

### **Criteria for marking a case incompetent for charging purposes**

- Incompetence in the handling of responses by insurers.
- The time and effort required to obtain adequate responses from insurers.
- The obstructive conduct of insurers in responding to requests from the office.
- Prolonged and persistent delays.
- Dishonesty on part of insurers.

**Note:** There may well be a correlation between cases marked as incompetent and cases where compensation is awarded to the complainant, also in respect of poor service and quality of responses to enquiries from the office.