Process Note for Grievance Redressal Cell

A complaint is any expression of dissatisfaction by a customer, with the organization’s process, pricing, employees, intermediaries or quality of service.

An effective complaints management system is an integral part of any quality complainant service. Often, complainants are the first to identify when things are not working properly.

This process note is recommended for setting up an exclusive ‘Grievance Redressal Cell’ to handle all the Complaints addressed to our Company.

All the interactions should be recorded in the in-house application, Customer Interaction Management System (CIMS).

This document gives a brief on the process to be followed in handling customer grievance along with details on records’ storage.

Categories of Complaints:

○ Claims related
  ○ Repudiation of Claim
  ○ Delay in Claim Settlement
  ○ Discrepancy in Claim Amount
  ○ Any other (Please specify)

○ Underwriting related
  ○ Policy Related
  ○ Premium Related
  ○ Any other (Please specify)

○ Service related
  ○ Dissatisfaction with Service
  ○ Miscommunication/Mis-selling/Wrong Debit
  ○ Delay in Service Delivery
  ○ Any other (Please specify)

Modes of Complaints:

1. Web
2. Emails
3. Letters & Faxes
4. Telephone

PROCESS FOR ADDRESSING THE DIFFERENT MODES OF CORRESPONDENCE:

WEB:

- An acknowledgement via email is sent on submission of the Complaint Form by the customer in our website
- The Complaint Form reaches ‘grievance redressal’ email id
- Complaint Form in Web: The following fields are recommended to be made available in the Complaint Form.
Royal Sundaram Alliance Insurance Company Limited

- Name
- Phone no. (with STD Code)
- Mobile (Mandatory)
- Email ID (Mandatory)
- Address 1
- Address 2
- City
- Pin Code
- Product: (to be selected appropriately): Policy Number
- Complaint related to: (to be selected appropriately):
- Complaint details: (Restricted to 950 characters)

**NOTE:** Under Product, a drop down list for selecting different products should be available:

- Health
- Hospital Cash
- Home
- Motor
- PA
- Travel
- Other Product - Please Specify:

Under Complaint, a drop down list for selecting different complaints should be available:

- Policy related
- Claims related
- Renewal related
- Service related
- Premium related
- Refund related
- Endorsement related
- Other Complaints - Please Specify:

- The emails are sorted based on Severity or Priority:

  **Severity:** This correspondence addressed to the Grievance Redressal Cell and in specific addressed to MD/Director/VP/Chairman/CEO/IRDA/Ombudsman and the Consumer Forum. These are also termed as Level 2 Complaints.

  **Priority:** All other complaints not falling under Severity category.

- After sorting these mails, they are actioned in this order:
  a) Severity – to be handled by the Team Leader
  b) Priority – to be handled by Senior Officer

- Every email to be responded within TAT with appropriate interim mails:
  a) The emails received should be copied on MS word document and attached in CIMS along with copy of the response sent to customer (even internal approval mails are to be attached in CIMS)
b) Complaints should be acknowledged immediately and resolved within 5 working days with an exception of 7 working days for complaints, which require further extensive investigation (if external investigation is required, more time would be taken but with appropriate interims – no complaint resolution should exceed 10 working days)

c) Every email should be closed with a response to the customer. If the customer has been spoken to, then it should be closed with a proper and concise update in CIMS (with reference to the conversation). An email to the customer referring the phone call to be sent to conclude the complaint.

Note: The response needs to be sent even if the Grievance Redressal Officer speaks to the customer. The response should be attached in CIMS for future reference.

Storage

- Emails should be archived every week (to the Archive folder)
- Archived emails should be moved to a Database folder every three months

EMAILS:

- On receipt of an email at 'Grievance Redressal' id, the customer receives an automated acknowledgement requesting for 5 days to respond to his complaint. Contents of the mail are as below.

“This is an automated response to confirm the receipt of your mail.

Thank you for your email.

We will endeavor to action your request immediately. However, we request you to allow us a maximum of 5 working days to resolve your complaint. We value your feedback.

Yours sincerely,

Grievance Redressal Team”

- The process of dealing with emails has already been enumerated.

LETTERS AND FAXES:

- An acknowledgement should be sent within 3 working days of receipt of the letter / fax, in case resolution cannot be provided within that time
- The letters / faxes should be sorted on the basis of Severity and Priority, similar to emails
- The letters / faxes should be actioned in the same manner as emails
- The letters / faxes should be responded within agreed TAT with appropriate interim responses (wherever necessary)

a) The letters received should be stamped with the date seal, scanned (saved in the Common drive) and updated in CIMS along with the scanned copy of response (the scanned letter copy is attached with the CIMS call)
b) Complaints should be acknowledged in 3 working days and resolved within 5 working days with an exception of 7 working days for complaints which require further extensive investigation (if external investigation is required, more time would be taken but with appropriate interim responses – no complaint resolution should exceed 10 working days)
c) The responses for the letters received should be dispatched through Courier. Prior to dispatch, care should be taken to ensure that the address of the customer is complete in all respects.
d) All responses for Severity/ Priority cases should be scanned (the signed letter copy in the case of IRDA, Ombudsman and Consumer Court) and should be attached in CIMS. The approval mails should also be attached.

