



شركة الوثبة الوطنية للتأمين  
ALWATHBA NATIONAL INSURANCE CO

## **COMPLAINTS HANDLING POLICY AND PROCEDURE**



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## 1. Objective

Al Wathba National Insurance Company PJSC (AWNIC / the Company) vision and values emphasize on being the “Company of choice” by providing our customers with innovative insurance products and enhanced customer insurance experience through our digital servicing platforms. We care for who we are and how we achieve our goals as a team with positive influence on community. We remain committed to our stakeholder’s interest and value feedback or complaints. We believe stakeholder engagement in the form of feedback or complaint is an opportunity to improve our insurance products and customer service. We provide our stakeholders with accessible means with which they can communicate their feedback and complaint and we employ our best efforts to respond and resolve the complaints, where possible. All complaints and personal information collected will be handled in a timely, professional, and confidential manner.

## 2. Purpose

The purpose of this document is to provide stakeholders of AWNIC with a suggested framework and mechanism for dealing with complaints, i.e., on how to lodge a complaint with the company and what to expect from the company once the complaint has been lodged.

The purpose of this policy is further to:

- Recognize, promote, and protect stakeholders’ rights, including the right to comment and complain.
- Provide an efficient, fair, and accessible mechanism for resolving stakeholder complaints.
- Provide information to stakeholders on the company’s handling process.
- Monitor complaints in an endeavor to improve the quality of products and services.
- Increase the level of customer satisfaction through professional services.

## 3. Commitment

We are committed to efficient and effective complaints management. Our commitment involves:

- All levels of the Company.
- Encouraging an organizational culture that welcomes complaints as an opportunity to improve services.
- The adoption and dissemination of this policy – ‘Complaints Handling Policy & Procedure’; and
- Reporting information about complaints management in our Annual Report, including the number of complaints received, the amount of time taken to resolve the complaints, and service improvements made as a result of the complaints received.



#### 4. Definitions

- **Claimant** means a person who has a claim with Awnic.
- **Complainant means** the person or organization making the complaint.
- **Complaint** means a genuine expression of dissatisfaction or concern regarding the company's services, or the complaints handling process itself, made to the company by, or on behalf of:
  - a. Customer
  - b. Broker
  - c. Third Party claimant
  - d. A group or member of the public
  - e. The regulator or any government department

**Complaint does mean:**

- a. An unreasonable long delay for the company or representative to deal with an official enquiry, processing a policy, delay in settlement of a claim, or settling an amount different to what is expected from the policyholder.
- b. A complaint about the behavior or conduct of an employee.
- c. A dispute regarding the assessment of liability (i.e., fault) with respect to a claim.
- d. A dispute regarding the settlement offers on a claim.

A complaint may be made to the Compliance Officer in person, by phone, fax, email, in writing or via the Company's Internet. Verbal complaints will be documented immediately by the employee who receives the complaint.

- **Dispute** means a customer's formal disagreement which leads to some type of internal or external review or determination.
- **Organization** means a company, firm, enterprise or association, or part thereof, whether incorporated or not, public, or private, that has its own function(s) and administration.
- **Complaint Management System (CMS)** is the process of how Awnic handles, manages, responds to and report customer complaints. System is put into place to track and trend the data that is captured through the complaint management processes.



## 5. How to make a complaint

A person wishing to make a complaint may do so

- in person (by visiting one of our offices)
- by telephone (customer care 600 54 4040)
- by letter
- by fax (+971 2 4185480)
- by e-mail ([complaints@awnic.com](mailto:complaints@awnic.com)) and
- our website (<https://awnic.com/eng/complainform>)

All complaints made with us will be lodged via a 'Complaint Form' and recorded on to our Complaint Management System (CMS).

A person may lodge a complaint by filling out and completing a 'Complaint Form' in the Company's website. For complaints made in person or by telephone, letter, fax, or e-mail, one of our staff members will complete a Complaint Form on behalf of the complainant and attach any associated correspondence that has been received (e.g., letter, fax, email).

Where a complaint is made in person at the Company, we will respect that the customer may wish to make the complaint in a private area where he/she may feel more comfortable.

