

# COMPLAINT HANDLING PROCEDURE

## Introduction

Al Sagr National Insurance Company has developed a robust complaint management system with the sole purpose of providing customers with a platform to express their dissatisfaction for the services offered by the Company. The Company promises to:

1. Promote customer satisfaction by encouraging feedback from customers.
2. Recognize the basic right of all stakeholders to express their discontent related to the Company's services as well as policies.
3. Resolve all sorts of complaints effectively.
4. Ensures that all persons who may be the first point of receipt of complaints are made aware of Al Sagr National Insurance Company's complaints-handling procedures, and of their roles, responsibilities and authority in respect of complaints.

## Objective of Complaint Handling

**Ensure that all customers are aware about the policies and procedures required to lodge a complaint.**

**Considering the complaints registered, identify new strategies to improve existing procedures.**

**Increase the level of customer satisfaction by enhancing the Company's relationships with its clients.**

# COMPLAINT HANDLING PROCEDURE

## Procedure of Complaint Handling

If the client is dissatisfied with a service provided by Al Sagr National Insurance Company, they, in the first instance, are encouraged to speak directly with the staff member they have been dealing with or their line manager. If the client is uncomfortable with this or considers the relevant staff member/line manager is unable to address their concerns, they can lodge a complaint in one of the following ways:

1. By emailing on:

For Medical insurance complaints: [medicalsupport@alsagrins.ae](mailto:medicalsupport@alsagrins.ae)

For Motor insurance complaints: [CustomerCare@alsagrins.ae](mailto:CustomerCare@alsagrins.ae)

For general complaints: [CustomerCare@alsagrins.ae](mailto:CustomerCare@alsagrins.ae)

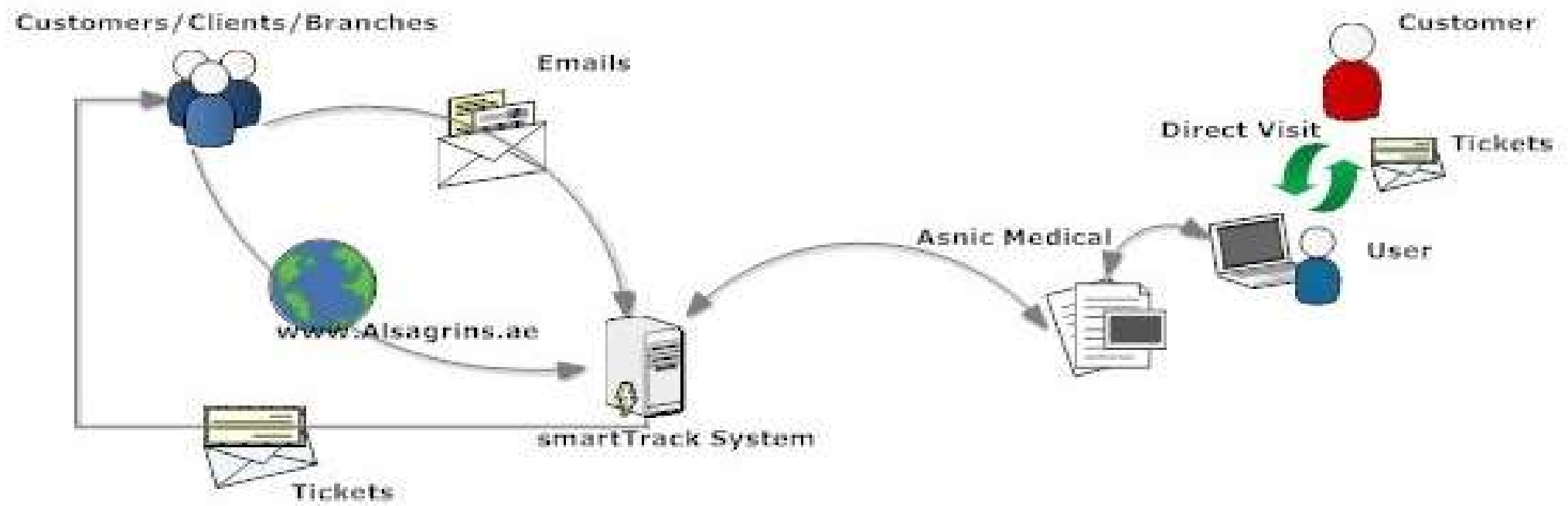
### In order to investigate client's complaint quickly and efficiently, following is needed:

- Name and contact details.
- The nature of the complaint.
- The name of the person they have been dealing with for their service.
- Details of any steps they have already taken to resolve the complaint.
- Details of conversations they may have had with a staff member that may be relevant to the complaint.
- Copies of document supporting the complaint.

