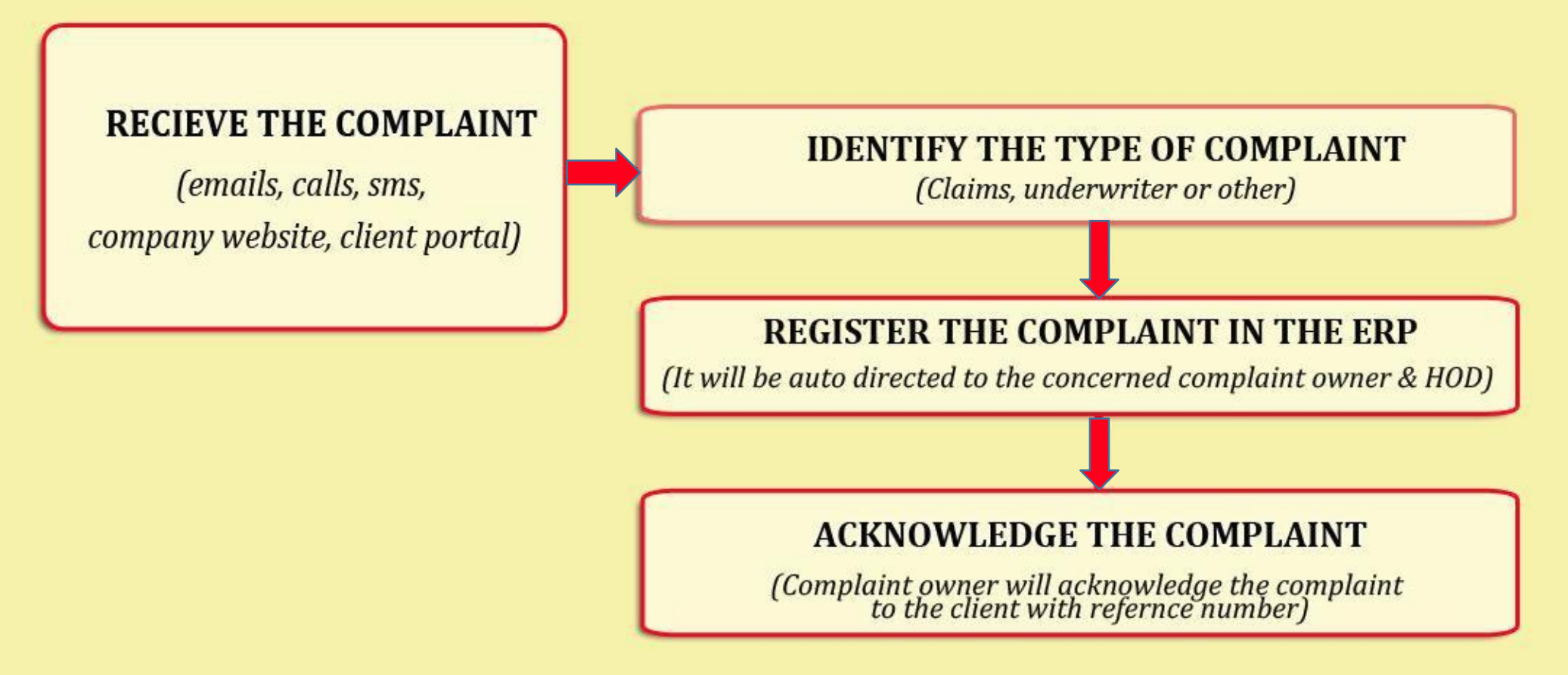
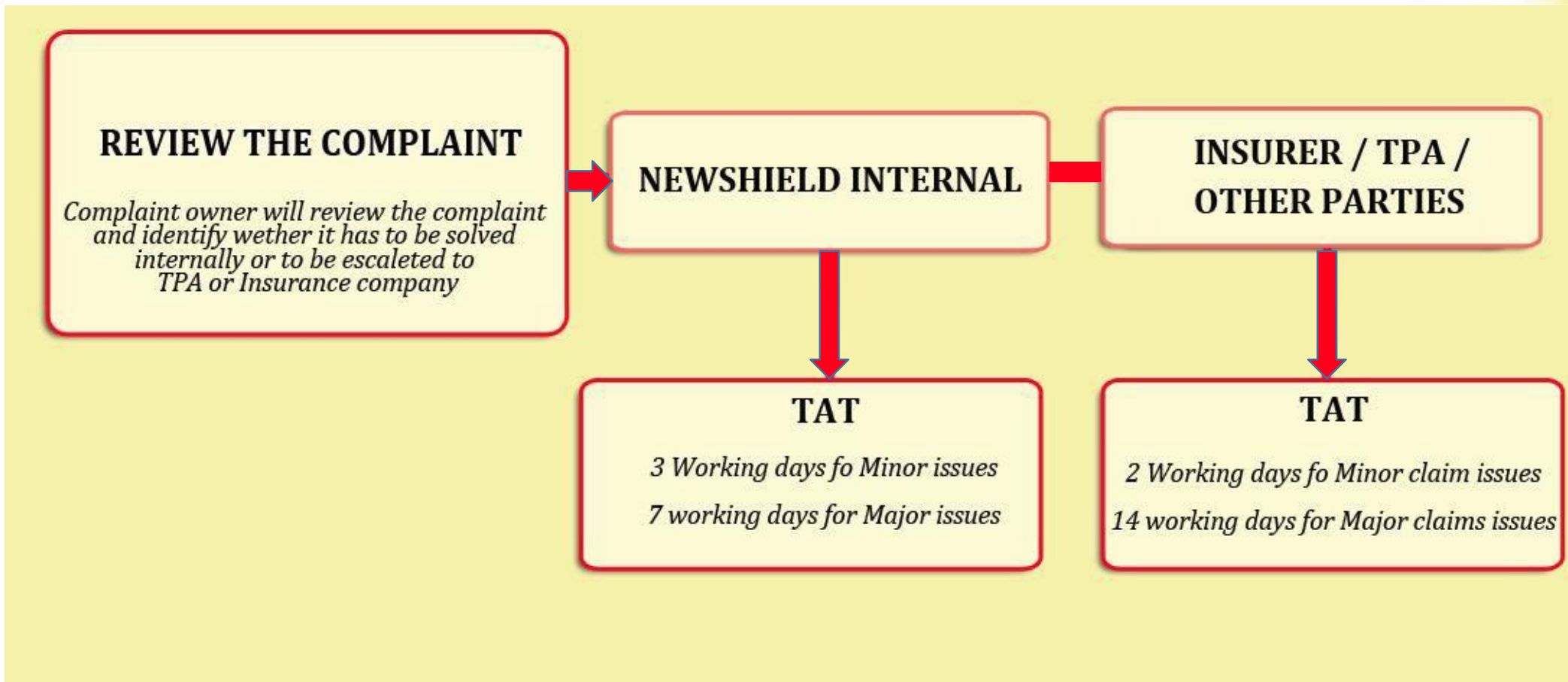