- If a letter returns as undelivered, the same should be resent through Registered Post (for regular letters) or through another courier (for High Severity/ Priority letters). Prior to dispatch, care should be taken to ensure that the address of the customer is complete in all respects.
- Every letter/fax should be closed with a response to the customer. If the customer has been spoken to, then it should be closed with a proper and concise update in CIMS (with reference to the conversation). A confirmatory email to be sent to the customer.

Note: The response needs to be sent even if the Grievance Redressal Officer speaks to the customer. The response should be attached in CIMS for future reference.

Storage

- The hard copy of letters should be filed every week, stored with the Grievance Redressal team and sent to our record management company once in every six months.

TELEPHONES:

- Complaints should be acknowledged immediately
- Reference number with the assured and agreed TAT on resolution
- Escalation mail will be sent to the Senior officer with the reference number
- Complaint is resolved within 5 working days with an exception of 7 working days for complaints, which require further extensive investigation (if external investigation is required, more time would be taken but with appropriate updates through call backs – no complaint resolution should exceed 10 working days)
- Every Complaint should be closed with a proper and concise update in CIMS (with reference to the conversation)
- Information on the receipt of complaint/grievance to be shared with the Team Leader and Grievance Redressal officer

Storage

- 100% calls are recorded (unless there are no server / logger issues)
- Recorded calls are archived every year.
- Storage of archived calls should be available in the server for a period of two years.

AUDIT CHECKS:

Steps for Emails/ Letters:

1. Quality checks should be done once in every 2 weeks: 5 emails / letters (from CIMS) to should be randomly checked for quality of response and completeness of resolution
2. Interims should have been followed up with final responses within TAT – the same should be tracked with the help of CIMS entries, recorder-wise and date-wise.
3. Check should be done to find if the oldest cases have been appropriately responded
4. Random checking of CIMS entries should be done recorder-wise for checking the quality of CIMS entries and classification
5. Data Entry Check: Check to see if campaign codes, contact details (Telephone/Email/Address) are being captured in CIMS appropriately
Steps for Telephones:

1. Quality checks should be done once in every 2 weeks: 5 calls (from CIMS) should be randomly checked for quality of response and completeness of resolution.
2. Any CIMS calls beyond three increments on the same issue, should have been followed up for the closure of such cases within TAT – the same should be tracked with the help of CIMS entries, recorder-wise, date-wise and number of increments.
3. Check should be done to find if the oldest cases have been appropriately responded.
4. Random checking of CIMS entries should be done recorder-wise for checking the quality of CIMS entries and classification.
5. Data Entry Check: Check to see if campaign codes, contact details (Telephone/Email/Address) are being captured in CIMS appropriately.
6. Call Audits is done weekly to check on the quality of information and resolution shared with the customers.

Grievance Redressal Cell Team

Exclusive two member team from Correspondence should be identified to handle this Grievance Redressal Cell, in addition to the Team Leaders of the respective functions in the customer services team.

- In case of incomplete or incorrect information from the customer, mail / call back will be sent / made to the customer requesting for more information - This is required to be tracked in CIMS.
- Complete resolution should be provided to the customer on a complaint with the CIMS reference number.
- Complaint should be followed up till the complete resolution is provided.
- Customer is updated with the final resolution, and the same is recorded in CIMS.
- Replies (in case of written correspondence) should carry the signature of ‘Grievance Redressal Officer’ or Team Leader mentioning the TAT.

Note: The response sent by other teams or departments should also be attached in CIMS for future reference.

Customer Interaction Management System (CIMS)

All the interactions should be recorded in the in-house application, Customer Interaction Management System (CIMS).

Every interaction on the Complaint would be tracked by the system till it is resolved. This would ensure a speedy closure of the interaction thereby preventing multiple calls for the same issue.

CIMS will enable –

- Complaints are resolved swiftly and appropriate feedback provided.
- A structured way of resolving customer complaints.
- Location differences in resolving complaints are eliminated.
- Analysis of action taken for process improvements.
- Escalation in case of unresolved issues.
- Increased customer satisfaction.

The objective of CIMS is to improve customer satisfaction, reduce operating costs and broadly map the complaint resolution processes across locations.

