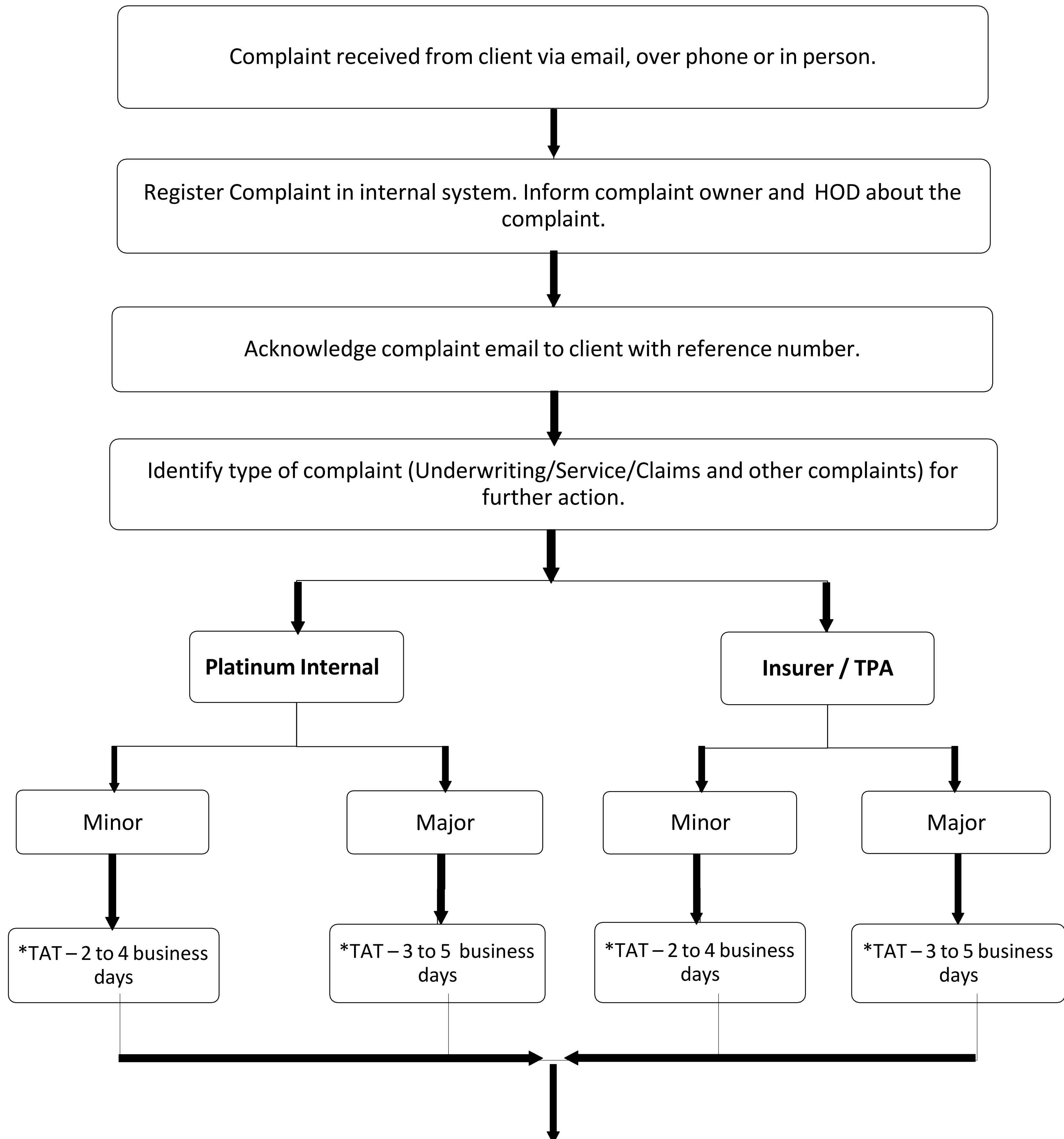
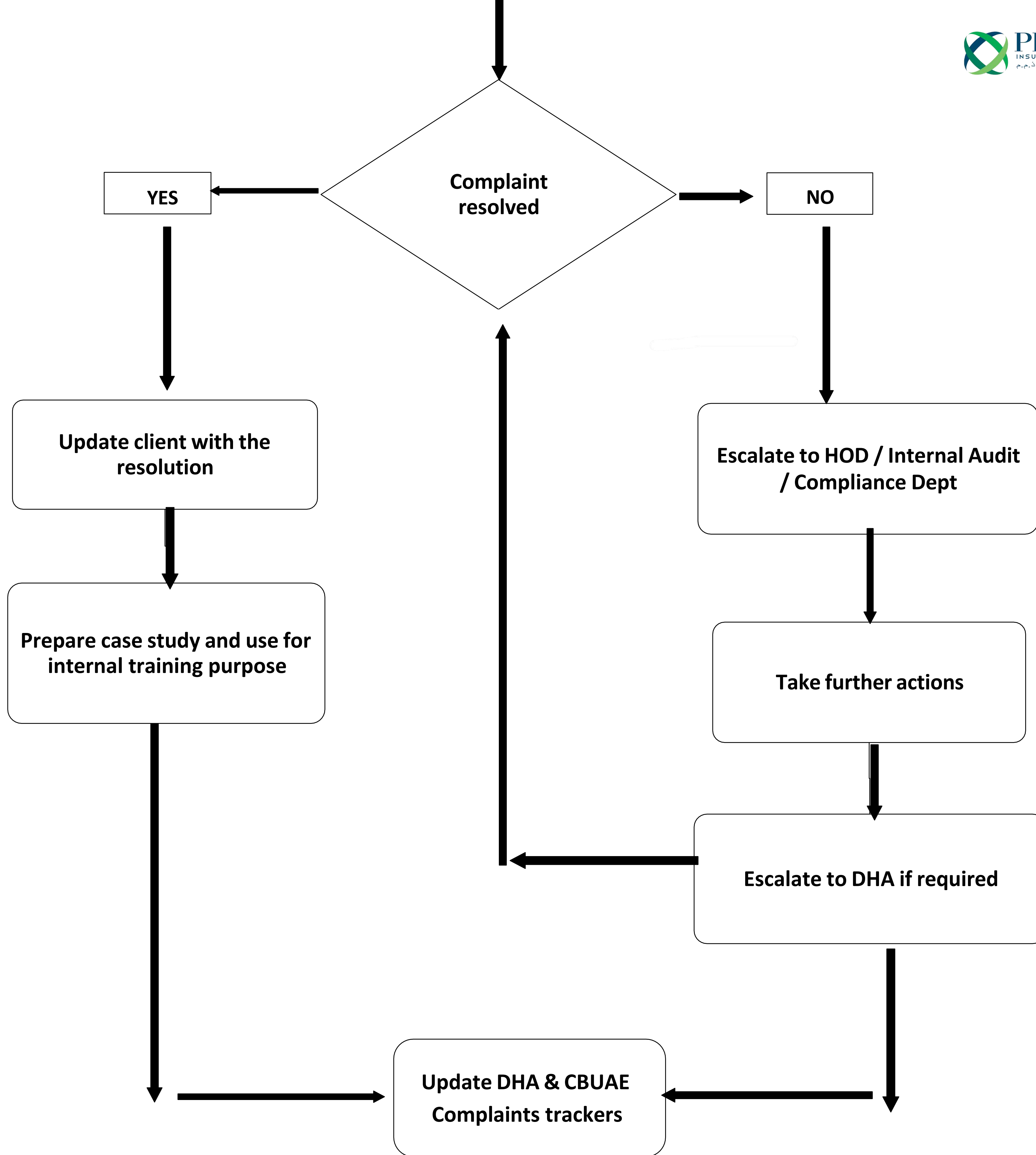


