

NATIONAL INSURANCE COMPANY LTD.
CUSTOMERS' GRIEVANCE REDRESSAL SYSTEM (CGRS)

Preamble

We as an insurance service provider strongly believe in a customer centric approach in our operations and an effective Grievance Redressal Mechanism as an instrument for rendering efficient customer service.

Our main moto is fulfilling customers' need, in time and every time, to their full satisfaction and for building a long lasting relationship.

Whereas generally complaints/grievance are received in various offices of the Company through personal/telephonic contacts, e-mails, web, post etc. Besides, Head Office also directly receives complaints from IRDA, Ministry and Directorate of Public Grievances (DPG), Govt. of India, New Delhi. Name and contact details of officers assigned with the job of Customer Grievance Redressal at HO, ROs and Operating offices are available at www.nationalinsuranceindia.com with a view to provide easy access to all concerned.

And whereas for implementation of above and for effective, efficient and speedy disposal of customer's grievances, a new system hereinafter called as CUSTOMERS' GRIEVANCE REDRESSAL SYSTEM (CGRS) is adopted and it would come in to force immediately after the Board's approval.

Contd..... 2 ...

1. OBJECTIVES OF GRIEVANCE REDRESSAL SYSTEM

In order to ensure effective redressal of the customer's grievances, it is decided to adopt the CUSTOMERS' GRIEVANCE REDRESSAL SYSTEM (CGRS) with the following objectives :

- Customer centric and holistic approach in processes and procedures
- Time bound redressal procedure for resolving grievances.
- Provision of appeal in case of non-satisfaction
- Emphasis on relationship building
- Fair treatment to customers

2. DEFINITIONS

In the Customer Grievance Redressal System (CGRS), unless the context otherwise requires, the definition shall be as under:

- 2.01 CGRS means Customer Grievance Redressal System as adopted by the Board and as amended from time to time;
- 2.02 "CCRC" means Corporate Customer Relationship Committee constituted at HO ;
- 2.03 "RCRC" means Regional Customer Relationship Committee constituted at R.Os. ;
- 2.04 "DCRC" means Divisional Customer Relationship Committee constituted at D.Os;
- 2.05 "CRMD" means the Customer Relationship Management Department as the case may be at ROs & HO.
- 2.06 "DCC" means the Divisional Claims Committee as constituted.
- 2.07 'RCC' means the Regional Claims Committee as constituted.
- 2.08 "DPG Complaints" means complaints lodged with the Director of Public Grievances;

- 2.09 IRDA complaints means complaints lodged with IRDA.
- 2.10 Ministry references: - Complaints/Grievances received at HO/RO/Operating Offices directly from the Ministry of Finance and other Ministries.
- 2.11 General Complaints: All complaints / grievances, other than above received from customers directly at HO/RO/Operating offices.
- 2.12 "Grievance" or "Complaint" means any communication that expresses dissatisfaction about an action or lack of action or about the standard of service/deficiency of service of the insurance company and/or any intermediary which calls for remedial action.
- 2.13 "Inquiry" means any communication from a customer for the primary purpose of requesting information about the company and/or its services.
- 2.14 "Request" means any communication from the customer soliciting a service such as a change or modification in the policy;
- 2.15 "IRDA" means the Insurance Regulatory and Development Authority;
- 2.16 "KRA" means the Key Result Areas;
- 2.17 "Operating Office" means, Divisional Office, Branch Office, Claim Hubs and any office as the case may be and as established from time to time;
- 2.18 GRG means Grievance Redressal Guidelines issued by IRDA from time to time ;
- 2.19 RGO – Regional Grievance Officer who acts as functional in charge of CRMD at RO;
- 2.20 CGO – Corporate Grievance Officer, who acts as functional in charge of CRMD at HO.

