



TATA AIG General Insurance Co. Ltd.

Policy Holder Grievance Redressal Policy



Abbreviations

Acronym/Definition	Explanation
CGRU	Central Grievance Redressal Unit
CRM	Customer Relationship Management
HO	Head Office
CSO	Customer Service Officer
CSE	Customer Service Executive
Tata AIG	Tata AIG General Insurance Company Ltd
IRDA	Insurance Regulatory and Development Authority
IGMS	Integrated Grievance Management System of IRDA
PPI	Protection of Policyholders' Interest Regulations, 2002

Company Overview

Tata AIG General Insurance Company Limited (Tata AIG General) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG General combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization.

Tata AIG General Insurance Company, which started its operations in India on January 22, 2001 offers a complete range of general insurance products for automobile, home, personal accident, travel, energy, marine, property and casualty, as well as several specialized liability insurance.

Grievance Management Framework

The framework for grievance management at Tata AIG General Insurance comprises of the following dimensions:

- **Definition of Grievance/Complaint and Service Request**
- **Registration of customer's grievance at various touch points**
- **Grievance/Complaint Workflow – New to Closed Status**
- **Grievance Redressal Management**
- **Governance by Senior Management and Board**
- **Escalation Matrix and Grievance handling process**

Definition of Grievance/Complaint and Service Request

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'A Grievance/Complaint has been defined as any communication that expresses dissatisfaction about an action, or lack of action, about the standard of service/deficiency of service of an insurance company and/or any intermediary or asks for remedial action'

'A Request is defined as any communication from a customer soliciting a service such as a change or modification in the policy. Service classifications as mentioned in Non Life Insurance Classification to the Grievance Redressal Guidelines, 2010, would be treated as service requests, which would be resolved within the TATs specified therein, in conjunction with the PPI Regulations, 2002'. Any matter wherein specific TAT's have not been mentioned in the said Annexure 1 is registered as a Grievance/Complaint.

In the event of customer expressing dissatisfaction about action or lack of action on his service request, or, on his service request not being serviced within Turn around times as per the PPI guidelines read with the TAT's mentioned in the said Non Life Insurance Classification to the Grievance Redressal Guidelines, 2010 the matter shall be registered as a Grievance/Complaint in our system

Registration of customer's grievance at various touch points

Touch point	Mode of receipt
Branches and it's associated locations	Entry in CRM/ Scanned copy on e-mail
Direct complaints	Hard copy letters
Customer Support // Helpdesk	e-Mails
Manager Customer Support/Head Customer Services	e-Mails
MD's office and Senior Management	Customer e-Mails /Letters
Inbound Call Center	Telephone calls/SMS
Other departments	Hard copy letters / e-Mails
Tata AIG website	Visit TAGIC website
Internet/Social Media	e-Mails
IRDA IGMS/IRDA call centre	e-Mails/Calls/Letters

Stages of Complaints post registration

Item	Stage	Action
1	New	"New" Stage – All complaints received vide the above mentioned touch points are marked as "New" before proceeding to the next stage
2	Acknowledge	"Acknowledge" Stage - All complaints post "New" stage has to be marked as acknowledge and an acknowledgment to be sent to customer via e-mail/mailers, wherever applicable; acknowledgement to be sent within T+2 day (wherein T denote the day complaint is received as per the Grievance Redressal Guidelines, the acknowledgement should contain name and designation of

		the officer handling the complaint and also resolution TAT.
3	Pending	“Pending” Stage – All complaints post “Acknowledge” has to be marked as “Pending” in CRM. In the pending stage the CGRU executive investigates the complaint to provide resolution to the complainant
4	Resolved	<p>The complaint post investigation is solved as per the policy terms and conditions within 2 weeks from the date of receiving the complaint.</p> <p>The complainant is informed about how he/she may pursue the complaint, if dissatisfied. In the letter/email of resolution the complainant is also informed that the company will regard the complaint as closed if it does not receive a reply within 8 weeks from the date he/she receives the response.</p> <p>Any complaint matter which is subsequently sub judice can be moved to the “resolved” status.</p>
5	Closed	<p>A complaint is considered as disposed off and is closed when</p> <p>(a) the request in the complainant has been acceded to fully</p> <p>(b)where the complainant has indicated in writing , acceptance of the response</p> <p>(c)where the complainant has not responded further within 8 weeks of the company’s written resolution response</p> <p>(d)where the Grievance Redressal Officer has certified that the company has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint</p>

Grievance Redressal Management and Governance

In order to manage and govern the Grievance process TATA AIG has appointed designated officers across branches. The Details for the same are given below –

1. The National Head Operation and Systems is appointed as the Grievance Redressal Officer for TATA AIG.
2. There is a designated Grievance redressal officer at every branch to handle customer grievance

Governance

As per the Corporate Governance Guidelines issued by the Authorities read with the Grievance Redressal Guidelines, a Policy Holders' Protection Committee has been formed. The committee is chaired by an Independent director on the Board of the Company.

Root Cause Analysis of Complaints is done on a regular basis and the same is shared with the Senior Management of the Company.

Escalation Matrix and Grievance Handling Process

The Company is committed to extend the best possible services to its customers. However, if a customer is dissatisfied with our services and wishes to lodge a complaint, she/he can call our 24X7 helpline 18002667780.

Additionally, one may write an e-mail to the Customer Service Desk at customersupport@tata-aig.com.

After investigating the grievance internally and subsequent closure, we do send our response within a period of 10 days from the date of receipt of the complaint. In case the resolution is likely to take longer time, we keep the complainant informed through interim updates.

Escalation Level 1

For any lack of a response or if the resolution does not meet complainant's expectation, she/he may write to manager.customersupport@tata-aig.com. After investigating the matter internally and subsequent closure, we do share our response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For any further lack of response or if the resolution thus provided still does not meet complainant's expectation, she/he can once again write to the Head - Customer Services at head.customerservices@tata-aig.com. After examining the matter, we will do send our final response within a period of 7 days from the date of receipt of this email.



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Within 30 days of lodging a complaint, if the complainant is dissatisfied she/he may pursue the matter for redressal with the Insurance Ombudsman appointed by IRDA under the Insurance Ombudsman Scheme. The address of Insurance Ombudsman located across the country can be accessed by following the link mentioned below:

http://www.tataaiginsurance.in/taig/taig/tata_aig/personal/customer_service/Insurance_Ombudsman.html

Complaints Process Maps

HIGH LEVEL PROCESS MAP