Complaints are best made to the member of staff with whom the customer has been dealing. They can, however, be directed to the Compliance Officer ([compliance@awnic.com](mailto:compliance@awnic.com)). Approaching independent external sources for assistance is another option available.

## 6. Information required

When we are investigating your complaint, we will be relying on information provided by you and information we may already be holding. We may need to contact you to clarify details or request additional information where necessary. To help us investigate your complaint quickly and efficiently we will ask you for the following information:

- Your name and contact details,
- The name of the employee you have been dealing with,
- The nature of the complaint,
- Details of any steps you have already taken to resolve the complaint,
- Details of conversations you may have had with us that may be relevant to your complaint,
- Copies of any documentation which supports your complaint.



## 7. Recording Complaints

If you lodge a complaint, we will record your personal information solely for the purposes of addressing your complaint. Complaint data will be recorded using the Complaint Form. Complaint data will be collected, analyzed, and reported using our Complaint Register. In addition, all customer complaints are registered on the customer complaints resolution tracker (CCRT) to facilitate quick resolution and to use data for staff training purposes with an objective of preventing such occurrences in future. All complaints will be reported regularly to our Management. A summary of the complaints registered during the year will be included in the company's Annual Report.

Records of all complaints will be retained in our Complaints System, both for reasons for confidentiality and for monitoring and evaluation purposes. For example, complaints received from claimants will not be kept on Claims File, instead they will be retained in the Complaints System. Access to the complaint's records will be restricted to authorized staff.

## 8. Complaint about our Employees

If you have a complaint about one of our employees, please lodge your complaint against employee on the Complaint Form. If you are lodging your complaint in another way (e.g., phone call, letter, fax) please address it to or ask to speak to the Human Resources Department. If you do not know the employee's full name, please provide their first name, department, and mobile number if you know it.

All complaints about employees are referred on to the relevant Manager. We will also treat our employees objectively and where appropriate, the employee will be:

- Informed about any complaint relating to their performance.
- Given an opportunity to explain the circumstances.
- Informed about the final resolution / decision and the reason for that decision.
- Be provided with a copy of the final response to the complainant.
- Where the relevant manager deems suitable, the employee will be provided appropriate support in terms of training and/or counselling.

## 9. Complaint / Dispute under Regulatory investigation

If your complaint is currently being investigated by a relevant regulatory authority, then we may cease to take further action in relation to your complaint pending finalization of their investigation.

Where required, we will assist the relevant regulatory authority with their investigations.



## 10. Responding to Complaints

If a customer complaint, we will:

- attempt to resolve the complaint at the first point of contact, where possible.
- acknowledge receipt of the complaint no later than 3 working days.
- where a complaint is not fully understood, telephone the person who lodged the complaint to ensure we understand the issues correctly; and
- for complaints not resolved "on the spot", aim to resolve the complaint and issue a response within 2 weeks.

If these time frames cannot be met, we will inform the complainant why and communicate on when we will reply in full.

We may, at any time after receiving a complaint, decide not to deal with the complaint, or to stop dealing with the complaint, because:

- a. it does not relate to a matter we have authority to deal with,
- b. it is frivolous, vexatious, misconceived or lacking in substance, or
- c. having regard to all the circumstances of the case, the inquiries into, or the continuance of the inquiries into the matter raised in the complaint, is unnecessary or not justified.

The Compliance Officer, in consultation with other relevant senior staff, will make decisions of this nature, where appropriate. If we decide not to deal with a complaint, or to stop dealing with a complaint, we will inform the complainant of the decision and the reason(s) for the decision.

## 11. Complaint Handling Process

Our complaint handling process involves Receipt & Acknowledgement, Assess, Investigate, Respond, Action, Record, and Monitor. We have a customized complaint system for acknowledgement and recording of complaints. The complaint handling process is managed in various stages.

### **First stage:**

Receipt and acknowledgment of the complaint and attempted resolution by front line staff receiving the complaint. Acknowledgment will be made within three business working days from receiving your complaint.



### **Second stage:**

If the complainant is still not satisfied, a more senior staff member such as a supervisor or manager will review and investigate the person's complaint and the results will be reported to the complainant. If the complainant remains dissatisfied, we will consider other options that may be available to achieve a resolution.