3. FUNCTIONARIES

- 3.01 Customer Relationship Management Dept. (CRMD) would be the Nodal department for handling customer grievances.
- 3.02 Functional head of CRM Department shall be designated at each Regional Office as Regional Grievance Officer (RGO) who shall act as a convener of RCRC.
- 3.03 Regional Claims Committee (RCC) will also now function as Regional Customer Relationship Committee (RCRC). The presence of a minimum of two members is a must for the purpose of dealing with grievance(s).
- 3.04 Divisional Claims Committee (DCC) will also now function as Divisional Customers Relationship Committee (DCRC) at DO. The presence of a minimum of two members is a must for the purpose of dealing with grievance(s).
- 3.05 Divisional in charges will act as convener of Divisional Customer Relationship Committee (DCRC).
- 3.06 Functional head of CRM Deptt. Of RO will act as convener of Regional Customer Relationship Committee (RCRC).
- 3.07 CCRC of Head Office will comprise of GM (CRM Dept.), GM (Tech), DGM/Chief Manager (Tech) and DGM/Chief Manager / Manager (CRM Dept.). The latter will also act as convener of CCRC.
- 3.08 Key result areas (KRA) are the targets set for grievance disposal for a particular year.

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4. REGISTRATION OF COMPLAINTS / GRIEVANCES

- 4.01 Officer in Charge of all operating offices is the designated Grievance Officer and their contact details shall be displayed at the office entrance at a prominent place.
- 4.02 Proper documentation and registration of each complaint shall be maintained at all offices on the system software/complaint register in the prescribed format.
- 4.03 All complaints should be acknowledged through mail/letter within 3 working days of receipt of the same and the acknowledgement letter should contain the complaint registration number, the name and designation of the officer responsible for resolution of the complaint.
- 4.04 Every grievance shall be dealt with in a fair, objective and just manner. Reasoned and speaking order for every grievance rejected, shall be sent to the Complainant along with further recourse available under CGRS.
- 4.05 During the whole process of grievance redressal, complainant shall be informed about status/reason in case of likely delay.
- 4.06 Customers / Complainants can meet the concerned official / officer in Charges on all working days.

5. TURN-AROUND TIME

- 5.1 As regards grievances addressed to the Company, the following time limits for redressal may be considered::
 - 5.1.01 Operating Office – Within 10 working days from the date of its receipt.
 - 5.1.02 Regional office – Within 10 working days from the date of its receipt.

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- 5.1.03 Head Office – Within 15 working days from the date of its receipt.
- 5.1.04 Written acknowledgement to the complainant within 3 working days of receipt of complaint.
- 5.1.05 Complaint to be considered as closed if no response is received from the complainant within 8 weeks from receipt of our reply.
- 5.1.06 All other time limits for various service levels are as per the norms prescribed in Grievance Redressal Guidelines (GRG) of IRDA as may prescribed / amended from time to time.

6. PROCEDURE FOR REDRESSAL OF COMPLAINTS/GRIEVANCES

- 6.01 Broadly complaints in our Industry can be classified as Policy related, Underwriting related, Claims related, Administrative nature and others.
- 6.02 Complaints received at RO/HO level will be transferred to respective operating offices by RO and to respective RO by HO
- 6.03 All types of grievances except those related to repudiation of claim and quantum dispute in claim settlement shall be looked into by respective operating offices and would be disposed off within TEN working days.
- 6.04 Complainant(s) if not satisfied with the redressal can file appeal before RCRC of respective regional office who in turn shall dispose off the complaint within 10 working days from the date of its receipt.
- 6.05 Complaints related to repudiation of Claims and quantum disputes would now be addressed by RCRC in following manner.