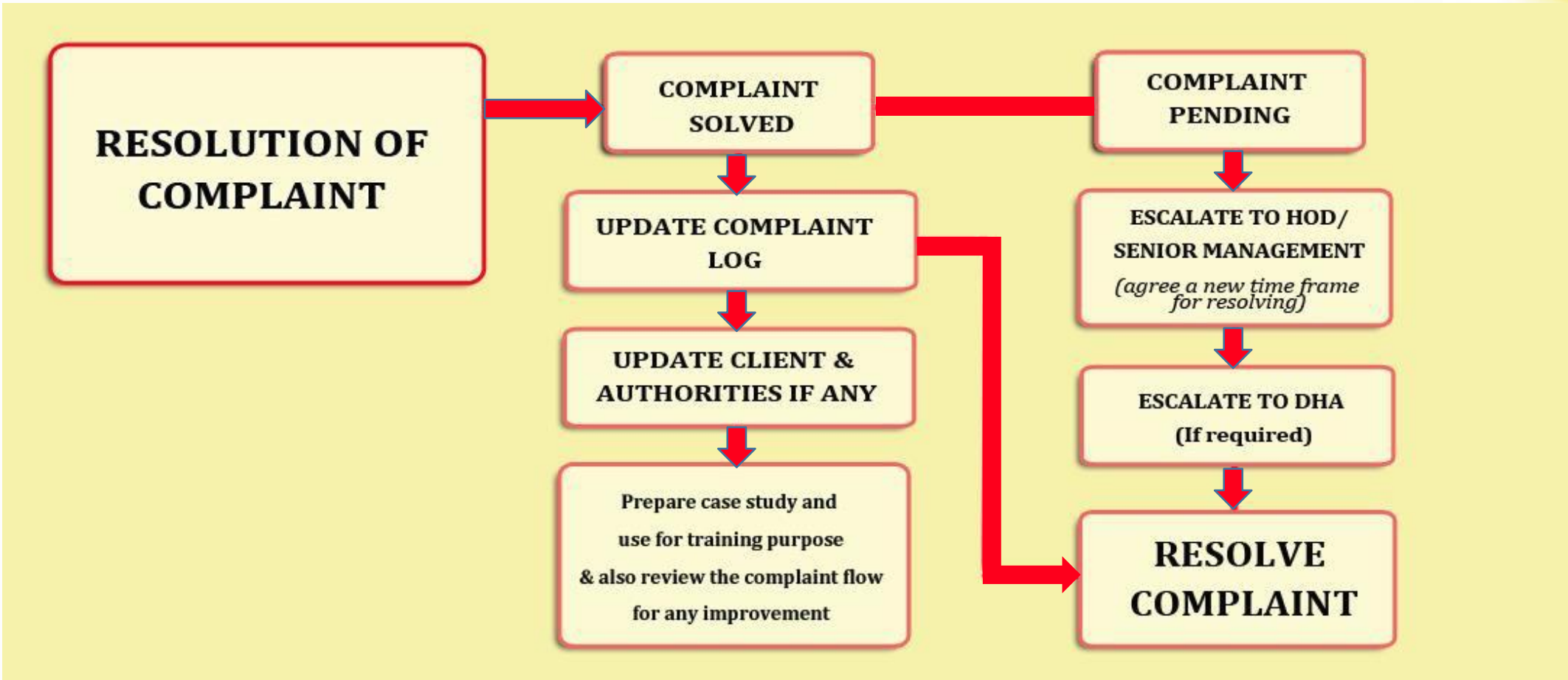


