(356) 21 223 281-4 Fax: +(351) 21 240 458</p> <p>Arbitral Tribunal Malta Arbitration Centre Palazzo Laparelli, 33, South Street, Valletta, VLT 11. MALTA</p>	y	y

	<p>Tel.: +(356) 21222557  Fax: +(356) 21230672  e-mail: malta.arbitration@mac.com.mt</p>		
<b>Netherlands</b>	<p>Klachteninstituut Verzekeringen  PO box 93560  2509 AN The Hague  The Netherlands  Tel.: +(31) 70 333 8 999  Fax: +(31) 70 333 8 900</p>	y	y
<b>Norway</b>	<p>"Forsikringsklagekontoret"  <a href="http://www.forsikringsklagekontoret.no/vis.asp?id=1">http://www.forsikringsklagekontoret.no/vis.asp?id=1</a></p>	y for agents	y for agents
<b>Poland</b>	<p>The Insurance Ombudsman  Al. Jerozolimskie 44  00-024 Warszawa  POLAND  Tel.: +(48) 22 33-37-326  Fax: +(48) 22 33-37-329  <a href="http://www.rzu.gov.pl">www.rzu.gov.pl</a></p>	y	y
<b>Slovenia</b>	<p>Slovenian Insurance Association  <a href="http://www.zav-zdruzenje.si/">http://www.zav-zdruzenje.si/</a></p>		y
<b>Sweden</b>	<p>Allmänna reklamationsnämnden  (The Swedish National Board for Consumers' Complaints)  P.O. Box 174  SE-101 23 Stockholm  SWEDEN  Tel.: +(46) 8 555 017 00  Fax: +(46) 8 555 017 01  <a href="http://www.arn.se">www.arn.se</a></p> <p>Konsumenternas försäkringsbyrå  (The Swedish Consumers' Insurance Bureau)  P.O. Box 24215  SE-104 51 Stockholm  SWEDEN  Tel.: +(46) 8 22 58 00  Fax: +(46) 8 24 88 91  <a href="http://www.konsumenternasforsakringsbyra.se">www.konsumenternasforsakringsbyra.se</a></p> <p>Konsumenternas bank- &amp; finansbyrå  (The Swedish Consumers' Banking &amp; Finance Bureau)  P.O. Box 24223  SE-104 51 Stockholm  SWEDEN  Tel.: +(46) 8 24 30 85  Fax: +(46) 8 522 789 55  <a href="http://www.konsumentbankbyran.se">www.konsumentbankbyran.se</a></p>	y	y