PLATINUM INSURANCE MEDICAL COMPLAINTS HANDLING PROCEDURE



*The above-mentioned TATs may vary case to case basis, depending on the Nature of complaint

*Complaint type - Minor / Major will be decided based on the Nature of complaint



Points to note

1. Complaint segregation (examples)

Minor underwriting issues	Major underwriting issues	Minor claims issues	Major claims issues	Service issue of staff / Others(process etc.)
Correction in documentation	Difference in terms communicated via quotation and policy issuance	Delay in approval of treatment by TPA/Insurer	Denial /Rejection of claims without proper reason	Lack of knowledge
Timely action on changes sought by client	Wrong selling (i.e. providing wrong information to client)	Delay in settlement of reimbursement claims	Disputes in quantum of claims settled	Issues related to attitude /temperament/ behavioral issues
Delay in providing policy documents /Medical cards	Terms / Exclusions not properly explained to customers resulting in having wrong understanding of policy	Delay in responding to claims queries	Complaints about claims process (admin or operational)	Issues related to efficiency
Any other minor underwriting issues which can be resolved within 2-4 business days	Any other major underwriting issues which can be resolved within 3-5 business days	Any other minor claims issues which can be resolved within 2-4 business days	Any other major claims issues which can be resolved within 3-5 business days	Depending on merit of case, to be resolved within 3-5 business days

2. Key Responsibilities / Escalation Points

Name	Designation	Email Id / Tel Number	Responsibility
Ms. Ajitha Vasudevan	Retention & Servicing – Medical Department	med2@pib.ae Tel : 00971 4 3577 997 (Extn – 129)	Overall responsibility for all complaints of medical department - Complaints owner
Mr. Parmeet Singh	Senior Manager - Employee Benefits	parmeet@pib.ae Tel : 00971 4 3577 997 (Extn – 101)	First escalation
Mr. Dinakar Rao	General Manager	dinakar@pib.ae Tel : 00971 4 3577 997 (Extn – 137)	Second escalation