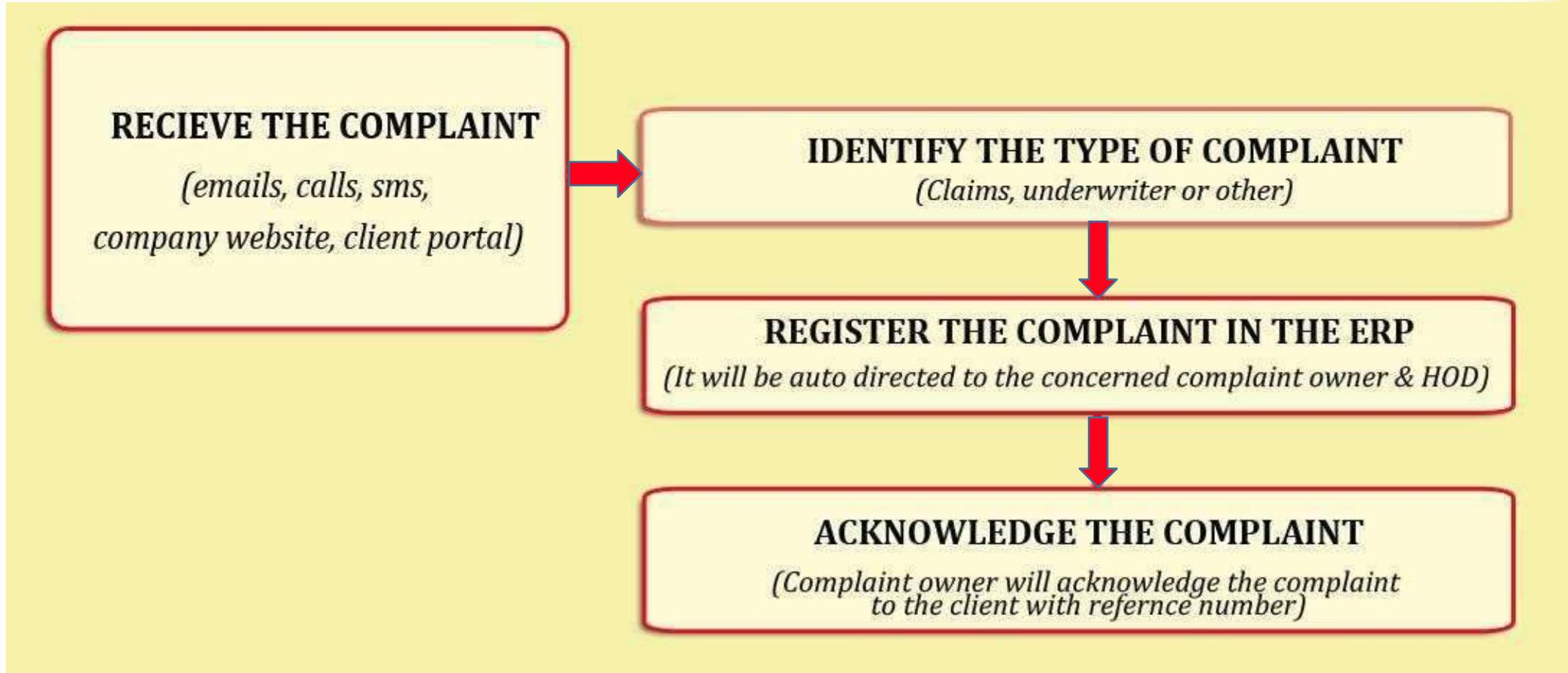
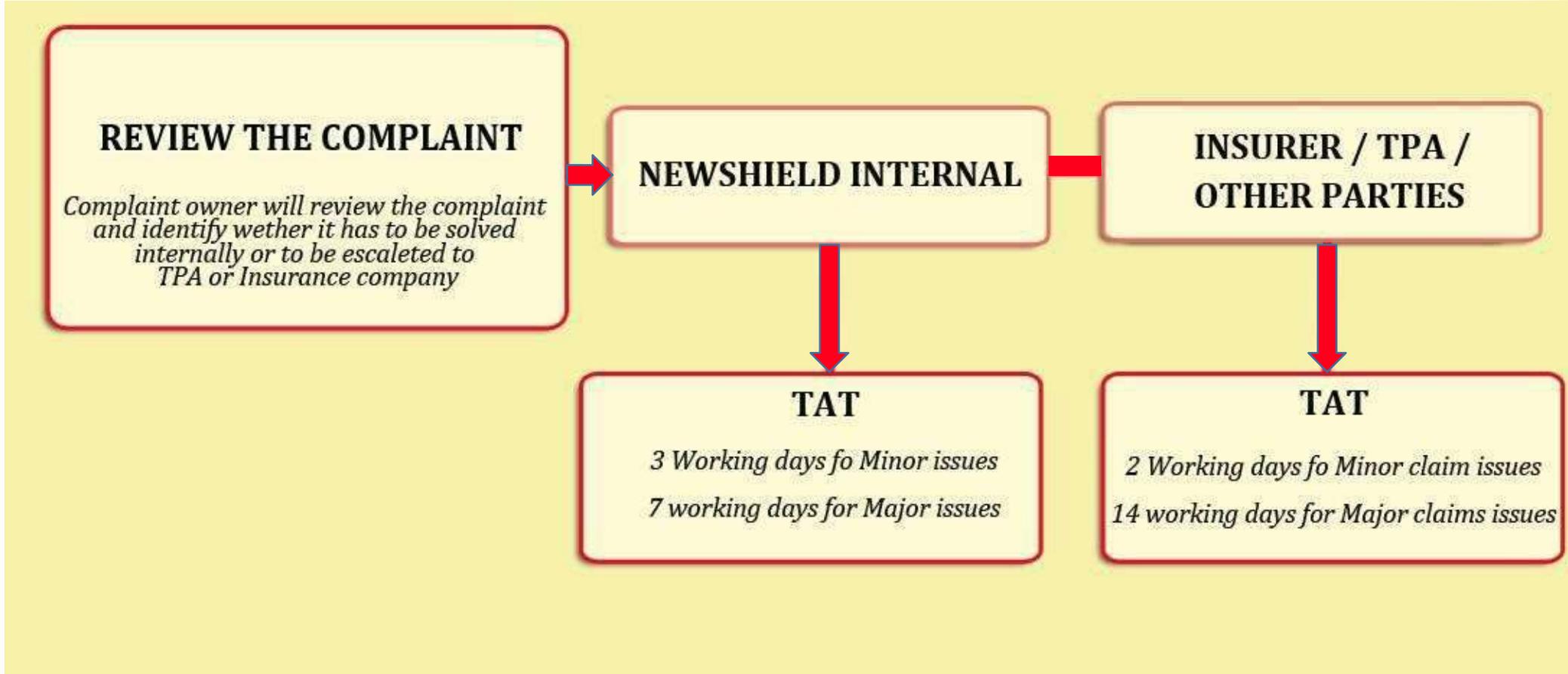


