

Complaint Handling Procedure (Flowchart)

A complaint may be made in person, by phone, by email, online, or in writing.
Your first consideration is where the complaint should be dealt with at.

Stage 1

(Frontline Resolution)

Always try to resolve the complaint quickly & to the complainant's satisfaction wherever possible.

Provide a decision on the complaint **within five working days** unless there are exceptional circumstances.

Is the complainant satisfied with the decision?

Yes

Complaint Closed & Outcome Recorded.

No

Monthly or Quarterly

- Ensure all complaints are recorded.
- Report performance & analysis of outcomes to senior management.
- Make changes to service delivery where appropriate.
- Send complaints to regulatory authorities as required by them.
- Publicise service improvements.

Stage 2

(Investigation)

1. Investigate where the complainant is still dissatisfied after communication of decision at stage 1.
2. Investigate where it is clear that the complaint is particularly complex or will require detailed investigation.

Send acknowledgement **within three working days** & provide the decision as soon as possible but **within 20 working days**, unless there is a clear reason for extending this timescale.

Communicate the outcome in writing.
Advise the complainant about the external review process & the time limits.

Complaint Closed & Outcome Recorded.

There are nine stages of complaint handling process,

1. **Receive** the complaint
2. **Assess** the complaint
3. **Investigate** the complaint
4. **Resolve** the complaint
5. **Monitor** the complaint
6. **Reporting to Regulator**
7. **Learning and Continuous Improvement**
8. **Service Level**
9. **Key Performance Indicators**

The below describes the strategies for dealing with each stage of complaint management process;

Stage 1 – Receive the Complaint

The employees who receive the complaints are required to;

- Actively listen to the complainant
- Do not react defensively
- Understand, empathize and acknowledge their viewpoint
- Express regret that they have had a poor experience, and
- Assure them that steps will be taken to investigate and resolve their concerns

A person who is complaining about the service may have an emotional need to vent their anger over what has happened to them.

It is important that you respond in a positive and helpful manner and that you remain calm and objective.

Some tips are listed below;

- Let the person be angry and do not interrupt as they tell their story.
- Keep the volume and pitch of your voice low . Lowering your voice and speaking calmly helps to calm an emotional person.
- Reinforce the person's right to complain, to be heard, and to receive a response.
- Be open, non-judgmental and empathic
- Respect and empower the complainant
- Accept what is being said without attempting to justify another's action or without denying the complainant perspective.
- Listen to the problem fully before deciding if you can or cannot assist in the matter.

Phrases to Use

- I can see why you feel this way
- I see what you mean
- That must be upsetting
- I understand how frustrating that must be
- I don't know, but I'll find out
- I will take this responsibility
- I definitely will make sure that this gets resolved.
- What I can do is...
- We appreciate your business

Look for Solutions

- Provide relevant information that will assist the person to better understand the decision or action that they are aggrieved about.
- If there are things you can do straight away, do so.
- Give reasons for what happened and, if appropriate, apologize
- Focus on solving the problem/ complaint rather than blaming or finding faults
- Explain clearly what can and cannot be done
- Offer possible resolution methods. Providing alternatives will empower the person and give them a feeling of entering into a partnership in the process of resolving the complaint.
- Let the client know what you intend to do and when you will get in touch with them. Contact them on the day and at the time you said you would, even if you haven't made any progress to keep them informed.
- If an action needs consideration or approval by a manager/ director/ management, inform them and work out when and how will you inform the complainant of the outcome.
- Inform the complainant when you have taken the action
- Make sure you follow up on a promised action.
- End the conversation with information on what is to happen next.

Record and Acknowledgment of the complaint

- All received complaints are to be recorded in the complaint management system by filling a complaint ticket.
- Comprehensive information about the complainant and the nature of complaint is to be recorded in the system.
- When a complaint is recorded in the system, acknowledgement of the complaint received is to be send to the customer.
- The system is designed to automatically send the complaint acknowledgement with a reference tracking number for complainant to track the status of their complaint and for other correspondence.
- Customer will be able to access our complaint management portal and track the status of his complaint.

Communication and Acceptance of Complaint

Fixed Service Hotline

All complaints are forwarded by calling at the toll free number 800 (LINKS) / Land Line 00971 4 3689602 .

Complaints are recorded by Customer Service Executive and solution process is started. Service hotline provides service 08:30 through 17.00 on working days.

Email

An email complaint can be send to complaints@linksib.com and is automatically captured by the complaint management system and the complaint handling process is started.

Website

Select the section “Reach Us” on www.linksib.com, which leads you to complaint form. All complaints made by using these ways are automatically forwarded to Customer service executive and solution process is started.

