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1. OBJECTIVE & SCOPE

The objective of this note is to document the process to be followed in terms of handling complaints received from all sources / channels at HDFC ERGO GIC.

2. INTRODUCTION

Complaints serve as the mirror for any organization and provide the best possible feedback to help build new measures, processes and service levels to improve on the quality of service to be provided to the customer.

A Complaint is where the customer has not received what he was promised in a said / defined turn around time. Not all complaints are treated as grievance. A complaint turns into a grievance if a complaint has not been addressed.

i. When a customer approaches the Call center / BOSG / Sales / Claims in the first instance and the resolution is provided immediately, the same will be treated as a query. However, if there is no satisfactory response received by him / her, even after the first interaction, this turns into a grievance.

ii. The intensity of a mistake / error / miscommunication will also decide whether a case will be treated as a complaint or grievance depending on the impact of the error (Cases shall be specifically defined, and grievance cell will use its discretion in case of a new scenario).

iii. The source of a complaint will also decide if the complaint is to be treated as a grievance. If the complaint is routed through any statutory body like IRDA, Ombudsman, Consumer forum etc. it will be treated as grievance.

iv. Mails received on the grievance mail ID need not be a treated as a complaint / grievance and it should fulfill either of the above three validations to be treated as 'grievance'.

3. DEFINITIONS & ABBREVIATIONS

The following are the definitions and abbreviations for the terminology used in this Manual.

Definitions & Abbreviations:

C&G – Complaints & Grievance

Company – The word “Company” in this document to be read as HDFC ERGO General Insurance Company Ltd.

SPOC – Single Point of Contact

4. SOURCE OF COMPLAINTS

The development of a grievance begins whenever the service provided does not meet the standards expected by the customer (internal as well as external).

Complaints can be received through a number of sources:

- End customer
- Business Channels
- Sales team
- Regulatory authority / Ombudsman / Group companies
5. MODE OF COMPLAINTS

The complaints can be received through a number of modes / channels:

5.1 Call Center  
5.2 Emails  
5.3 Letters  
5.4 Company Website  
5.5 Personally to any Company personnel

All complaints received at any point of contact within the organization will be sent to C&G cell immediately in the form of e-mail at grievance@hdfcergo.com
6. PROCESS FLOW

**Call Center**

- Start
- Receipt of complaint through call center / email / letter from Customer / Prospect / Regulatory Authority / Ombudsman / Group Companies
- Enter complaints data in TALISMA
- Tagging of complaint type in TALISMA

**C&G**

- Send communication to source and acknowledge receipt
- Review / Analyze and Forward complaint to respective SPOC
- Collect required info from customer
- Close complaint in TALISMA
- End

**Function**

- Receive complaint from C&G
- Yes
- Addnl info required
- No
- Provide Resolution
- Addnl resolution
- No
7. PROCESS

7.1 C&G Cell

The C&G cell will be responsible for handling and management of all customer complaints received by the Company.

7.2 Intimation of complaint

On receipt of a complaint through any of the sources defined earlier, the following steps are carried out:

- Enter the details of the complaint in TALISMA system
- Tag the details in TALISMA as a complaint
- Update the relevant tagging within complaint
  - Policy related
  - Endorsement related
  - Sales related
  - Claims related
  - Service related
  - Others

7.3 Handling of complaint

- On tagging of emails as a complaint, the same will be handled end-to-end by the C&G cell
- The complaint is forwarded to the respective functional SPOC's as specified below, based on tagging in TALISMA

<table>
<thead>
<tr>
<th>Function</th>
<th>SPOC (Single Point of Contact)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>Regional Claims Manager</td>
</tr>
<tr>
<td>Sales</td>
<td>National / Regional Sales manager</td>
</tr>
<tr>
<td>Operations</td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td>Functional manager</td>
</tr>
<tr>
<td>Commercial</td>
<td>Functional manager</td>
</tr>
</tbody>
</table>

- C&G cell will keep a track of all complaints on a 'built-in' filter which shall carry the following details:
  - Interaction ID
  - Policy no
  - Created date & time
  - Type of complaint
  - Assigned to
- All complaints received by the C&G cell will be forwarded to the SPOC / Manager of respective functions immediately
- Simultaneously, a standard communication will be sent to the source acknowledging receipt of the complaint and expected resolution time.
- On confirmation of resolution from the respective SPOC, the same is communicated by the C&G cell to the customer on the same day.
- In case of additional requirements raised, the C&G cell interacts with the customer for the document requirements and forwards the documents to SPOC.
- In such cases, TAT will be calculated from the date of receipt of document requirements from customer
- A separate tracking mechanism is setup to enable adequate follow-up of cases

7.4 Complaint resolution
On receipt of complaint from the C&G cell, the SPOC performs the following set of activities:

- Ensure resolution of the complaint through the concerned personnel
- Revert back to C&G cell in case of additional requirements
- Communicate the final resolution to the C&G cell on the same day on an immediate basis

### 7.5 Escalations

The C&G cell will be responsible to keep track of resolutions for all type of complaints. A standard escalation procedure will be followed by the C&G cell in case of non-receipt of resolutions.

<table>
<thead>
<tr>
<th>No.</th>
<th>Risks</th>
<th>TAT (days)</th>
<th>Action Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>0*</td>
<td>Resolution</td>
<td>0*</td>
<td>SPOC</td>
</tr>
<tr>
<td>1</td>
<td>Escalation 1</td>
<td>1</td>
<td>Functional Manager</td>
</tr>
<tr>
<td>2</td>
<td>Escalation 2</td>
<td>2</td>
<td>Functional Head</td>
</tr>
<tr>
<td>3</td>
<td>Escalation 3</td>
<td>3</td>
<td>Corporate Development Head</td>
</tr>
</tbody>
</table>

* - To be actioned on immediate basis

### 8. REPORTING

The C&G cell provides the following MIS:
- Monthly MIS showing overall performance in terms of SLAs met function-wise

### 9. RISKS & THEIR MITIGATION

<table>
<thead>
<tr>
<th>No.</th>
<th>Risks</th>
<th>Likely Consequences</th>
<th>Controls implemented</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Complaints not forwarded to concerned functions</td>
<td>Delay in providing resolutions</td>
<td>System driven tracking mechanism to ensure resolutions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Escalation matrix setup</td>
</tr>
</tbody>
</table>

### 10. Policyholders’ Protection Committee

The Policyholders’ Protection Committee will review on periodic basis the nature of complaints received, and will take necessary corrective actions / steps towards identifying & eliminating the core reasons for the complaints. The overall roles & responsibilities of the committee would include:

- Policyholder’s complaints and grievances to be addressed through the set proper procedures and an effective mechanism.
- Ensure compliance with the statutory requirements as laid down in the regulatory framework.
- Review of the mechanism at periodic intervals.
• Ensure adequacy of disclosure of "material information" to the policyholders. These disclosures shall, for the present, comply with the requirements laid down by the authority both at the point of sale and at periodic intervals.
• Review the status of complaints at periodic intervals to the policyholders.
• Provide the details of grievances at periodic intervals in such formats as may be prescribed by the authority.
• Provide details of insurance ombudsmen to the policyholders.

The functional heads who are a part of the "Policyholders' Protection Committee" are:

Mukesh Kumar → Head - Retail Business
Sanjiv Sharma → Head - Claims
Ankur Bahorey → Head - Operations and Service Group

The Committee shall directly report to the Board.