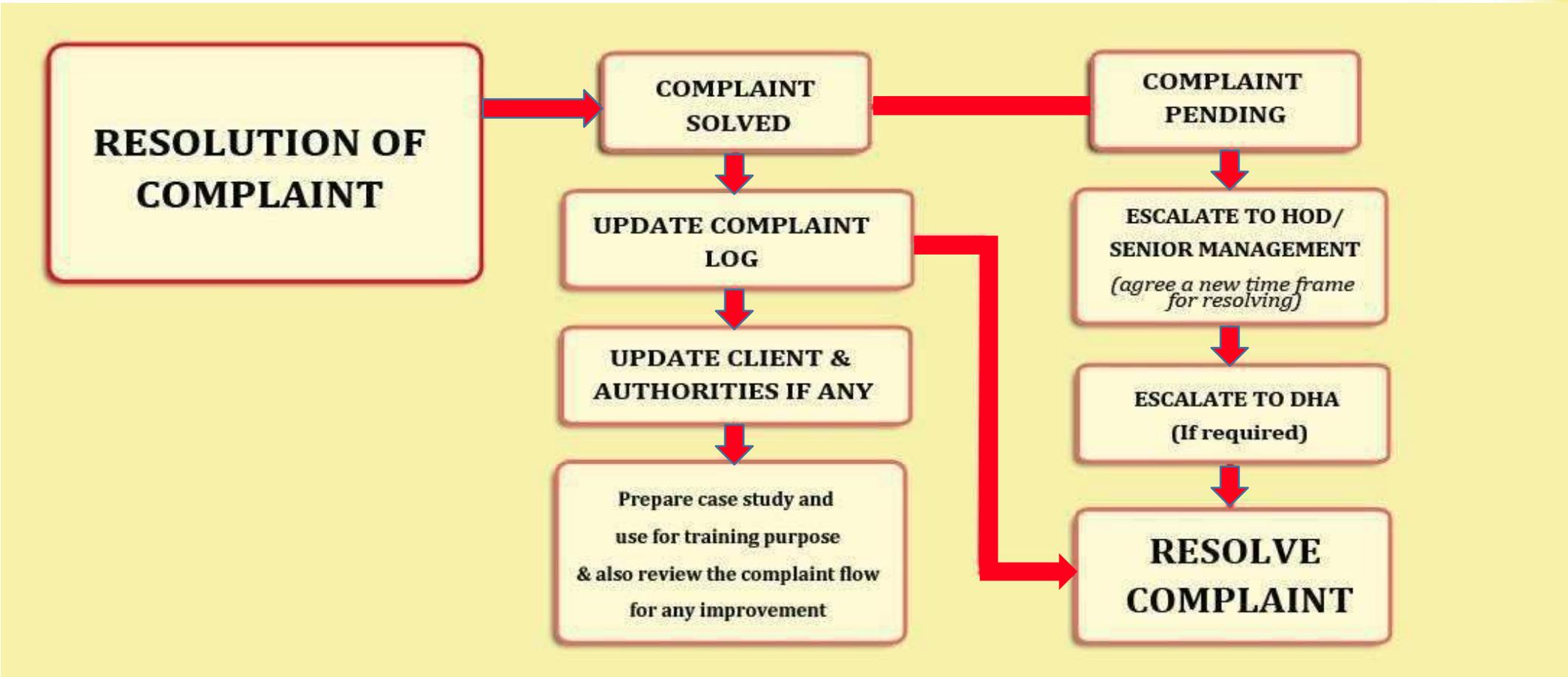


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PROCESS FLOW CHART FOR COMPLAINT RESOLUTION









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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. Issue related to attitude, temperament, behavioral issues
2. Timely Action on Changes sought by client		2. Delay in settlement of reimbursement claims		
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
Mr. Joel	Medical Claims	Tel: 00971 4 7058004 medicalclaims1@nsib.ae	Overall responsibility for all the complaints of Medical Claims
Mr. Deepak	Head of Medical Department	medical@nsib.ae Tel: 00971 4 7058081	First Escalation
Ms. Shilpa Mankani	Head of Operations	unithead1@nsib.ae Tel: 00971 4 7058056	Second Escalation



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