



COMPLAINT MANAGEMENT

# PROCESS FLOW CHART

*for Complaint*  
**Resolution**

New Shield Insurance Brokers L.L.C. | Dubai, UAE

**15+**

Years

**5000+**

Clients

**36+**

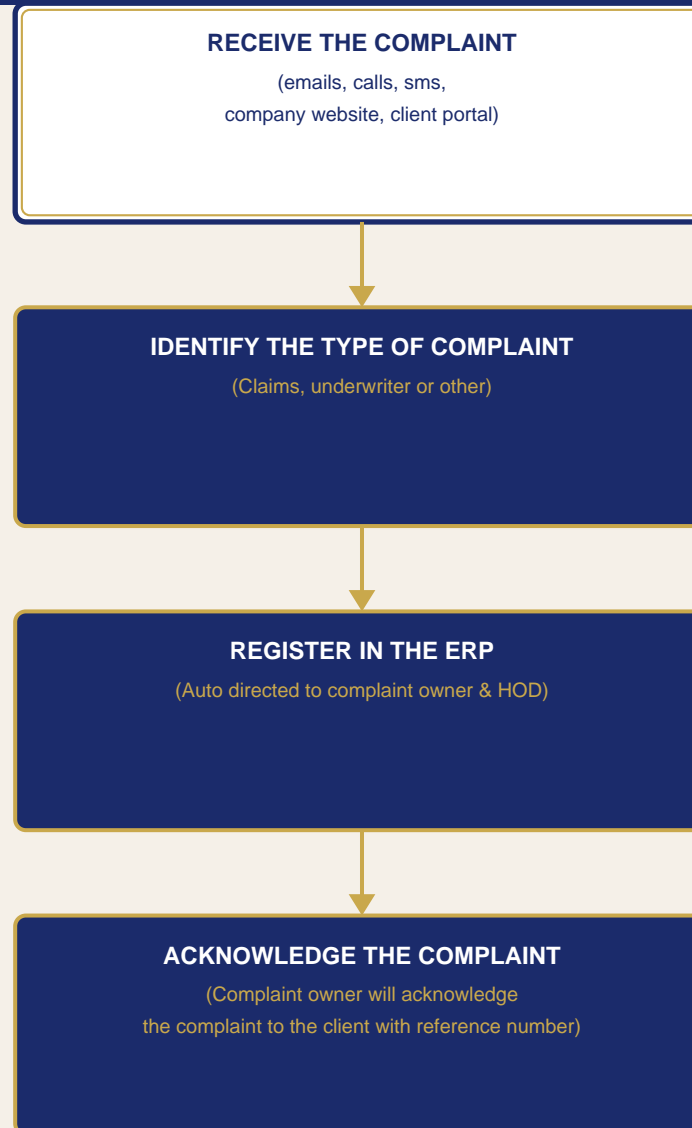
Partners





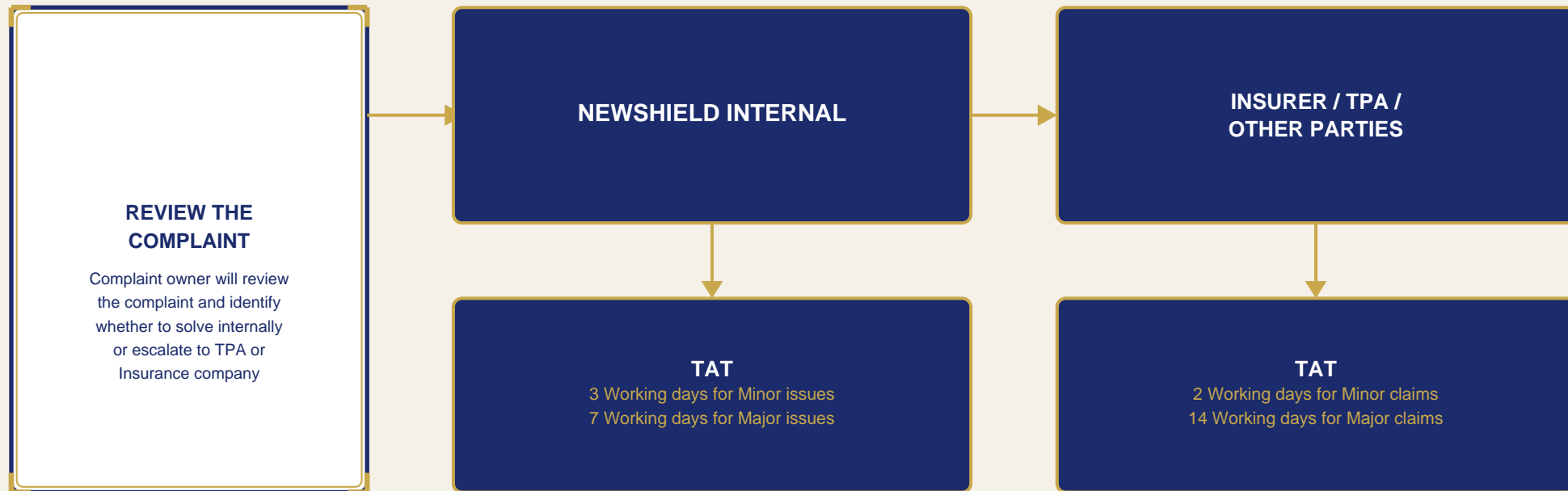
# Receive, Identify & Acknowledge

## *the Complaint*



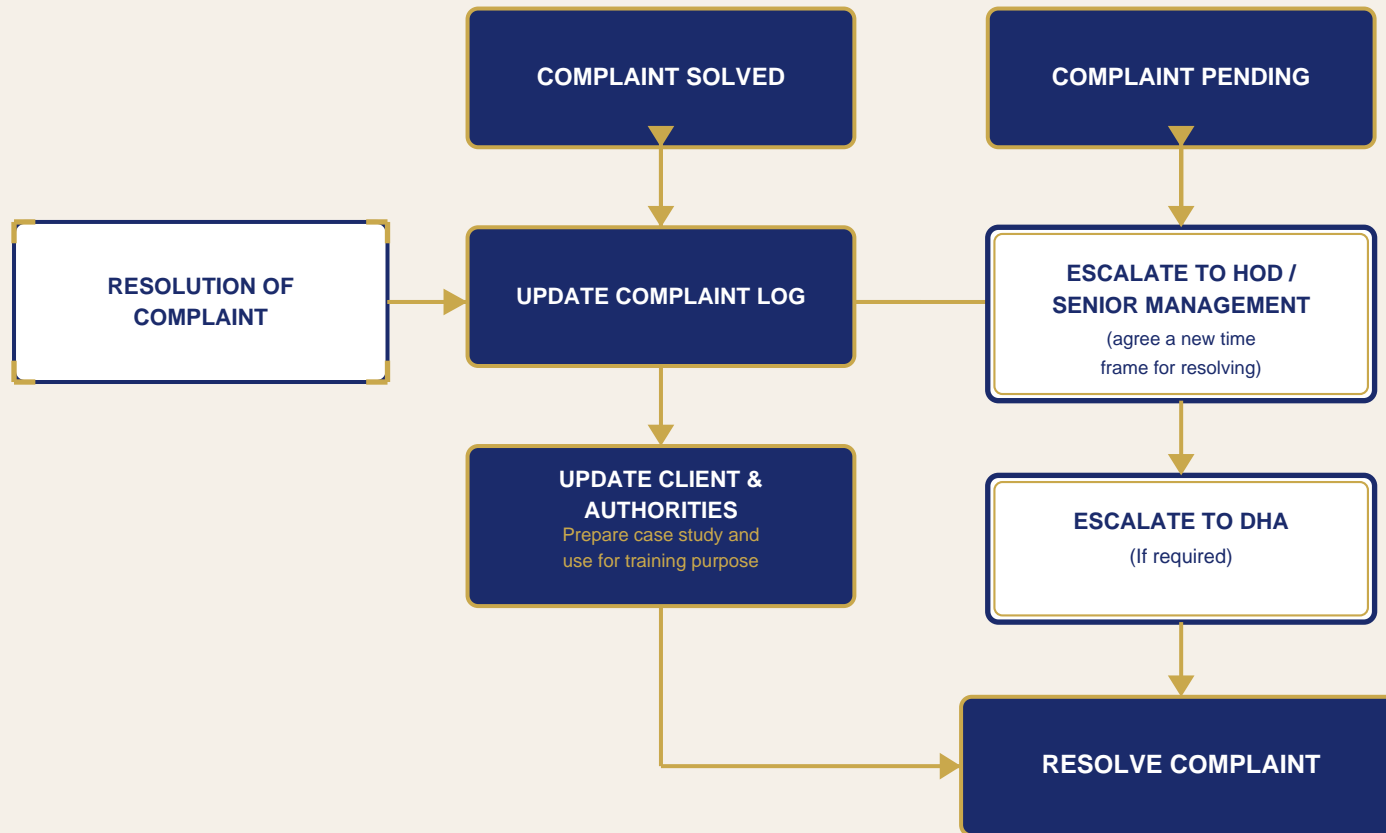


# Review, Escalate & *Turnaround Times*





# Resolution of *the Complaint*





# Points to Note

## Complaint Segregation & Escalation

### 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	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. Wrong Selling, providing wrong information to client	2. Delay in settlement of reimbursement claims	2. Dispute in quantum of claims settled	2. Issue related to attitude, temperament, behavioral issues
3. Delay in Providing Policy Documents & Medical Cards	3. Terms/Exclusions not properly explained to customer resulting in wrong understanding	3. Delay in responding to Claim queries	3. Complaint about Claims Process	3. Any other issues with regards to staff
4. Delay in Providing Invoices	4. Any other Major Underwriting Issues	4. Any other Minor Claim Queries	4. Any other major Claim issues	
5. Any Other Underwriting 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



## Thank You

*We appreciate your trust in NSIB*

# THANK YOU

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