VISION STATEMENT

"We bring Peace of Mind to our clients through protection from financial risks"

CORE VALUES

➢ We will be a customer-centric organisation
➢ We will be known to be ethical, fair and transparent
➢ We will strive to be innovative and responsive in all that we do
➢ We will continually seek avenues of profitable growth
➢ We will ensure a congenial and empowered work environment to our employees while providing opportunities for their learning, teamwork and growth

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1800 200 5544

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E Mail
customercare@cholams.murugappa.com

Website
www.cholainsurance.com
1. Philosophy for Complaints Management
Based on our commitment to "provide the best quality products and services to satisfy our customer's insurance needs", Chola MS takes, efficient, appropriate and diligent actions for handling various aspects of complaints, and thereby promote increased customer satisfaction.

2. Attitude towards complaint management
All executives and employees aim to resolve all customer complaints by handling them efficiently, appropriately and diligently. All executives and employees recognize that complaint information is “important for securing customer confidence, business development and further quality improvement”. Based on such recognition, they proactively work on collecting and analyzing information, in order to reduce the number of complaints, improve quality and increase customer satisfaction.

3. Definition of “Customer”
For the purpose of this basic policy, the term “customer” is defined as any customer, whether individual, corporate or otherwise, who is involved in any activity or activities as may be performed by Chola MS general Insurance Company Ltd.

4. Nature of Customer’s interactions
   a. Query - Product, feature, etc
   b. Carrying out business transactions
   c. Grievance or complaints

5. Definition of “Grievance or Complaints’
   a. Claim Complaints: An interaction with customer can be classified as complaint if it satisfies the following conditions
      1. If the claim servicing does not comply with the agreed TAT.
      2. If the outcome of the claim servicing is not satisfactory.
   
   b. Service Complaints: An interaction with customer can be classified as complaint if it satisfies the following conditions
      1. If the service does not fall within the agreed TAT
      2. Misleading / wrong information provided by the intermediary.
      3. Disputes arising out of settlements.
6. Complaints as Opportunities

Chola MS considers complaints as opportunities for improvement. It understands the close link between complaint resolution and customer loyalty and work hard proactively towards the early resolution of the problem. The company believes that complaints are:

a. A primary measure of customer dissatisfaction
b. It encourages employees to bring complaints to the forefront in a variety of formal and informal ways
c. To know its shortcomings as well as what it does well

A customer complaint provides:

a. To satisfy a customer with positive response to the complaint
b. Continuous improvement of our Products and services
7. Process Map of Complaints Management

VOICE OF CUSTOMER

- Telephone
- E-mails
- Letters
- In Person
- Web-services

RESOLUTION

- BRANCH
- Concerned Dept at HO

CRM

Analysis and Closure

- Compile Reports
- Inform Customer
- Report to Top Management

Cholamandalam MS
General Insurance
Customer Complaint interfaces:-
Customers can reach Chola MS for a complaint / grievance, through any one of the following:-
- Telephone
- Letters
- Mails
- In person
- Web interface

Customer's call 1800 200 5544, which connects to the "Customer Complaint System". Representatives who answer these calls are empowered to handle customer grievances and they initiate the action for resolution.

8. Key Aspects in complaints management
   a. Understand the customer complaints with accuracy & correctness of data
   b. Systematically recording complaints under various categories, their outcomes and analyze the data.
   c. To resolve all customer complaints efficiently, appropriately and diligently.
   d. Company identifies system driven problems, which are recurring in nature and rectify the same.
   e. To ensure a consistent and appropriate mechanism is internally developed to ensure that such complaints do not repeat.

9. Complaint Redressal
   a. Complaint log-in process
There are various sources of getting Complaints:

I. Customers
   - Existing
   - Prospective
   - Intermediaries

II. Statutory authorities
   - IRDA (Insurance Regulatory & Development Authority)
   - Ombudsperson
   - Consumer Forum
   - Other Agencies

b. Complaint log-in process

<table>
<thead>
<tr>
<th>Complaint summary Sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaint #</td>
</tr>
<tr>
<td>Complaint Received date</td>
</tr>
<tr>
<td>Complaint Resolved date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Summary details of the complaint</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Related Department</td>
</tr>
<tr>
<td>b) Complaint Type</td>
</tr>
<tr>
<td>c) Root Cause Analysis</td>
</tr>
<tr>
<td>d) Corrective action (if any)</td>
</tr>
<tr>
<td>e) Preventive Action</td>
</tr>
<tr>
<td>TAT</td>
</tr>
</tbody>
</table>
c. Complaint tracking process

Complaint Call received at Chola MS / Outbound calls / mails received / escalated calls from RO / complaints received by the regulators

Complaint is logged in the CRM software

Root cause analysis of the complaint

Collection & analyzing all complaints received for a period

Identifying system driven problems which are recurring in nature

To develop internal mechanism to reduce reoccurrence of such complaints
10. Customer Service Team for Complaint Resolution

Chola MS has created a Customer Service Team (CST) to handle the Complaint Management Process. Customer service team captures the customer's concerns & takes it up with the "Process owners for further handling, of unresolved complaints. The Customer Service Team ensures that the customer's grievances are addressed & issues closed to their satisfaction. Based on the complaints they are assigned to the process owners based at the regional office who are responsible for the resolution of the complaint.

11. Process Description of Complaint Resolution

Complaint Call received at Chola MS / Outbound calls / E-mails / escalated calls from RO/ complaints received by the regulators/ letter correspondence

Complaints are registered by collecting the accurate details of the data point from the customer

Intermediary to collect any further details required & offers a solution to the CRM cell updating the link and CRM to call back the customer and explain the resolution and obtain his feedback on the resolution offered

Allocation of a service no.

