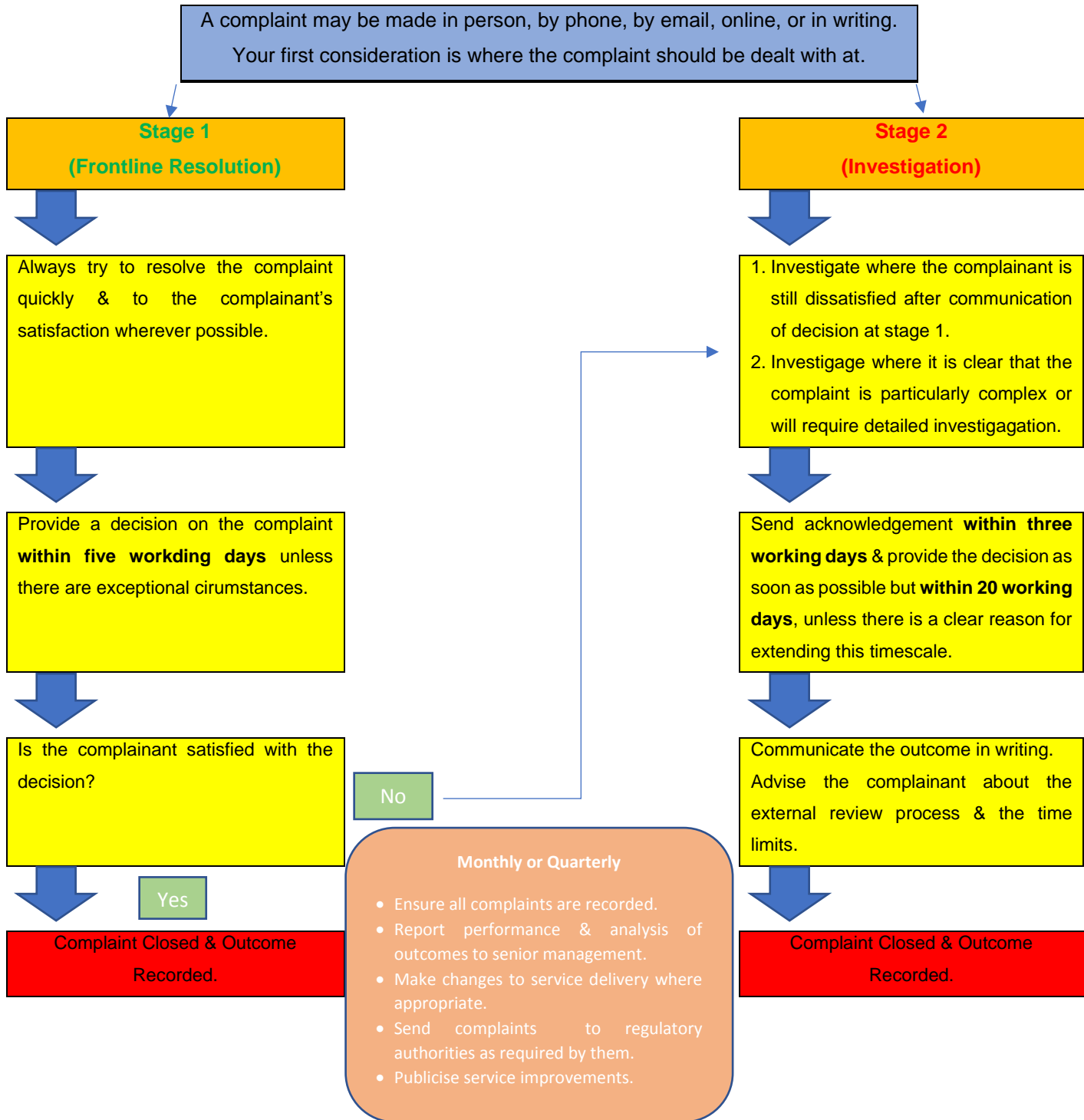


Complaint Handling Procedure (Flowchart)



### Complaint Handling Stages

There are five stages of complaint handling process,

1. **Receive** the complaint
2. **Assess** the complaint
3. **Investigate** the complaint
4. **Resolve** the complaint
5. **Monitor** the complaint
6. **External Review** by the Regulatory, if required

The below describes the strategies for dealing with each stage of complaint management process;

#### Stage 1 – Receive the Complaint

The employee who receives the complaint is required to;

- Actively listen to the complainant
- Do not react defensively
- Understand, empathize and acknowledge their viewpoint
- Assure them that steps will be taken to investigate and resolve their concerns
- Look for Solutions
- Record and Acknowledgment of the complaint
- Communication and Acceptance of Complaint

## Stage 2 – Assess the Complaint

The purpose of the assessment process is to;

- To identify the source of the complaint so as to assign the complaint to the appropriate department/complaint owner if not already done.
- Classify the complaint appropriately to determine the appropriate action
- To ensure the process is commensurate the seriousness of the complaint and the issue raised.
- The prioritization of a complaint shall be based on the severity of the complaint.