# COMPLAINT HANDLING PROCEDURE

## Customer Service Complaint Handling

### Complaint Registration

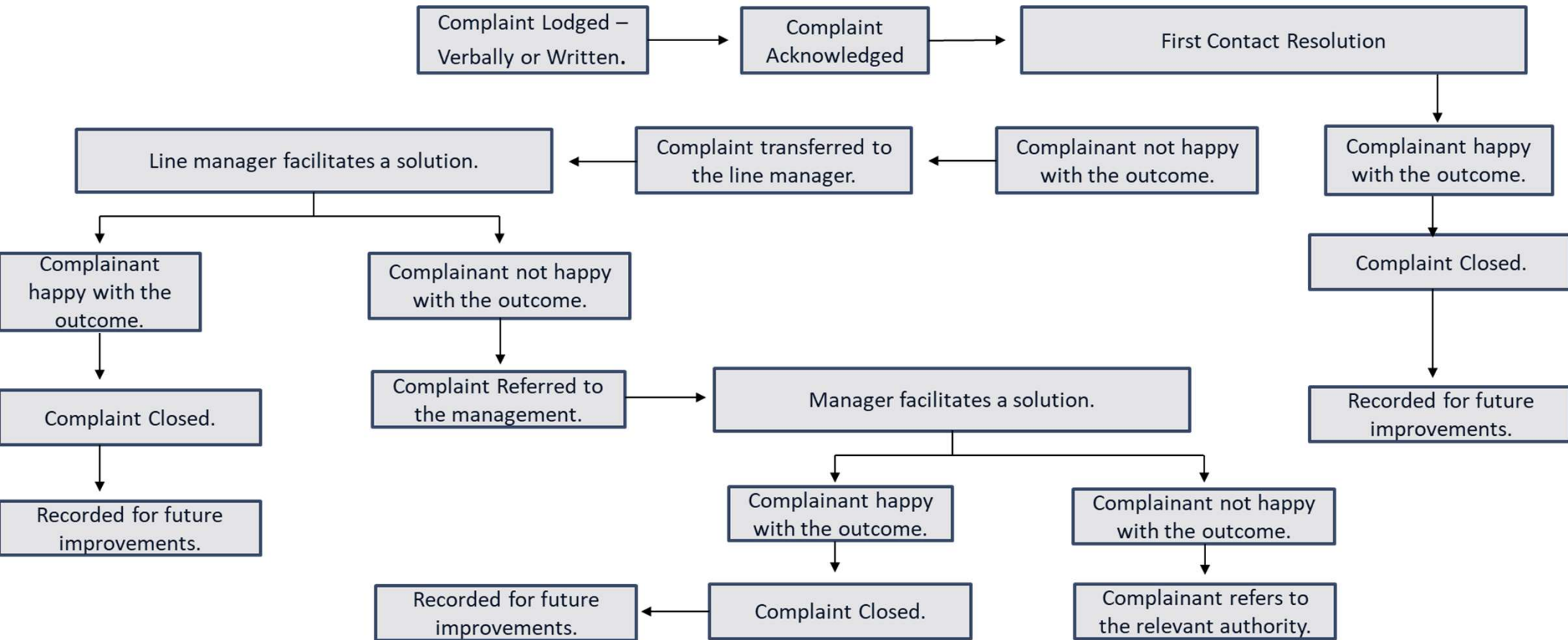


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# COMPLAINT HANDLING PROCEDURE

## The Complaint Process Hierarchy



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# COMPLAINT HANDLING PROCEDURE

## The Complaint Standards

This section comprises of six individual standards that ASNIC concentrates upon regularly to ensure effective provision of its products & services all across its customer base.

**Management & the Organization:**  
How the Organization plans and prepares for the Complaint Handling.

**Staff:**  
Includes all the members of the management including contractual employees.

**Customer Services Complaint Handling Standards:**  
Preparing the representatives responsible for complaint handling to solve matter efficiently.

**Customers:**  
How are they dealt; what is their feedback; how is it important.

**Outcomes & Results:**  
What are the actual results when compared to the pre-established standards. Is there a room for improvement?

**Continuous Improvement:**  
Repeating this entire cycle on continuous basis.

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