Fax

Written feedbacks may be sent at LINKS's fax number +971 4 3689603 at our office. These complaints are forwarded to customer service executive, the complaint is recorded and process is started.

Mail

Written complaints may be sent to the following address.

O-14 Tower, 20 Floor, P O Box 111666, Business Bay, Dubai UAE

The complaints shall be recorded by Customer Executive and solution process is started.

Face – to – Face

Customer/ Client can visit our office and fill a complaint form which will be made available at the front desk.

The complaint form shall be forwarded to the Customer Service Executive who in turn shall register the complaint the system and the process is started.

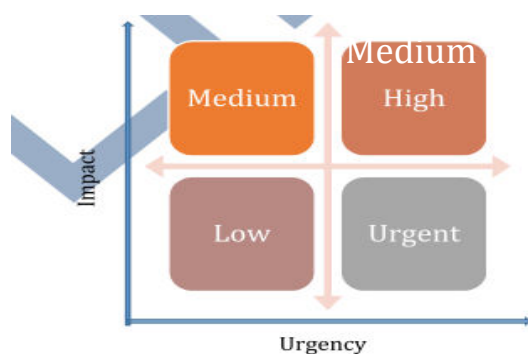
Stage 2 – Assess the Complaint

The purpose of the assessment process is to;

- To identify the source of the complaint so as to assign the complaint to the appropriate department/ complaint owner if not already done.
- Classify the complaint appropriately to determine the appropriate action
- To ensure the process is commensurate the seriousness of the complaint and the issue raised.
- The prioritization of a complaint shall be based on the severity of the complaint.

All complaints are classified into the following;

- **High Priority** – A complaint that has immediate and higher than the perceived impact on the business or reputation, unless not resolved within the expected timelines. This is resultant of any long pending case, financial losses or legal issues.
- **Urgent Priority** – A Complaint that may or may not have immediate and higher than perceived impact on the business or reputation but still needs to be resolved at the earliest.
- **Medium Priority** – A complaint that has intermediate and has expected impact on the business and reputation. This might lead to disgruntled customer and lead to minor financial losses.
- **Low Priority** – A complaint that had low impact and no serious implication on the retention of the customer and financial losses. The low priority complaints may be vague in nature or lack specifics, but contain sufficient information to determine they are service standard related or related to poor service in general terms.



Stage 3 – Investigate the Complaint

The purpose of the investigating is to obtain a sufficient amount of information in order to decide what has occurred and identify appropriate action. Not all complaints need to be dealt with in exactly the same way.

These guidelines should be varied in accordance with the circumstance and the nature of complaint.

During the investigation, you need to;

- Establish the facts
- Identify the source or origin of the problem
- Ascertain what did or did not happen, what should or should not have happened • Identify resource required
- Clarify the complainant's expectation
- Identify course of action to resolve the complaint
- Record and document the investigation findings on the complaint management system.
- Make recommendations that constitute an improvement for preventive measures.

Stage 4 – Resolve the Complaint

At the end of the investigation stage, the complainant is advised about the outcome. Immediate action should be taken to resolve the complaint with a formal communication to the complainant advising him if the complaint was resolved or not.

If no satisfactory solution was achieved, LINKS shall inform about the company's position on the situation and the reason for not being able to resolve up to complainant's expectation.

Closure/Disposal of Complaint

A complaint will be considered as closed if any of the below mentioned scenarios are met with:

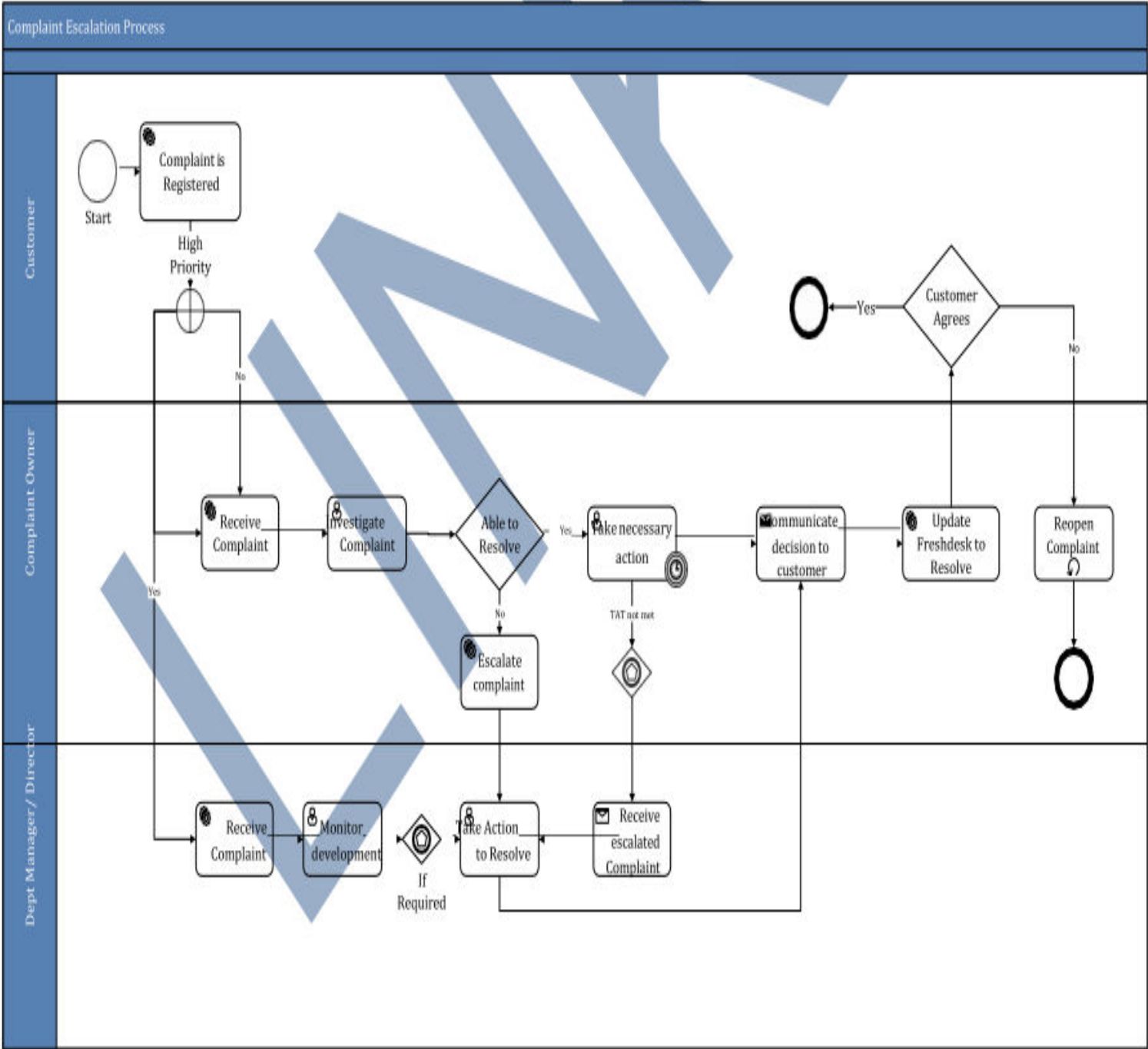
- LINKS has acceded to the request of the complainant fully
- Complainant has indicated the acceptance of the decision of the insurer
- If no reply is received from the customer within 2 days of response then the complaint will be considered closed.

Complaint Re-Opening Process

- In case the customer is not satisfied with the decision, the customer can approach any of the touch points mentioned in the document or reply to the email which informs the customer about the closure of complaint within 2 days of the receipt of our communication (failing which, we will consider the complaint to be satisfactorily closed.)
- In the event of customer coming back within 2 days, the original "Complaint" interaction will be reopened for review of the earlier decision. Post reviewing all the facts, a suitable decision will be provided to the customer as per policy.
- Alternatively, the complaint may be reopened if the customer provides fresh evidence / additional requirements to support his stand.
- Reopened complaints to be escalated to the department owner.

Complaint

Complaint Escalation Process



Stage 5 – Monitor the Effectiveness

Two level of monitoring is to be followed to analyze the effectiveness of the complaint management process.

Firstly, a satisfaction survey is to be conducted to analyze if the complainant is satisfied with the level of service provided while resolving & managing their complaint.

Secondly, periodic meeting at management level to analyze the appropriateness, efficiency, effectiveness and productivity of the process along with developing preventive measure & increase customer satisfaction.

In order to determine satisfaction level of the customers who provide feedback in connection with the complaint management process, surveys are conducted to measure customer satisfaction.

Performance of the complaint management process is measured with the predefined criteria

Record Storage, Retention and Purging

None of the complaints will ever be deleted from the system. Once a year all the complaint information will be exported in excel format and will be stored as records with the Management Representative.

The complaints will be retained indefinitely.

The complaint management system is secured from external threats and complaints are accessible on need to know basis with only few individuals having access to the complete system.

Other records such as Internal Audit report, Management Review meeting MoM, quarterly and annual complaint reports will be handled, stored and purged in a similar fashion as the above mentioned complaint records.

Customer Satisfaction Survey Questions

i. Satisfaction with the courtesy and helpfulness of LINKS employees			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
ii. Satisfaction with the information provided by LINKS employees			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
iii. Satisfaction with the communication (mode, updates, & skills)			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
iv. Satisfaction with how thoroughly LINKS has examined the complaint			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
v. Satisfaction with the time taken to resolve the complaint			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
vi. Overall satisfaction with the service provided			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied
vii. Overall satisfaction with resolution of the complaint			
Extremely Satisfied	Satisfied	Somewhat Satisfied	Dissatisfied

Stage 6 – Reporting to Regulator

If the customer does not feel we have been able to satisfy his complaint, he can forward his complaint to the respective regulator.

Dubai Health Authority (DHA) IPromes

<https://www.isahd.ae/home/ipromes>

<http://hical.eclaimlink.ae/tracassist/enquiry>

Department of Health (DOH)

<https://www.doh.gov.ae/en/>

Central Bank of the UAE (CBUAE)

<https://www.centralbank.ae/en/>

Insurance Authority (IA)

<https://smartservices.ia.gov.ae/EComplaint/SubmitNewDispute?lang=en>

Sanadak

<https://www.sanadak.gov.ae/en/>

Data compiled from complaint management system shall be used for the analysis, complaints systematically repeating and individual complaints are analyzed to define the trends and eliminate the causes underlying the complaints.

Monthly, the customer service executive shall prepare a Complaint Monitoring report that shall be circulated to the department owners for their action. Meanwhile, quarterly the department owner shall prepare a report on lessons learned and preventive action considered. As a result of the data analysis, efforts will be made to generate solutions to prevent occurrence of the critical customer complaints again and corrective action may be taken in this respect according to the corrective and preventive actions procedure.

For analysis, the management shall meet once in 6 months. In these meetings, the main agenda is to conduct data analyses about the customer complaints such as complaint classes, types of complaints, mode of complaint, lessons learned, preventive action developed and business impact. Decisions taken at the end of the meeting are shared with the respective owners of the process.

Minimum Requirement	Frequency	Evidence	Responsible Individual	Responsible for action plan
Complaint monitoring reports (analysis of number & types of complaints)	Monthly	Complaint Management System	Customer Service Executive	Department Owners
Learning report in Lessons Learned	Quarterly	Complaint Management System	Department Owners	Department Owners
Annual Report (analysis of number & types of complaint, learning, recommendation &	Bi-Annually	Complaint Management System	Customer Service Executive	Management

Stage 7 – Learning and Continuous Improvement

LINKS aims at improving efficiency and effectiveness of the process for dealing with the complaints by means of actions it performs. It performs adoption of the corrective/preventive actions, study of innovations and comparison methods and prevention of the repetition of the problems that have led to complaints and prevent occurrence of possible problems.

- Using complaints data to identify the root cause of complaints
- It researches and implements the best practices to deal with the complaints;
- It procures that a customer-oriented is adopted throughout the organization;
- It encourages innovations in the developments for dealing with the complaints; and
- It acknowledges any exemplary behaviors in dealing with the complaints.

Stage 8 – Service Level

Turn-around Time or Due by has been designed for different functions and department based on the leverage over the resolution, the SLA shall consider Business Hours of LINKS. The turnaround time only considered active when LINKS is supposed to take an action and doesn't have to wait for the Insurance Company, Customer or any other third party to respond or take action. The turnaround time for acknowledge, response & resolve for various department are as follows;

Complaint	Acknowledgement	Response	Resolution
Urgent Priority	1 Hour	4 Hours	1 Day
High Priority	1 Hour	4 Hours	1 Day
Medium Priority	1 Hour	1 Day	2 Days
Low Priority	1 Hour	1 Day	3 Days

Stage 9 – Key Performance Indicators

Certain indicators shall provide insight on the performance and effectiveness of the complaint management system.

1. **SLA violation** – Objective is to adhere to LINKS's policy for acknowledging, responding and resolving customer complaints
2. **Number of Re-opened complaints** – Objective is to resolve the service complaint up to the expectation of the complainant.
3. **Number of repeat complaints** – Objective is not to have same complaints from same client.
4. **Complainant satisfaction with outcome** – Objective is to have higher satisfaction level among complainants. LINKS shall aim to increase the level gradually over the period of time.

No.	Performance Indicator	2015	2016	2017
1	SLA Violation			
2	Number of Re-opened complaints			
3	Number of repeat complaints			
4	Satisfaction Level			