All complaints are classified into the following;

- **High Priority** – A complaint that has immediate and higher than the perceived impact on the business or reputation, unless not resolved within the expected timelines. This is resultant of any long pending case, financial losses or legal issues.
- **Urgent Priority** – A Complaint that may or may not have immediate and higher than perceived impact on the business or reputation but still needs to be resolved at the earliest.
- **Medium Priority** – A complaint that has intermediate and has expected impact on the business and reputation. This might lead to disgruntled customer and lead to minor financial losses.
- **Low Priority** – A complaint that had low impact and no serious implication on the retention of the customer and financial losses. The low priority complaints may be vague in nature or lack specifics, but contain sufficient information to determine they are service standard related or related to poor service in general terms.

### Stage 3 – Investigate the Complaint

The purpose of the investigating is to obtain a sufficient amount of information in order to decide what has occurred and identify appropriate action. Not all complaints need to be dealt with in exactly the same way.

These guidelines should be varied in accordance with the circumstance and the nature of complaint.

During the investigation, you need to;

- Establish the facts
- Identify the source or origin of the problem
- Ascertain what did or did not happen, what should or should not have happened
- Identify resource required
- Clarify the complainant's expectation
- Identify course of action to resolve the complaint
- Record and document the investigation findings on the complaint management system.
- Make recommendations that constitute an improvement for preventive measures.

### Stage 4 – Resolve the Complaint

At the end of the investigation stage, the complainant is advised about the outcome.

Immediate action should to be taken to resolve the complaint with a formal communication to the complainant advising him if the complaint was resolved or not. If no satisfactory solution was achieved, LINKS shall inform about the company's position on the situation and the reason for not being able to resolve up to complainant's expectation.

### **Closure/Disposal of Complaint**

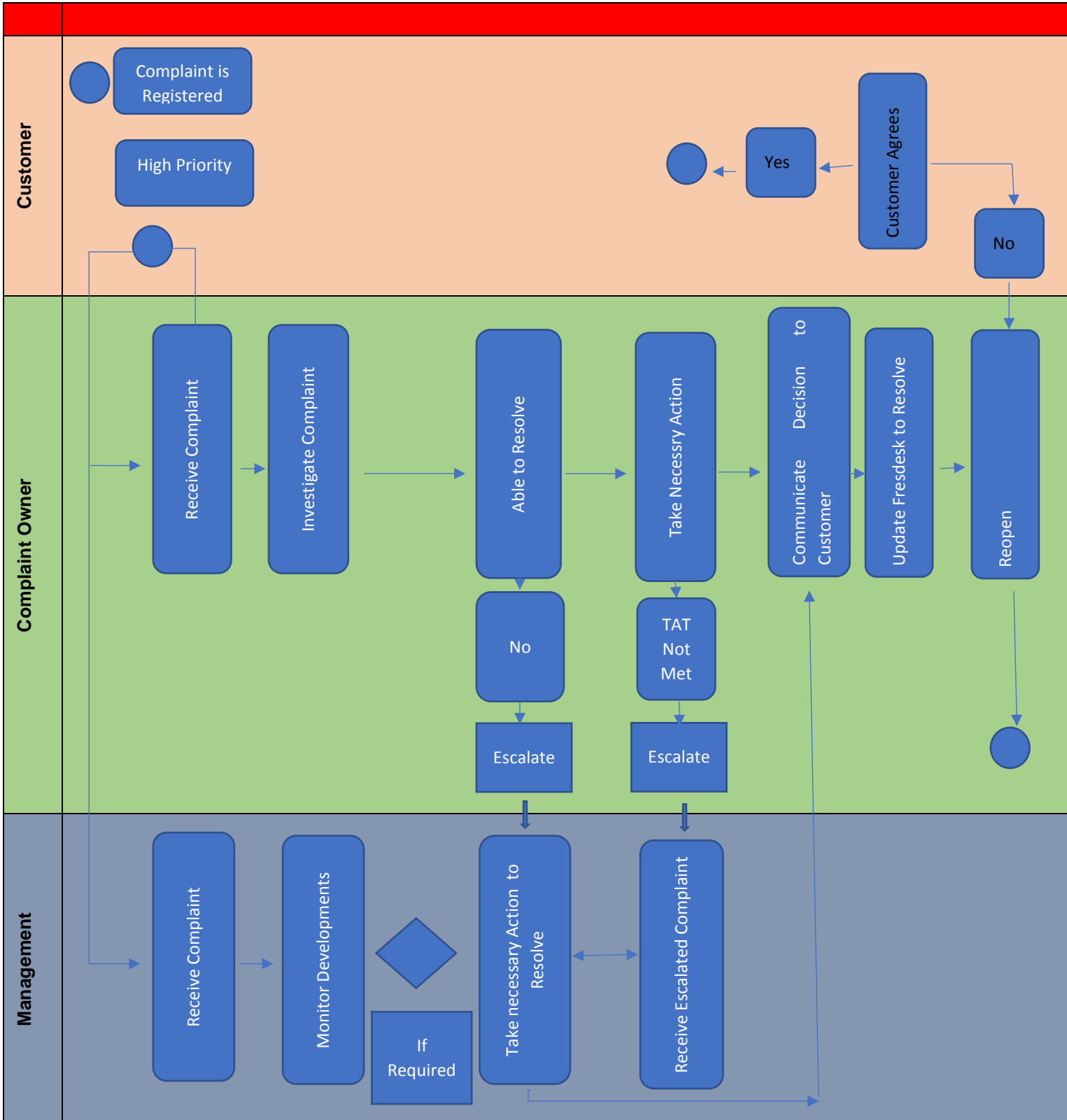
A complaint will be considered as closed if any of the below mentioned scenarios are met with:

