

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

Grievance Redressal Policy

Vision: To be the best company in the industry in lines of customer satisfaction.

Mission: To deliver customer value through customized product and service solutions, to work with internal customers/co-departments to achieve measurable results.

• Grievance Policy

Bajaj Allianz believes in providing prompt and efficient handling of customer complaints. To this effect the following is implemented.

1. Channels for complaints
 - a. Customer Care Centre: 24X7 120 seater call center with 4 toll free lines from each different provider; where their complaints can be resolved by our Customer Care Executives. IVR implementation also tracks customers who could not speak with our customer care executive
 - b. Branch: Customers can approach any branch for resolution of their complaints
 - c. E-mail: Customers can e-mail their complaints to irda.nonlifecomplaints@bajajallianz.co.in
 - d. Letters: Customers can also write to us; name & address given on every policy document.
2. Complaints from customer are dealt in a timely fashion and response is given to each and every complaint.
3. Customers are provided information on escalation within the organization if they are not satisfied with the response of the customer service officer.
4. After all escalations the customer may also want to write to our CEO.
5. Information on the Insurance Ombudsman is also provided should this be required by the customer.
6. We endeavor to close all complaints within 10 working days

• Registering: Monitoring & Reporting

1. I-Track tool is used to register all complaints; transcript stored; voice logging; customer care officer allocated to resolve and track each complaint.
2. MIS on all outstanding open complaints are tracked and placed daily to Head of Operations and weekly to the CEO
3. Escalation complaints are specifically tracked for response and closure.

• **Service Recovery**

We at Bajaj Allianz take service recovery as an integral part of customer care. Complaints are analyzed to find root cause and measures are taken to reduce/mitigate cause for complaint. Examples are

- a. Address verification started at the policy login stage to ensure maximum delivery of policy bonds
- b. All documentation, including proposal form; BI; address; age proofs; AML submitted by the customer is printed on the back of the policy to reduce misspelling complaints.
- c. Post delivery sample calling is done to confirm receipt of policy Bond.
- d. Communication to customers with contact details of the CFU in all communications

• **Future Planned customer oriented steps**

1. Verification on the product sold.
2. Extension of the I-track tool to all the branches to record any instance of customer complaints directly into the system.
3. Deployment of the I-track tool to the website for customer self service.
4. Online Web Chat being introduced.

• **Officer:**

Rita Franco
Grievance Redressal Officer
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