

HANDLING CUSTOMER COMPLAINTS

Updated on: 10/06/2021

Issued: 13/07/2015

Introduction

Complaint handling is an essential and useful skill. It is often said that the way you handle a complaint is far more important than the solution you provide. Indeed, research shows that skilled handling can lead to long term customer loyalty. There is also an increased likelihood for your customers to spread the word and let others know about your great service.

Definition of a Complaint (As defined by DHA)

Any expression of dissatisfaction by a customer, potential customer or other business partner or any regulatory body made to the company either directly or indirectly which is related to a product or service provided by the company or which is related to an employee of the company or which is related to a service provided by an intermediary acting on behalf of the company or provided by another business partner of the company such as but not limited to a health claims management company, hospital, clinic or physician.

Identifying a Complaint

An explicit comment or statement such as “I want to make a complaint” or “Who do I complain to about this?” indicates the existence of a complaint

An expression of dissatisfaction such as “I am not happy with...” or “I am not satisfied with what you are saying...” or “This policy that I was sold does not meet my needs” indicates the existence of a complaint

A statement that expectations were not met such as “I was told that....but this has not happened” or “You promised to... but...” or “I asked for...but did not receive...” indicates the existence of a complaint.

Complaints Handling Policy

It is essential for us to have a Complaints Handling Policy to ensure that Complaints are dealt with the same way, every time.

When receiving a customer complaint, ensure that the following steps are followed

1 - Listen to the complaint

Thank the customer for bringing the matter to your attention. Apologise and accept ownership, don't blame others and remain courteous. Empathise and be a good listener! Majority of the cases, the complainant just wants someone to hear them out. Hence listen patiently....

2 - Record details of the complaint

Go through the complaint in detail so you can understand exactly what the problem is. Keep records of all complaints in one central place or register. This will help you identify any trends or issues. We currently have complaints register sheet where all the complaints are registered and monitored.

3 - Get all the facts

Check that you have understood and recorded the details of the complaint correctly. Ask questions if necessary.

4 - Discuss options for fixing the problem

Ask the customer what response they are seeking; it could be a clarification sought, repair, replacement, refund or apology. Decide if the request is reasonable.

5 - Act quickly

Aim to resolve the complaint quickly. If you take a long time they tend to escalate.

6 - Keep your promises

Keep the customer informed if there are any delays in resolving their request. Don't promise things that you can't deliver.

7 - Follow up

Contact the customer to find out if they were satisfied with how their complaint was handled. Let them know what you are doing is to avoid the problem in the future.

Encourage customers to provide feedback and complaints so that they let us know when there is a problem and give us the opportunity to resolve it.

Our Commitment to our clients

When a complaint is received it should be immediately acknowledged to client by the Customer Service Executive. We will endeavor to complete our investigation and share with our clients the outcome of your complaint within 7 working days. If this is not possible, we should let our clients know and keep them updated throughout the process.

In case still the customer is not happy with the final outcome or there is a delay in responding to customer (beyond 15 days), the matter has to be escalated to the General Manager. In case the General Manager is not able to resolve the same within 7 days, the second point of escalation shall be the CEO of the Company.

If in case the Customer is still not satisfied or the complaint is still not resolved, the customer must be given the option to register the complaint directly with the Authorities by asking them to visit the website <https://www.isahd.ae/Home/lpromes>.

Please ensure that all customer complaints are treated fairly and confidentially.

How can our customers register a complaint?

Customers can submit a complaint via the following channels:

- Phone: Call us on 04-2502929 and ask our Customer Service representative to register your complaint
- E-mail: customerservice@danaib.ae. Escalation to vineetha@danaib.ae with a copy to sanjay@danaib.ae
- In person. Office # 602, Damas Building, Opposite Samaya Hotel, Al Maktoum Road, Deira
- Letters – General Manager, Dana Insurance Broker LLC, P O Box 215676, Dubai You may also register your complaint with the following Regulatory Authorities.

Reporting

The Customer Service Executive handling the Customer Complaints should submit a monthly report of all complaints received and the status of ongoing complaints with the Operations Manager with Copy to the Senior Management.

Complaints Review Procedure

The Complaints received are reviewed in a joint discussion every 2 weeks which involves the Customer Service Executive handling the complaint and the Operations Manager.

Each complaint is considered from the point of view of such criteria as seriousness, severity, complexity, its impact as well as the need and the possibility of immediate action.

The ways are usually found to solve the problem and prevent its occurrence in the future, on the basis of proper careful consideration on the nature of the complaint. If the complaint cannot be resolved immediately, then it shall be processed in the foreseeable manner so as to bring it as soon as possible to an effective solution.

All complaints filed in the Complaints Register are subjected to ongoing review in order to determine which of the complaints are systematic, recurring or single occasional problems and trends, as well as to determine the causes of complaints and eliminate identified causes.

A customer satisfaction survey is randomly taken to understand the level of satisfaction with the customers and to conduct remedial analysis as well.

Corrective/ Preventive action shall be taken appropriately by providing necessary training to the staff and where process improvement needs to be done, this also is discussed with Management and necessary action taken.

Complaints Flow Chart

Complaint intimation from client by e-mail/
phone/fax/SMS/direct/website

Customer Service Executive who is the
Complaints Handling Representative (CHR)
registers the complaint immediately &
acknowledges to client

CHR analyses if the complaint is internal
(related to department/ staff) or external
(Insurers/ TPA/ Reinsurers)

INTERNAL

CHR acknowledges to complainant
immediately and informs them of the course
of action and time frame

CHR registers the complaint in the log sheet
and investigates the same

Update the complainant on the outcome and
the resolution

EXTERNAL

Register the Complaint & Inform Insurers
immediately and appraise complainant on
the time frame

Chase Insurers for a feedback and resolution

Update complainant on the outcome and the
resolution

Check if the complainant is satisfied

YES

Close the file with
remarks and send
survey for feedback

NO

Check the
reason

Further investigation

Complaints Handling- Escalation Matrix

