

Summary of the 2023 Annual Report

The number of queries and complaints within the Ombudsman's jurisdiction rose from 2,711 to 2,825 (4.2%) in 2023, the year under review.

2,502 cases were resolved without intervention with the insurance companies or directly with the insured party or claimant. 323 of the 1126 complaints submitted in writing resulted in interventions with the relevant insurance companies (intervention rate 28.7%). The intervention success rate was in line with the long-term average and stood at around 65% whereby an improvement in the complainant's situation was achieved in 2 out of 3 intervention cases.

Our activities continued to focus on personal insurance which accounted for 51% of cases. There was a sharp increase in the number of queries and complaints compared with the previous year in the field of mandatory accident insurance/Accident Insurance Act (AIA) where case numbers increased from 561 to 734 (30.8%). The causality between an accident and the health problems claimed was most frequently disputed here. Processing these cases often requires the analysis of extensive records.

The daily allowance segment remains at the top in terms of case numbers in the private insurance sector. Here queries and complaints rose again in the year under review from 388 to 409 (5.4%). The policy of one daily allowance insurer was difficult to understand. Despite the applicability of the free movement agreement between daily allowance insurers in the contractual conditions, it excluded insurance benefits in the event of incapacity for work due to pregnancy complications because the pregnancy began during the cover period of the previous insurer.