

European Law Institute
Insurance Law Special Interest Group

Seminar

*Rule of Law, Access to Justice and Fairness in Insurance Matters:
The Role of Insurance Ombudsman Schemes*

Time: 4 September 2026, 3:30 to 5:30 pm

Venue: University Paris-Panthéon-Assas, Salle des Actes (12, place du Panthéon 75005
– Aile Cujas, escalier J, 3^e étage)

Moderator:

Arnaud Chneiweis, Médiateur de l'Assurance, Paris

Lecturers:

Helmut Heiss, Professor of Law, University of Zurich

Martin Lorenzon & Ann-Catherine Nabholz, Ombudsman der Privatversicherung und der
SUVA, Zurich

Eveline Ruinaard, Chair Arbitration Commission, Kifid, Dutch Institute for Financial
Disputes, The Hague

Program:

The rule of law, access to justice, and fairness are particularly important issues in insurance law. The seminar will address the question of the extent to which ombudsman institutions help to reach these goals. Above all, the informal and cost-free nature of these procedures particularly meet the need for legal protection of the insureds. At the same

time, a comparative legal analysis shows that there are quite different models of ombudsman systems internationally. In spite of these differences, all of these systems aim, in their own way, to serve the rule of law, access to justice, and fairness. Next to a comparative report, the Swiss and the Dutch Ombudsman schemes will be presented in more detail.

The seminar also serves as a presentation of the book

HEISS/LORENZON/NABHOLZ/OSTROWSKA (eds.), Insurance Ombudsman Schemes – A Comparative Analysis (2025) - <https://link.springer.com/book/10.1007/978-3-032-01500-6>