

GRIEVANCE REDRESSAL POLICY

Customer Service Module - An Introduction

Reliance General Insurance has both a centralized unit toll free (1-800-3002-8282) for handling customer Query, Request and Complaint as well as a de-centralized mode via branch

80 % of Customer interaction however happens via Contact Center. (mainly Inbound Calls, emails, snail mails etc.)

The contact center activity is outsourced to BPO partner Reliance BPO

RBPO Provides Contact Center Services to Reliance **In house** Group companies

RBPO uses Technology like ACD/IVR Management, Voice & Screen Logger, CMS Reporting system, Pink noise system acoustic management, Avaya interaction Center 5.6 & Genesys 7.2 to meet Service Level targets given by RGI for maximum Customer experience

Quality Monitoring is Robust and is a calibrated effort between RBPO and RGI to constantly meet and exceed Customer Expectations.

The gap between the centralized unit and decentralized team at branch(s) is bridged by the Customer Relationship Management software (CRM).

CRM enabled by Vendor CRMNext offers real time flow of data from one contact point to another, ensuring standardization in responses to customer for their Requests, Complaints and grievances, the CRM tools enables case referral to business unit as well as Escalation of cases via email and sms to heighten customer concern and match adherence to TAT.

CRMNext is also linked to Qlikview facilitating analysis of data across category sub category. These kind of drilldown analysis has helped to create action plan and Controls for top unwanted, non profitable queries and complaints. Some of these concentrated efforts have paid off with complaint figure seeing a dip for the year 2009 inspite of an increasing awareness of contact center and procurement of a toll free no

The leads generated via the contact center has 14% conversion rate

Mentioned below an overview of mechanism and systems in place in RGICL

1. Details of the mechanism and Systems in place in RGICL for customers to redress their grievances.

- a) Complaints & grievances from all sources (phone, email, IRDA) entered in CRM for tracking and enabling systematic resolution
- b) tagging and auto assignment to queue owners / business owners
- c) reminders and escalation for case approaching TAT or violation of TAT
- d) Resolution and sms to customer wherein mobile nos available
- e) Closure / Feedback from customer on 20 % of resolved cases - monitoring mechanism

2. Policies and procedures adopted by RGICL to deal with customer complaints

- a) transparent Grievance mechanism
- b) Toll free / Helpline no. published on the website, policy schedule and marketing collaterals for easy accessibility in case of complaints
- c) Complaints data part of CEO dashboard and reviewed each month by the Quality steering committee
- d) Customer and Intermediary made a participant to control complaints via Outcall to Customer / IMD, using feedback and concerns as a base for system / process improvement some of such improvement measure includes stand alone IMD desk, Policy copy available on website, status of claim / service request via call center IVR

3. Policy and mechanism to misselling by intermediaries

- a) Separate Grievance Cell available to evaluate customer grievance.

- b) Grievance cell looks at empowering the customer with policy and product feature and in case of customer misselling immediate refund undertaken and sharing of data with concerned sales manager and branch manager / line manager in case of NTU channel for preventive action.