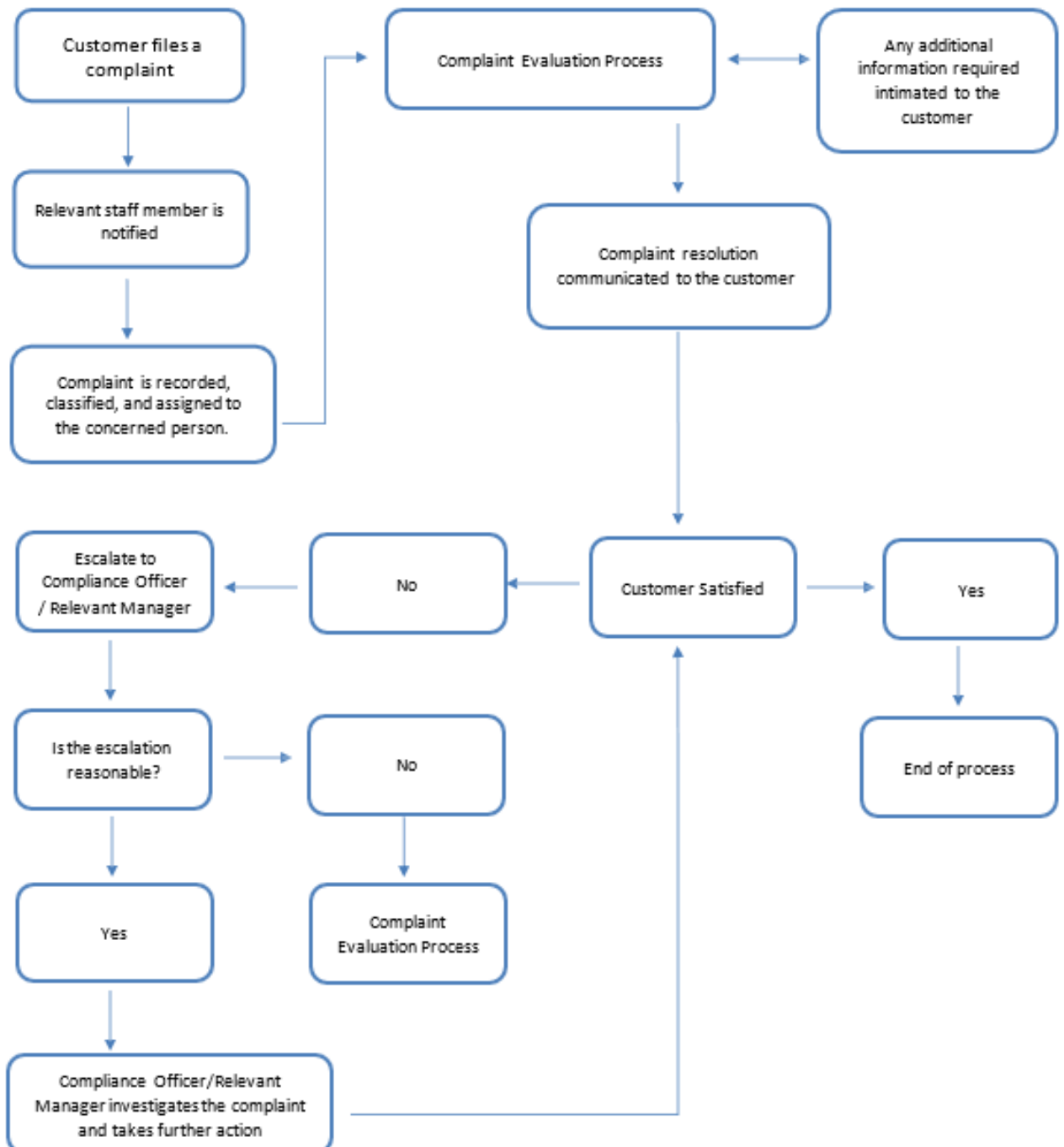




حطوا الحطرنبرق سشم
Golden Eagle
Insurance Brokers L.L.C

Complaints Handling Flowchart





خطوات الحظر النبرق سشم
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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.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 clients	1.Difference in terms communicated via Quotation and policy Issues	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 and Medical cards	2.Wrong Selling, providing wrong information to clients	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	3.Terms / Exclusions not properly explained to customer resulting in having wrong understanding of the policy	4.Any other Minor Claims queries.	4.Any other Major Claims issues.	
5.Any other underwriting issues	4.Any other Major underwriting issues			



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2.Key Responsibilities / Escalation Points

Name	Designation	Email ID/ Tel Number	Responsibility
Areej M I Louzon	Claims Head- Medical	info@geinsurance.ae Tel : +971 4 269 9991	Overall responsibility for all complaints of medical department - Complaints owner
Sajeesh Johny	Manager- Medical Department	operation@geinsurance.ae Tel : +971 4 269 9991 Mobile : +971 50 7128507	First escalation
Suhail Qazi	Executive Director	s.qazi@geinsurance.ae Tel : +971 4 269 9991 Mobile : + 971 52 9295453	Second Escalation