



فيدرال انشورانس بروكرس ذ.م.م

**FEDERAL INSURANCE BROKERS L.L.C**

مسجلة بموجب القانون الاتحادي تحت رقم: ٦، ٢٠٠٧ (رقم تسجيل هيئة التأمين ٢٥)

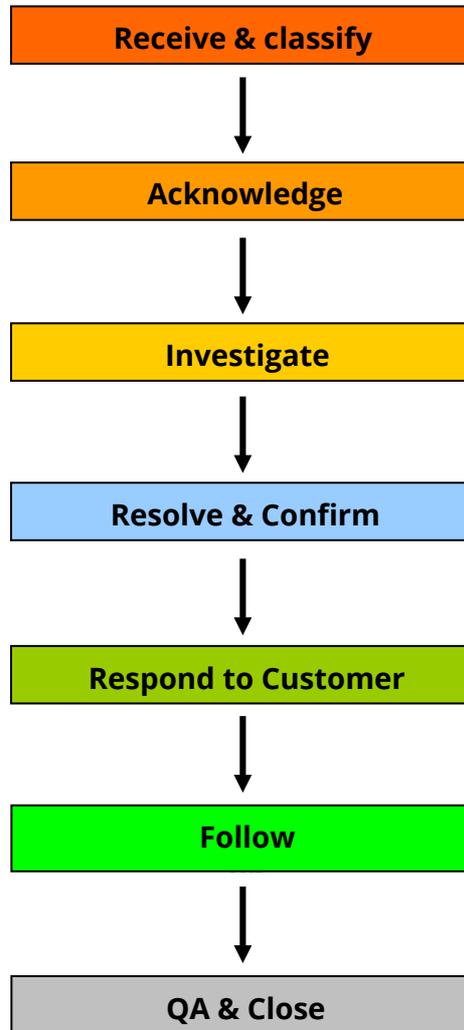
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## Federal Insurance Brokers Complaint Handling Procedure

<b>Overview</b>	This is the official Complaint Handling Procedure across Federal Insurance Brokers
<b>Objectives</b>	<p>To deliver a <b>consistent, high-quality</b> and <b>accountable</b> response to complaints across Federal Insurance Brokers</p> <p>This quality procedure is in line with the overall Customer Service Strategy and industry best practise</p>
<b>Services Covered</b>	All Services

## Process Overview

The following key steps must be followed for all customer complaints received by Federal Insurance Brokers staff:



The requirements for each of these steps is detailed below

## 1 Receive & classify

### Summary

Ensure that all potential issues are captured by the company, and classified for escalation, review and action as required.

- Any complaint, issue or negative customer interaction (whether this is formally logged by the customer or not), must be logged and classified for action.
- All of these complaints must be formally logged.
- All complaints must be prioritized as follows:
  1. **Priority 1 - urgent**, potential high customer service impact. **The SLA requires a response to the customer within 1 working day.**

This should be used (carefully) for major issues where the customer may be facing an urgent intervention or the insurance company in breach of agreed contract terms.
  2. **Priority 2, - non-urgent**, lower business impact. The SLA requires a response to the customer within 3 working days.

This should be used for most complaints with individual customers with no clear understanding on urgency or direct breach of agreed terms with insurance companies, as this allows a reasonable time to collect information and produce a balanced response.
- Discretion and flexibility should be exercised in prioritizing all complaints
- The staff member logging the complaint should review the complaint and its priority with the Office Manager before proceeding to the next step.
- Office Managers will decide on the appropriate person(s) to carry out subsequent steps, including the investigation.
- All Priority 1 complaints must be escalated immediately to the Office and/or Operations Manager.

## 2 Acknowledge

### Summary

Ensure that every complaint receives a formal written acknowledgement, containing an expectation of when they will receive a response, and the person dealing with it.

## 3 Investigate

### Summary

Follow up all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified.

- The priority of the complaint will drive the timescale for completion (1 day for urgent or 3 days for non-urgent).
- All areas of interaction and communication should be established (who, what, where, when, why etc) and documented where possible.

## 4 Resolve & Confirm

### Summary

Ensure that the final resolution is clear and fair. Also confirm the proposed action and resolution with another senior person.

- Ensure that the proposed resolution meets corporate guidelines and does not prejudice Federal Insurance Brokers in any service shortfall.
- Document the proposed action and discuss and agree with Office and/or Operations Manager.
- Discuss and review the solution from both the corporate and customer viewpoint to ensure fairness and clarity

- The review should include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence

## 5 Respond to Customer

### Summary

Provide the customer with the resolution within the timescales promised.

- The details of the findings and proposed resolution should be clearly explained (in written or verbal form as appropriate) to the customer- within the agreed timescales.
- If this cannot be done on time the customer should be contacted by telephone to request further time.

## 6 Follow up

### Summary

Ensure that complaints are followed up to confirm that customers are satisfied with the response given.

- The follow up should identify the following
  - (a) Is the customer satisfied with the response?
  - (b) Did they feel that their complaint was properly and fairly handled?
- Any negative responses to these questions should be referred to Operations Managers for action and direct follow up with customers.

## QA & Close

### Summary

Ensure that the organisation as a whole is aware of complaints and any underlying issues. Plan actions to remove these and prevent future recurrence.

- Any complaints where action can be taken to avoid recurrent must be acted upon and raised with the appropriate managers/teams across the company.