

CUSTOMER GRIEVANCE MANAGEMENT POLICY

Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

The key objectives of the Company's effective Grievance Redressal Framework are to:

- Ensure customers are treated fairly and empathetically
- Ensure compliance to regulatory guidelines issued from time to time
- Ensure timely, coordinated and uniform response to customer complaints
- Maintain a database of complaints received for further analysis and improvement of service
- Investigate reasons for customer concerns and come up with a solution in their best interest
- Develop preventive measures based on above to avoid recurrence of service failure or complaints
- Ensure a consistent service standard across all operating units
- Customers are made aware of their rights to enable them to opt for alternative remedies, in the event of their being dis-satisfied with the Company's response or resolution to the complaint
- Identify training needs for the Company staff across departments

Policy Holder Protection Committee

Bajaj Allianz General Insurance Company Ltd. has a Policy Holder Protection Committee which overlook the implementation of various grievance/complaint redressal guidelines prescribed by IRDAI and also review such grievances and their mitigation. The Committee carries out all other requisite monitoring activities.

Complaint Resolution Process

Bajaj Allianz General insurance will issue an acknowledgement letter/email to the customer within 3 working days of the receipt of a complaint or grievance which shall contain:

- Name and Designation of the officer who will deal with the grievance
- Grievance Redressal Procedure
- Turn Around Time to resolve the complaint

If the customer's complaint is resolved within 3 days, the final communication will also act as the acknowledgment of the complaint.

All grievances/complaint received by Company will be responded to complainant with the final decision within the prescribed regulatory Turn Around Time (TAT) of 15 days.

Complaint re-opening process

In case the customer is not satisfied with the decision, the customer can approach us within 8 weeks 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 eight weeks, the original 'grievance' interaction will be reopened for review of the earlier decision. Post reviewing all the facts, suitable decision will be provided to the customer as per Grievance redressal policy.

We will review the decision on a complaint reopened, subject to discretion, post which the same may be treated as adequately addressed.

The complaint can also be reopened in instances where requirements which were called from the customer have been received. Alternatively, the grievance may be reopened if the customer provides fresh evidence / additional requirements to support his stand.

Closure/Disposal of Complaint

- A complaint shall be considered as disposed of and closed when
- The company has acceded to the request of the complainant fully
- The complainant has indicated in writing, acceptance of the response of the insurer
- The complainant has not responded to the insurer within 8 weeks of the company's written response
- The Grievance Redressal Officer has certified that the company has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint.

Escalation Matrix:

Level 1

In case you have any service concern, customer can reach out to our Customer Experience team through any of the following options:

- Our [website](https://general.bajajallianz.com/BagicNxt/misc/iTrack/onlineGrievance.jsp) @ <https://general.bajajallianz.com/BagicNxt/misc/iTrack/onlineGrievance.jsp>
- Call us on our Toll Free No. [1800 209 5858](tel:18002095858)
- E- Mail us on bagichelp@bajajallianz.co.in,
- Write to us at Bajaj Allianz General Insurance Company Ltd. GE Plaza, Airport Road, Yerawada, Pune 411 006

Level 2

In case customer is not satisfied with the response given by our team, customer may write to our Grievance Redressal Officer Mr. Rakesh Sharma at ggro@bajajallianz.co.in.

Level 3

If customer is still not satisfied with the resolution provided, you can further escalate at email: head.customerservice@bajajallianz.co.in.

In case you are still not satisfied with the decision/resolution provided, customer may approach the Insurance Regulatory and Development Authority of India (IRDAI) through by:

- Calling its Toll Free Number 155255 (or) 1800-4254-732
- Sending a fax on 91-40-6678 9768
- Sending an E-mail to complaints@irda.gov.in
- Registering your complaint online at: igms.irda.gov.in
- Writing to Consumer Affairs Department Insurance Regulatory and Development Authority of India 9th floor, United India Towers, Basheerbagh, Hyderabad – 500 029, Telangana

In case customer's issue remains unsolved, customer can approach the Insurance Ombudsman for redressal. Find your nearest Ombudsman office @ <http://www.gbic.co.in>

Grievance Management System

The Company has implemented Customer Relationship Management (CRM) system enabling automated management of Grievances / Complaints, and also integrated the same with the Integrated Grievance Management System (IGMS) of IRDAI that enables online registration of grievances, tracking and periodic reporting to Authority. Grievances received through various touch points of the company will be recorded, integrated with CRM system to provide a uniform resolution and similar experience for the customer at every contact point.

Registering Monitoring & Reporting

- CRM tool is used to register all complaints; customer care officer allocated to resolve and track each complaint.
- MIS on all outstanding open complaints are tracked and placed daily to Head of Departments and to the CEO

Root cause Analysis and Feedback Loop

The complaints would essentially provide valuable insight into areas of improvement within the Company's internal processes and procedures (including automated processes) such that all processes and transactions, internal or external, are implemented and executed on an ongoing basis with higher effectiveness and efficiency.

The grievances/complaints received shall be analyzed to:

- Identify root cause for such concerns
- Map processes and systems that are related to the concerns
- Identify those process and system gaps/deficiencies
- Initiate corrective and preventive actions, as applicable
- Adopt control measures to ensure non-recurrence