CIMS would help track, audit and report the process of complaint recording & resolution. The call center and each workflow participant would be able to see where/who/how the lodged complaint...
is currently being serviced, and respond to the customer. Customer satisfaction would be achieved by-

- Improving services and service delivery
- Improving the efficiency of the complaint handling
- Improving response/turnaround time in resolving complaints

Grievance Redressal in CIMS:

CIMS to support the Grievance Redressal Cell:

- Escalation mapping in CIMS to be activated
- Exclusive CIMS IDs to identify such complaints addressed to this Cell should be in place
- The TAT for the grievance redressal internally should be setup in CIMS, as below for tightening our internal TAT and escalation
- Escalation Engine should be activated, if the resolution is not complete within 3 working days from the day of call assignment in CIMS, and a mail is triggered to the next escalation level

Escalation in CIMS: Grievance Redressal Officer to record all interactions received in CIMS and should be mapped as 'Level 1' and 'Level 2' based on the type of Complaint.

Level 1:

- All Complaints received through Web/Email/Letter/Fax specifically addressed as 'Complaint' or 'Grievance Redressal' should be handled by the Grievance Redressal Officer.
- These Complaints are tracked as 'Complaints' in CIMS
- Resolution of the Complaint exceeds 3 working days, CIMS should trigger mail to the recorder with a copy to the next level as an escalation

Level 2:

- All Complaints addressed to the Grievance Redressal Cell and in specific addressed to MD/Director/VP/Chairman/CEO/Compliance Officer/IRDA/Ombudsman and the Consumer Forum should be handled by Team Leader
- Complaints are tracked under 'Address to' selecting the name of the official appropriately in the CIMS
- Complaints received from the Regulator/Ombudsmen/Consumer Court/Legal should be captured under 'Communication Addressed to' in the CIMS
- Any Complaint where the customer has addressed his grievance both to the Top Management and Regulator/Ombudsmen/Consumer Court/Legal, appropriately tracked in the CIMS
- Resolution of the Complaint exceeds 3 working days, CIMS should trigger mail to the recorder with a copy to the next level as an escalation

Date of receipt of complaint to be captured under 'Date of Request' in the Source Screen of the CIMS.

Note: The response sent by other teams or departments should also be attached in CIMS for future reference
Escalation Process

What is an escalation? How does it occur?
- If the complaint is not resolved to the satisfaction of the customer or if the promised or defined TAT exceeds, it will be brought to the notice of the immediate next level.
- Sometimes, the customer might directly bring it to the notice of the Senior person in the company.

Flow Chart for Grievance Redressal Cell

Complainant or Customer → Grievance Redressal Officer → Team Leader - Customer Services → Manager - Customer Services → Head - Customer Services

Note: CIMS mapping is done based on the above Flow Chart

Complaint Handling - Branch:
- Customers visiting the branches with complaints should be handled at their end
- In case, the customers insist on escalating the complaints to the next level, the customers should be given only our Toll Free Number/Email Id.
- Based on the level of severity and priority, branches should take the complaints of the customers in writing, and forward the same to Grievance Redressal Cell
- Response to the escalations from the branches addressing to this Cell should also be as per the defined TAT.
- Any Complaint addressed to specific function/department/branch should be forwarded to them respectively
- In case, the Grievance Redressal Officer(s) sends a mail for more information, the respective branch should revert at the earliest
- Reply should be sent to the complainant with a copy to the branch personnel for their records

Support Functions:
- Complaint addressed to the specific function/department should be forwarded to them for their necessary action
- Reply sent to the complainant by different departments on any complaint, forwarded by Grievance Redressal Cell should be shared.
- In the absence of the revert, the escalation mail will be sent to the next level in 24 hours

Authorised signatory for Level 2 complaints

<table>
<thead>
<tr>
<th>Type of Complainants</th>
<th>Signing Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>Head - Claims Department</td>
</tr>
<tr>
<td>Underwriting - Motor</td>
<td>Head - Motor Underwriting</td>
</tr>
<tr>
<td>Underwriting - Commercial</td>
<td>Head - Commercial Underwriting</td>
</tr>
<tr>
<td>Underwriting - Non Motor Retail</td>
<td>IRDA Complaints: Head - Compliance</td>
</tr>
<tr>
<td>Customer Services/ Retail Operations</td>
<td>Other Complaints: Head-Non Motor Retail Underwriting</td>
</tr>
<tr>
<td>Legal/Ombudsmen/Consumer Forum</td>
<td>Head - Customer Services/ Retail Operations</td>
</tr>
<tr>
<td></td>
<td>Head - Legal</td>
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</tbody>
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