


Complaints Management Procedures

Policy Manual

Document Title:	Complaints management procedures
Document Type:	Policy Document
Company Level Approver:	Chief Executive Officer
Board Level Approver:	Board of Directors
Prepared Date:	November 02, 2015
BOD Approved Date:	November 12, 2015
Next Review Date:	November 12, 2018
Document Owner:	Underwriting and Finance Department
Version:	1.1

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1. Introduction

Complaints are a valuable source of feedback and an important tool for business and staff development. Diligent and prompt attention to complaints can help us identify the needs of our clients, understand our business shortcomings, increase client satisfaction and improve overall performance. These procedures are designed to assist business areas to deal with complaints from the public about the services, products.

i. What is a complaint?


“A Generic term referring to the expression of dissatisfaction, orally or in writing, about the service or actions of an organization or its staff.”

ii. Scope

These procedures apply to all business units and employees.

The procedures do not cover:

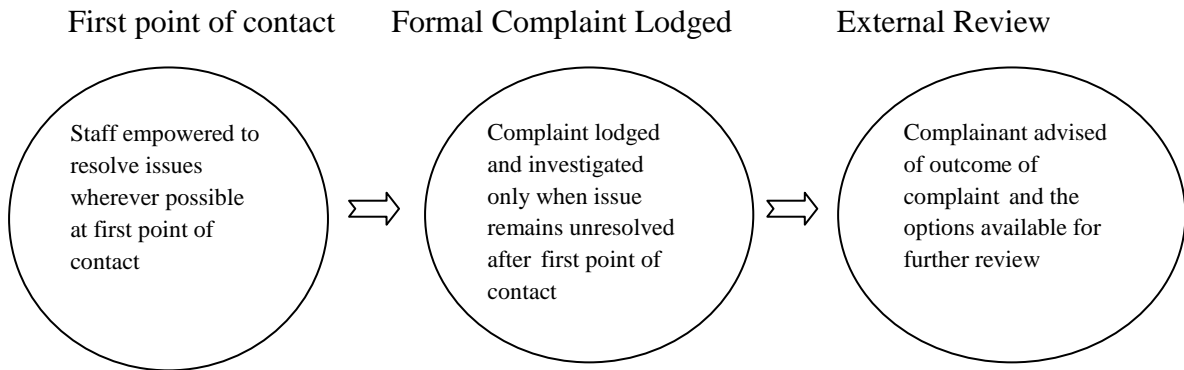
- Staff grievances
- Privacy complaints
- Right to Information requests



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2. Complaint management process

The complaint management procedures are based on a staged approach to receiving, recording, processing, responding to and reporting on complaints. The process recognizes that, before a complaint is lodged, every effort will be made to resolve an issue at the point of contact.

The flow chart below outlines the steps involved in the complaint process.



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3. First point of contact


The single most effective way to resolve a simple issue or concern is to discuss it with the client. The staff to do this in person or by telephone wherever possible. This is the most efficient and most service-focused way to resolve a problem. Some examples of these types of complaints might be:

- Lack of advice
- A misunderstanding
- A response to correspondence or telephone call
- Errors in records.

Staff members are empowered to resolve these issues wherever possible. As such, they have authority to:

- Obtain necessary information to assess the validity of the complaint
- Resolve issues or concerns, wherever possible
- Reject issues or concerns (while informing the complainant of the entitlement to lodge a formal complaint).

If the matter is dealt with to the satisfaction of the client at this stage, the issues or concerns do not need to be recorded as a complaint under these procedures. Only when this process is unsuccessful in resolving an issue or concern to the satisfaction of the client should a formal complaint be lodged for an internal investigation. External review Formal complaint lodged First point of contact Staff empowered to resolve issues wherever possible at first point of contact Complaint lodged and investigated.

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4. Formal complaints resolution

i. Step 1 – Lodging a complaint

If an issue or concern is unable to be resolved informally, the client may lodge a formal complaint. Complaints can be received either verbally or in writing. Wherever possible, complaints should be submitted in writing so that all aspects of the complaint can be accurately investigated.

All written complaints should be addressed to the:

Head HR, Admin. & IT
 UBL Insurers Limited
 126-C, Jami Commercial Street 14,
 DHA Phase VII Karachi

Email: customer.services@ublinsurers.com

Verbal complaints may be made to the 111-845-111 Ext :7806

ii. Step 2 – Registration, allocation and acknowledgment of complaint

Once a complaint is lodged, it will be recorded in complaint register. The complaints register can be in the form of a spreadsheet. The register must, however, contain the following minimum information:


- Name of complainant
- Type of complaint
- Name of investigating officer deal with the complaint
- Time taken to investigate complaint
- Outcome of complaint

Head of Underwriting will be responsible for recording of complaint in register.

iii. Step 3 – Investigation of complaint

Complaints will be investigated as promptly as possible. Complaints that relate to a simple matter should be finalized within a **maximum of 3 working days**.

However, complaints can be sensitive and complex and may require detailed investigation. It should therefore be recognized that the complexity of, and the resources available for, an investigation into a more complex issue will result in more time being taken to finalize a complaint. In these circumstances, the rationale for the extended time for resolving the complaint will be communicated to the complainant, who will be kept informed on a regular basis of progress with the complaint

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Record keeping

The investigating officer will be responsible for ensuring complete and accurate recording of all material relating to an investigation into a complaint.

Conducting an investigation the investigation process must be objective, reasonable and conducted in good faith. Decisions must be made on the weight of evidence and on the balance of probabilities.

Investigating a complaint may include:

- Clarifying the details provided in a complaint
- Identifying actions taken to resolve the issue before the complaint was lodged
- Gathering and analyzing information from relevant file notes, correspondence and/or other sources
- Reviewing applications submitted by the complainant
- Reviewing documentation submitted by the complainant
- Reviewing previous administrative decisions or actions
- Interviewing complainants, employees and/or other individuals involved in the complaint
- Reviewing relevant policies, procedures and/or legislation
- Reviewing previous complaints about the same issue.

iv. Step 4 – Advising the complainant

At the conclusion of the investigation, a written response must be provided to the complainant outlining the key findings and/or recommendations made concerning the complaint.

The written response should:

- Fully examine the issues raised in the complaint
- Identify the actions taken by the department to resolve the complaint (if possible)
- Identify how and why this action has been taken
- Identify the options available to the complainant for an external review of the investigation.