- LINKS has acceded to the request of the complainant fully
- Complainant has indicated the acceptance of the decision of the insurer
- If no reply is received from the customer within 2 days of response then the complaint will be considered closed.

***Complaint Re-Opening Process***

- In case the customer is not satisfied with the decision, the customer can approach any of the touch points mentioned in the document or reply to the email which informs the customer about the closure of complaint within 2 days of the receipt of our communication (failing which, we will consider the complaint to be satisfactorily closed.)
- In the event of customer coming back within 2 days, the original "Complaint" interaction will be reopened for review of the earlier decision. Post reviewing all the facts, a suitable decision will be provided to the customer as per policy.
- Alternatively, the complaint may be reopened if the customer provides fresh evidence / additional requirements to support his stand.
- Reopened complaints to be escalated to the department owner.

**Complaint Escalation Process**



### Stage 5 – Monitor the Effectiveness

Two level of monitoring is to be followed to analyze the effectiveness of the complaint management process.

Firstly, a satisfaction survey is to be conducted to analyze if the complainant is satisfied with the level of service provided while resolving & managing their complaint.

Secondly, periodic meeting at management level to analyze the appropriateness, efficiency, effectiveness and productivity of the process along with developing preventive measure & increase customer satisfaction.

In order to determine satisfaction level of the customers who provide feedback in connection with the complaint management process, surveys are conducted to measure customer satisfaction. Performance of the complaint management process is measured with the predefined criteria

### ***Record Storage, Retention and Purging***

None of the complaints will ever be deleted from the system. Once a year all the complaint information will be exported in excel format and will be stored as records with the Management Representative. The complaints will be retained indefinitely.

The complaint management system is secured from external threats and complaints are accessible on need to know basis with only few individuals having access to the complete system.

Other records such as Internal Audit report, Management Review meeting MoM, quarterly and annual complaint reports will be handled, stored and purged in a similar fashion as the above mentioned complaint records.

## General Guidelines for Managing Customers

### Links Insurance Brokers LLC

P.O. Box 111666, Dubai, United Arab Emirates



#### Stage 6 – Reporting to Regulator

If the customer does not feel we have been unable to satisfy his complaint, he can forward his complete to the respective regulator.

Dubai Health Authority (DHA) IPromes

<http://hical.eclaimlink.ae/tracassist/enquiry>

Insurance Authority (IA)

<https://smartservices.ia.gov.ae/EComplaint/SubmitNewDispute?lang=en>

Health Authority Abu Dhabi (HAAD)

<https://www.mohap.gov.ae/en/Pages/Complains.aspx>





**Customer Satisfaction Survey Questions**

<b>i. Satisfaction with the courtesy and helpfulness of LINKS employees</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>ii. Satisfaction with the information provided by LINKS employees</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>iii. Satisfaction with the communication (mode, updates, &amp; skills)</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>iv. Satisfaction with how thoroughly LINKS has examined the complaint</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>v. Satisfaction with the time taken to resolve the complaint</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>vi. Overall satisfaction with the service provided</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
<b>vii. Overall satisfaction with resolution of the complaint</b>			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied