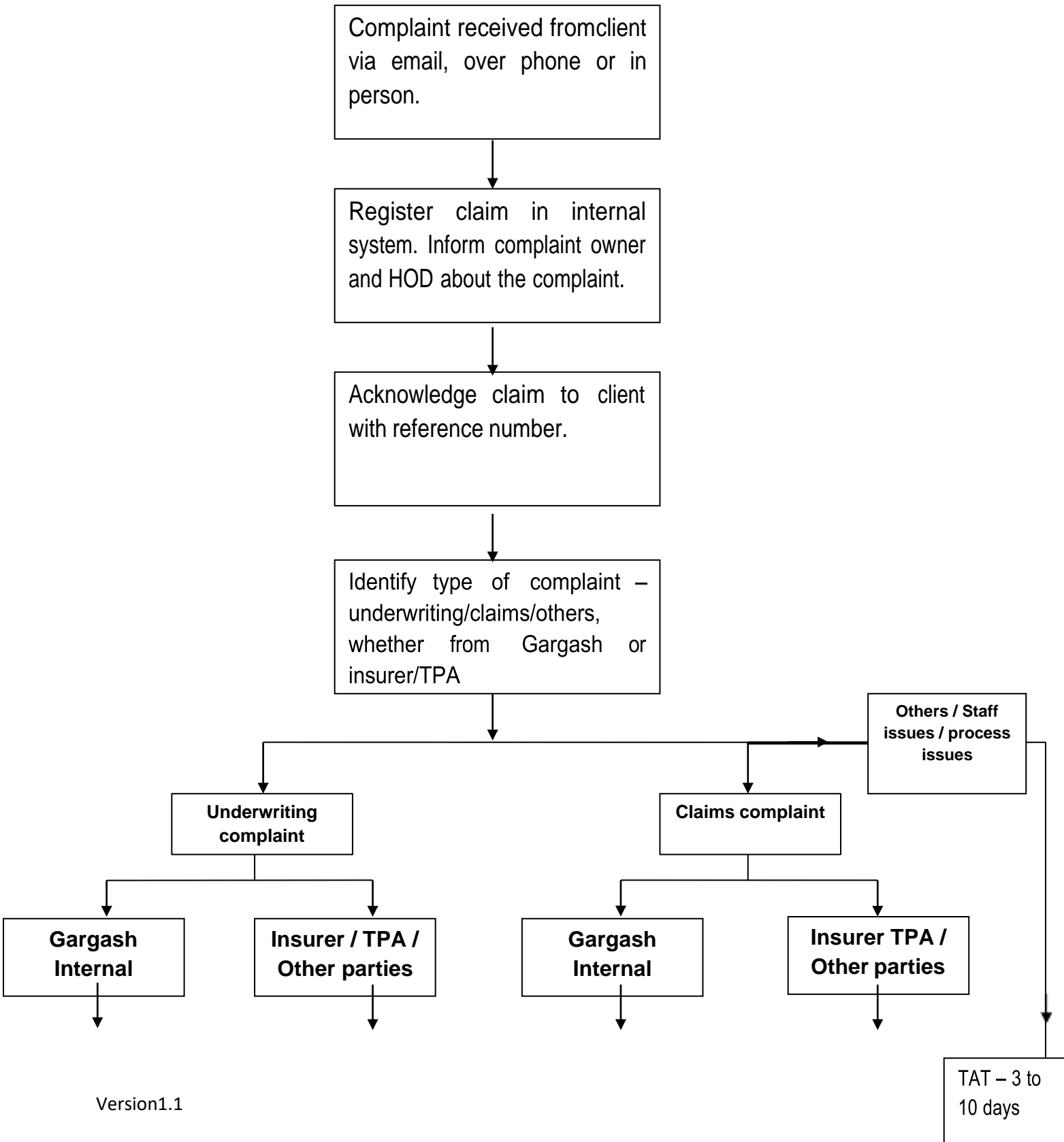
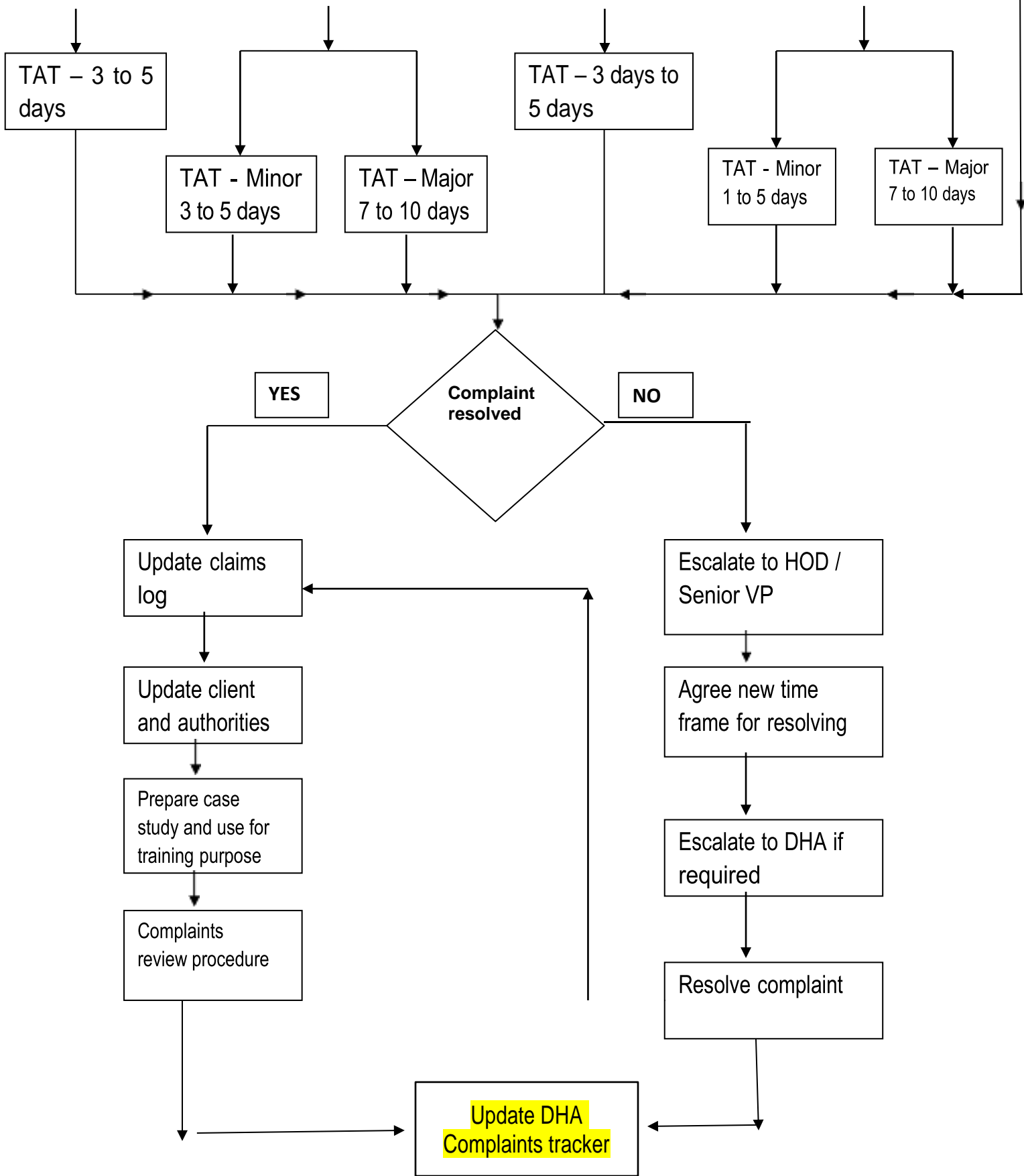


Gargash Insurance Medical Complaints Handling Procedure





Points to note

1) Complaint segregation (examples)

Minor underwriting issues	Major underwriting issues	Minor claims issues	Major claims issues	Service issue of staff / Others (process etc)
Correction in documentation	Difference in terms communicated via quotation and policy issuance	Delay in approval of treatment by TPA/Insurer	Denial /Rejection of claims without proper reason	Lack of knowledge
Timely action on changes sought by client	Wrong selling (i.e providing wrong information to client)	Delay in settlement of reimbursement claims	Disputes in quantum of claims settled	Issues related to attitude /temperament/ behavioral issues
Delay in providing policy documents /medical cards	Terms / Exclusions not properly explained to customer resulting in having wrong understanding of policy	Delay in responding to claims queries		Issues related to efficiency
	Complaints about u/w process (admin or operational)		Complaints about claims process (admin or operational)	Complaints about administrative or operational process or procedures
Any other minor underwriting issues which can be resolved within 5 days	Any other major underwriting issues which can be resolved within 10 days	Any other minor claims issues which can be resolved within 5 days	Any other major claims issues which can be resolved within 10 days	Depending on merit of case, to be resolved within 3 to 10 days

2) Key Responsibilities / Escalation Points

Name	Designation	Email Id / Tel Number	Responsibility
Mr.Joel	Claims Head- Medical	joel.george@gargashinsurance.com Tel : 00971 4 3379800, extn - 753	Overall responsibility for all complaints of medical department - Complaints owner
Nimmy VM	Vice President – Employee Benefits	nimmy.vm@gargashinsurance.com Tel : 00971 4 3379800, extn - 753	First escalation
Mr. Sreekuttan	Senior VP	sree@gargashinsurance.com Tel : 00971 4 3379800, extn - 629	Second escalation