During the complaint remedial process from assessment to response & action, we will endeavor to resolve all complaints received as fairly as possible and in a timely manner. Some of the remedies that we may use to help resolve complaints include:

#### **Rectify mistakes**

Where we have made a mistake, taken too long to follow up a matter, or simply overlooked a matter, we will take immediate action to rectify the mistake or situation as soon as practicable.

#### **Root Cause Analysis (RCA)**

For every complaint received, AWNIC would undertake an RCA to understand the cause and the trend of a complaint. This is to identify the problem at the concerned department level / process level and to address the same at the root of the complaint at hand.

#### **Corrective Action plan / Preventive Action plan (CAP / PAP)**

AWNIC is committed to undertaking a corrective action plan for the complaint at hand but also to take measures to prevent the occurrence in the future.

#### **Employee training and counselling**

Where a complaint is made about an employee, whether it is about the employee's general manner or about the employee providing wrong information, and after investigation if we consider the complaint is justified, the employee will be provided with training and/or counselling.

#### **Referral**

As outlined in this document, if a complaint cannot be resolved by us, the complainant has the right to appeal to relevant regulatory authority.

### **Third stage:**

If the complaint cannot be resolved within or by the Company, the complainant has the right to appeal to relevant regulatory authority.





## 12. Relevant Regulatory Authority

If a customer chooses to contact the relevant regulatory authority about the complaint, please refer to the contact details of the relevant regulatory authorities shown below,

### **Central Bank,**

Abu Dhabi, P.O.Box 854

Telephone: +971 2 691 5555

<https://www.centralbank.ae/en>

Website for registering Complaints:

<https://smartservices.ia.gov.ae/ecomplaint/ecomplaint/complaint?lang=en>

### **Dubai Health Authority**

Al Maktoum Bridge Street, Bur Dubai Area 4545

Toll Free: 800342 (800 DHA)

Fax: 00971 43113113

[wasselsotak@dha.gov.ae](mailto:wasselsotak@dha.gov.ae)

Website for registering Complaints:

<http://ipromes.eclaimlink.ae/>

### **Department of Health- Abu Dhabi**

P.O. Box 5674, Al Murrur Road, Al Insherah Street, Al Jewn Tower, Abu Dhabi

Telephone: 800555 or 00971 24493333

Fax: 00971 24449822

[contact@abudhabi.ae](mailto:contact@abudhabi.ae)

Website for registering Complaints:

<https://casereporting.gov.ae/ComplaintRegister/complaint.html?dept=RE9I&locale=en>

## 13. Review

This document will be reviewed at regular intervals to ensure it meets the needs of the Company and our customers.

Enquiries

Please direct enquiries about the Complaints Policy to:

The Compliance Officer

Al Wathba National Insurance Company

Tel: +971 2 4185301      Dir T: +971 2 4185 457

Dir Fax: +971 2 6776628      Mob: +971 56 648 9887

Email: [compliance@awnic.com](mailto:compliance@awnic.com)

P.O Box: 45154, Abu Dhabi – United Arab Emirates



## 14. Complaint Form

<b>Date:</b>	
<b>Name of Client:</b>	
<b>P.O. Box:</b> <b>Tel:</b> <b>Fax:</b> <b>Mobile:</b> <b>Email:</b>	
<b>Customer Branch Details:</b>	<input type="checkbox"/> Abu Dhabi <input type="checkbox"/> Al Ain <input type="checkbox"/> Al Musaffah Store <input type="checkbox"/> Dubai <input type="checkbox"/> Online <input type="checkbox"/> Other .....
<b>Class of Business:</b>	<input type="checkbox"/> Motor <input type="checkbox"/> Home <input type="checkbox"/> Marine <input type="checkbox"/> Other .....
<b>Relation to AWNIC</b>	<input type="checkbox"/> Customer <input type="checkbox"/> Representative of Customer <input type="checkbox"/> Business Partner <input type="checkbox"/> Others .....
<b>Policy No:</b>	
<b>Claim No:</b>	
<b>Complaint(s):</b> Please attach / provide supporting document, where possible	
<b>Suggestion(s):</b>	

For Office Use Only

### Management Decision / Action Taken

Complaint No.:	Date of registration:

## 15. Complaint Handling Process

### COMPLAINTS HANDLING FLOW