Complaints which cannot be resolved immediately are then sent to the responsible owners via a link sent from the CRM software

Owners resolve the complaint based on the information given in the link

Owners call back the customer on the resolution

Close case
12. Internal Complaint Management Process

Chola MS has in place, a centralized complaint process and believes that to be a key factor to their success. Chola MS has realized several benefits since the creation and centralized handling of complaints which has resulted in "Total Customer Satisfaction".

a. This allows the company to gather and examine data in a consolidated manner.
b. It can examine issues those causes rework one at a time and concentrate on the most important ones.
c. Using this data the company is able to conduct "root-cause analysis" and identify where the majority of the problems begin.

The Company has developed strategies for internal and external communications to ensure other stakeholders know how complaints are handled by the company

a. To gather useful data for complaint analysis & ensure a consistent and appropriate response mechanism is internally developed.
b. Company identifies system driven problems, which are recurring in nature and rectify the same.
13. Complaint Management System: Operation & Usage

**User Type**

The CRE with a login password can login to this application and do a search based on the information given by the customer. The CRE is required to record into the system all customer interactions, whether it is a query, complaint, or a claim intimation.

URL: [http://192.168.54.40/crm](http://192.168.54.40/crm)

The following section briefly describes the working of User Interface Design and usage of the complaint system.

- **Call Entry Screen**

Details of the existing customer can be fetched from the following search screen to enter the call details. The caller chooses any one of the following,
If the caller provides a service no. on the complaint made and wants to know the status of it.

If the caller wants to complain by providing any one of the parameter (or) wants to know the status of complaint which was already intimated (when he does not have the service no.).

When the Service no. / Customer ID / Policy no. / Telephone no. / Name of the customer is entered and chosen the following screen appears.
### Turn around time or TAT for complaints management

Chola MS is committed to resolving all complaints in a time-bound manner and the same is given below:

<table>
<thead>
<tr>
<th>Dept</th>
<th>Issue Sub Type</th>
<th>B TAT</th>
<th>Escalation Matrix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent</td>
<td>AGENT COMMISSION NOT RECEIVED</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CUSTOMER COMPLAINT ON AGENT</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CLAIM AMOUNT NOT RECEIVED - DELAY IN SETTLEMENT OF CLAIM</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CLAIM AMOUNT NOT RECEIVED - NO PROPER RESPONSE FROM RO, REGARDING THE CLAIM SETTLEMENT</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CLAIM DISPUTE</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CUSTOMER COMPLAINT ON SURVEYOR</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>SURVEYOR NOT APPOINTED - CALLED AFTER 24HRS</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claim</td>
<td>ENDORSEMENT NOT RECEIVED</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>IBL / DBS / M&amp;M CERTIFICATE NOT RECEIVED</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>IBL / DBS / M&amp;M CERTIFICATE NOT RECEIVED - NOT IN DUMP</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>POLICY NOT RECEIVED - APPROVED IN SYSTEM</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>RENEWED POLICY NOT RECEIVED - APPROVED IN SYSTEM</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>CRM</td>
<td>MISTAKES IN THE POLICY</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>REFUND CHEQUE NOT RECEIVED</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>REFUND CHEQUE NOT RECEIVED - LOST IN TRANSIT</td>
<td>10</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>OPS</td>
<td>REFUND CHEQUE RECEIVED WITH ERRORS</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>CUSTOMER COMPLAINTS ON RO</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>IDV ISSUES</td>
<td>7</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>POLICY NOT RECEIVED - POLICY NOT APPROVED</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>PREMIUM AMOUNT MENTIONED IN THE POLICY DOES NOT TALLY WITH THE PAYMENT MADE</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>PROMISES NOT KEPT</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>RECEIVED CANCELLATION LETTER FOR CHQ BOUNCE BUT DID NOT ISSUE ANY CHQ NO. MENTIONED IN THE LETTER</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>RECEIVED CANCELLATION LETTER FOR NO SOURCE BUT PAID CASH</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>RENEWAL INTIMATION NOT RECEIVED</td>
<td>2</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>RENEWED POLICY NOT RECEIVED - POLICY NOT APPROVED</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>RO</td>
<td>TPA CARD NOT RECEIVED</td>
<td>7</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>TPA CARD RECEIVED WITH ERRORS</td>
<td>7</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>TPA TOLL FREE NOT WORKING</td>
<td>0</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>Other</td>
<td>PROCESS RELATED</td>
<td>3</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>NETWORKING COMPLAINT</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>REMUNERATION NOT RECEIVED</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td></td>
<td>AL RECEIVED AFTER 3 HRS</td>
<td>1</td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>CHOLA MS HELP</td>
<td>CASHLESS PAYMENT NOT RECEIVED BY HOSPITAL</td>
<td>5</td>
<td><strong>A</strong></td>
</tr>
</tbody>
</table>
A. Annexure 1: Legal Framework

LEGAL FRAMEWORK

Protection of policyholders interests – Insurance regulation 2002

"Every Insurer shall have in place proper procedures and effective mechanism to address complaints and grievances of policy holders, efficiently and with speed and along with the information in respect of insurance ombudsman shall be communicated to the policy holder along with the policy document and as maybe found necessary."

➢ Gist of the law
  • Mechanism to address complaints
  • Speed of addressing complaints
  • Information dissipation on Ombudsman

➢ Contract's Act
  Insured has the right to approach the following forums to get his grievance addressed:
  • District Consumer Forum
  • Any Judicial Forum

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