

COMPLAINT MANAGEMENT UNIT

Rationale behind the creation of the Complaint Management Unit

- Complaints handling is an essential part of customer servicing and complaints can be used as valuable sources of information to improve the delivery of the company's products and services. With an effective complaints management, the company can:
 - ❖ Identify areas that needs to be changed and improved
 - ❖ Redeem itself from shortcomings (perceived or real) by settling issues and concern of dissatisfied clients; and
 - ❖ Reinforce client support and loyalty

Types of Complaint:

1. Complaints of policy holders
 - Policy
 - Payments
 - Claims
 - Other services
2. Complaints of or against intermediaries
3. Complaints of or against service partners (e.g. shops, dealers, Ibero Asistencia)

Complaint Handling Guidelines:

1. When a complaint is received, the complaint must be recorded and as much as possible, resolved at first contact.
2. If the complaint is not resolved at first contact, then the formal complaint procedure should be initiated as follows:
 - a. Record or document the complaint.
 - b. Acknowledge complaint immediately; otherwise, acknowledge within three (3) working days from receipt.
 - c. Investigate complaint and provide regular update to the complainant as to the progress of the investigation.
 - d. Advise complainant of the outcome of the investigation within three (3) to five (5) working days of resolution.

- e. Resolve complaints immediately but not later than thirty (30) calendar days; otherwise, advise complainant of the estimated date of resolution.

Complaints Management Procedure:

1. Receiving Complaints

- If thru phone,
 - CMU
 - Log complaint (Complaints Monitoring Report)
 - Secure complainant's contact details: Full Name, Address, Contact Number/s, Policy (if any)
 - Obtain complaint details
 - If complaint can be resolved immediately, advise complainant of the action/s taken.
 - If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.
 - Call Center
 - Secure complainant's contact details: Full Name, Address, Contact Number/s, Policy (if any)
 - Obtain complaint details
 - Advise complainant that the complaint will be referred to CMU
 - Refer to CMU via email
 - CMU
 - Log complaint (Complaints Monitoring Report)
 - Review complaint
 - If complaint can be resolved immediately, advise complainant of the action/s taken.
 - If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.

- If thru walk-in,
 - Reception (Head Office or of any Branch)
 - Provide Complaint Form
 - Ask complainant to fill-out Complaint Form
 - Receive and acknowledge accomplished Complaint Form
 - Forward complaint form to the CMU
 - CMU
 - Log complaint (Complaints Monitoring Report)
 - Review complaint
 - If complaint can be resolved immediately, advise complainant of the action/s taken.
 - If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.
- If thru snail (regular) mail,
 - Log complaint (Complaints Monitoring Report)
 - Review contact details and nature of complaint.
 - Acknowledge complaint immediately; otherwise, acknowledge in writing within three (3) working days.
 - If complaint can be resolved immediately, include in the acknowledgement letter the action/s taken.
 - If the complaint cannot be resolved immediately, acknowledge receipt of the complaint and advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.
- If thru email,
 - Log complaint (Complaints Monitoring Report)
 - Secure complainant's contact details: Full Name, Address, Contact Number/s, Policy (if any) via email
 - Review complaint
 - Acknowledge complaint immediately
 - If complaint can be resolved immediately, advise complainant of the action/s taken.

- If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
- Refer to CMU Head.

- If thru website,
 - Call Center
 - Secure complainant's contact details: Full Name, Address, Contact Number/s, Policy (if any)
 - Obtain complaint details
 - Advise complainant that the complaint will be referred to CMU
 - Refer to CMU via email
 - CMU
 - Log complaint (Complaints Monitoring Report)
 - Review complaint
 - Acknowledge complaint immediately
 - If complaint can be resolved immediately, advise complainant of the action/s taken.
 - If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.
 - CMU
 - Log complaint (Complaints Monitoring Report)
 - Review complaint
 - Acknowledge complaint immediately
 - If complaint can be resolved immediately, advise complainant of the action/s taken.
 - If complaint cannot be resolved immediately, advise complainant that the complaint will be investigated and acted upon.
 - Refer to CMU Head.

2. Investigating Complaints

- CMU: Coordinate with the unit concerned within three (3) days from receipt of complaint to hear its side of the issue.

- ❑ Unit Concerned: Present side and submit recommended course of action within three (3) days from CMU's referral.
- ❑ CMU: Evaluate the concerned unit's recommended course of action; adopt a resolution; coordinate with unit concerned for implementation.
- ❑ Unit Concerned:
 - ❑ If in agreement, implement CMU's resolution within two (2) days and advise CMU accordingly.
 - ❑ If in disagreement, advise CMU of alternative resolution within two (2) days
- ❑ CMU: Evaluate proposed *alternative resolution* of the unit concerned; advise the unit concerned within (2) days if in agreement with the alternative resolution otherwise, elevate matter to the President for final decision.
- ❑ CMU: Advise complainant of the status of the complaint as often as possible.

3. Closure

- ❑ CMU: Advise the complainant of the final resolution in writing them within three (3) to five (5) working days.

4. Reporting

- ❑ CMU: Will summarize and submit report to JW and MANCOM on a monthly basis.