PROCESS FLOW CHART FOR COMPLAINT RESOLUTION









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Points to note

1) Complaint segregation (examples)

| Minor underwriting Issues | Major underwriting issues | Minor claims issues | Major claims issues | Service issue of staff / Others |
|--|--|---|---|--|
| 1. Correction in documentation | 1. Difference in Terms Communicated via Quotation and Policy Issues 2. Wrong Selling, providing wrong information to client 3. Terms/Exclusions not properly explained to customer resulting in having wrong understanding of the policy 4. Any other Major Underwriting Issues | 1. Delay in Approvals of treatment by TPA/Insurer | 1. Denial/Rejection of Claims without proper reason | 1. Lack of knowledge |
| 2. Timely Action on Changes sought by client | | 2. Delay in settlement of reimbursement claims | | 2. Issue related to attitude, temperament, behavioral issues |
| 3. Delay in Providing Policy Documents & Medical Cards | | 3. Delay in responding to Claim queries | 2. Dispute in quantum of claims settled | 3. Any other issues with regards to staff |
| 4. Delay in Providing Invoices | | 4. Any other Minor Claim Queries | 3. Complaint about Claims Process | |
| 5. Any Other Underwriting Issues | | | 4. Any other major Claim issues | |

2) Key Responsibilities / Escalation Points

| Name | Designation | Email Id/ Tel Number | Responsibility |
|------------------------|----------------------------|--|---|
| Ms. Dharasana Smithesh | Medical Claims | Tel: 00971 4 7058082 | Overall responsibility for all the complaints of Medical Claims |
| Mr. Deepak Natarajan | Head of Medical Department | medical@nsib.ae | First Escalation |
| | | Tel: 00971 4 7058081 | |
| Mr. Ankur Aggarwal | COO | coo@nsib.ae | Second Escalation |
| | | Tel: 00971 4 7058088 | |



THANK YOU

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