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- 6.05.01 Maximum time schedule for disposal of such cases will be 10 working days from the date of receipt at RO.
- 6.05.02 Concerned operating office on receiving these types of complaints will send the complete file along with a speaking note to RCRC through CRM Dept. of RO, concerned RO Tech Dept. would assist the RCRC in this regard.
- 6.05.03 Such reference to the RCRC should be in a structured format as prescribed in this regard.
- 6.05.04 These cases would be taken up immediately in the meeting of RCRC and wherever feasible and practical an attempt should be made to involve customers in the proceedings of grievance redressal with an aim of customer relationship building and for ensuring transparency.
- 6.06 Wherever RCRC feels the intervention of the HO is required a reference under the signature of RO –in-charge can be made to HO, CRM Dept. with complete details in the form of issues to be decided along with the views of R.O.
- 6.06.01 Matters referred to HO, CRM Dept. would be placed before CCRC, HO as per requirement.
- 6.06.02 Appeal against the decision of RCRC in respect repudiation and Quantum dispute shall lie to the DGM at RO level and time required for disposal will be 10 working days from the date of receipt.
- 6.06.03 Where DGM is not heading a R.O. such appeal would be placed before a Full Committee consisting of all the three members of RCRC and RO in-charge who in turn shall dispose the appeal within 10 working days.

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6.06.04 One-step higher in authority will undertake review of Complaints against the decisions of RCRC/DGM/GM i.e. by DGM of the decision of RCRC/ by GM of concerned Tech. Dept. of the decision of DGM or Full Committee/ by CCRC of the decision of GM

7. DPG/IRDA/MINISTRY

7.01 After following the above redressal system the respective CRMD of ROs should send comprehensive report to CRM Dept, HO for enabling them to send a suitable reply to the concerned authority.

7.02 Grievance Officer of all ROs shall access CPGRAMS (portal for centralized public grievance redressal and monitoring system) on daily basis. Redressal of DPG grievances should be recorded through portal only by the concerned Regional Grievance Officer / Corporate Grievance Officer.

8. MIS / ANALYSIS AND REVIEW

The following quarterly reports are prescribed.

8.01 By DRCC to RO – status of pending complaints as at the end of quarter along with comments to be submitted in the prescribed format to CRM/DGM before 10th of succeeding quarter.

8.02 By RCRC to H.O. – Complaints of R.O and that of D0s under the region which could not be resolved within prescribed time frame and the reasons thereof. – To be submitted in the prescribed format to CRM Dept. H.O by 10th of succeeding quarter.

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By CRMD (HO) to CCRC:

- 8.03 Quarterly review of pending grievances which could not be resolved within prescribed time frame and the reasons thereof. CRMD (HO) will submit a quarterly report to GM (CRMD) in the prescribed format by 15th of succeeding quarter of the grievances received and redressed. CRMD (HO) will submit a status of grievances received and redressed to the Board Sub-Committee.
- 8.04 Necessary formats for review shall be devised by HO.
- 8.05 Consolidated quarterly report of pending grievances to be placed before Board Sub-Committee by the CRMD of HO.

9. COMPLAINTS WITH VIGILANCE ANGLE

Such complaints would be referred to Vigilance Dept. for dealing with at their end. A separate record is to be maintained by the CRM Dept. for such references made besides ensuring acknowledgement of the same to the complainant.

10. SUBJUDICE COMPLAINTS

The complaints, which are otherwise sub-judice or which relate to the Government policy, are out of the purview of CGRS.

11. MISCELLANEOUS PROVISIONS

- 11.01 Initiatives like customer seminars / briefing sessions / brochures and pamphlets on products may be undertaken by H.O and R.O. in order to have better customer education and awareness.
- 11.02 A dedicated Toll Free Telephone number is to be provided for enquiries relating to complaints / grievances.
- 11.03 A standard format to be uploaded on website of the Company for standardizing the recording of complaints.

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- 11.04 FAQ's to be hosted on company's website for better customer education.
- 11.05 Targets for grievance redressal shall be set for the year and achievement shall be a part of KRA of the operating office and RO.
- 11.06 CRM Dept. at every R.O shall coordinate with their Motor OD, Health Dept and empanelled TPAs in order to have a common approach and for providing efficient service. If need be, meetings / workshop(s) shall be arranged for the purpose in association with concerned Technical Department.

12. REMOVAL OF DOUBTS AND CLARIFICATIONS.

For removal of any doubt on any provision requiring any clarification, Chairman-cum-Managing Director of the Company is the competent authority to issue necessary instructions/clarifications.