

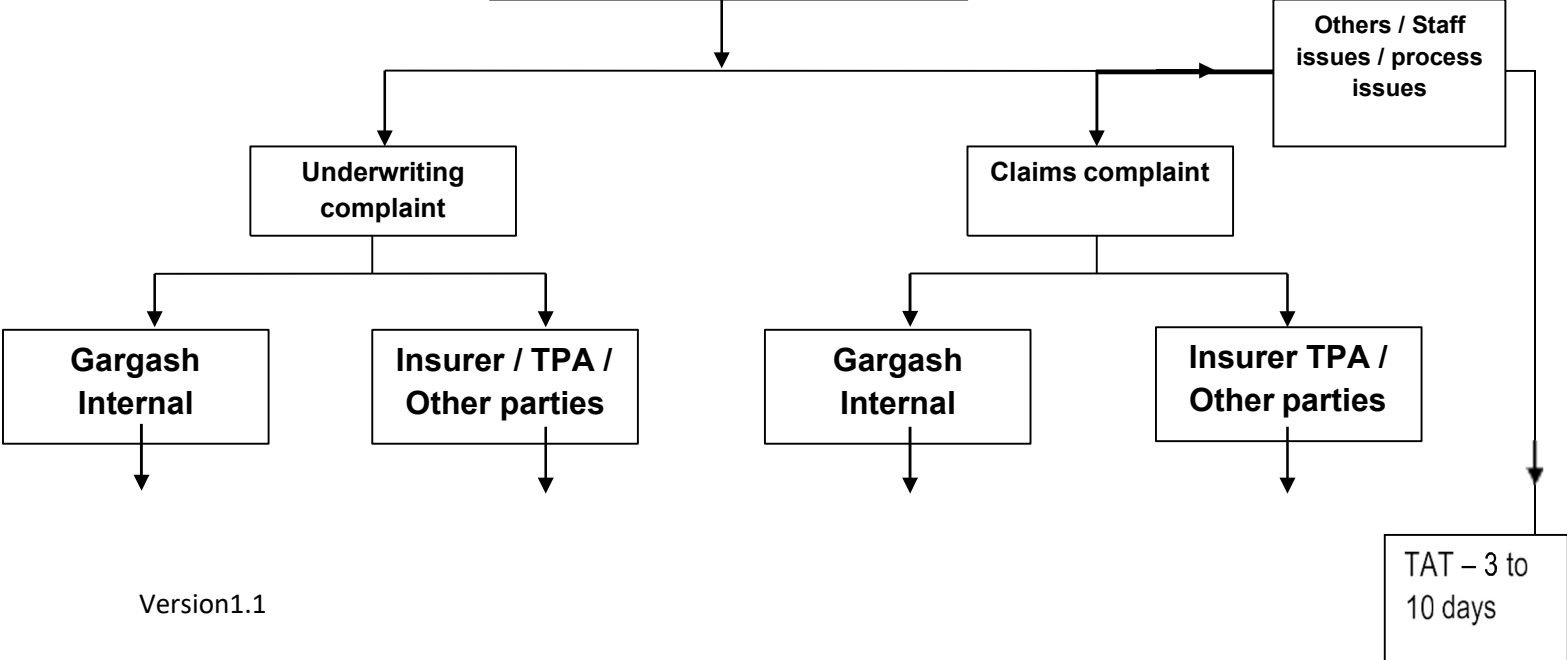
Gargash Insurance Medical Complaints Handling Procedure

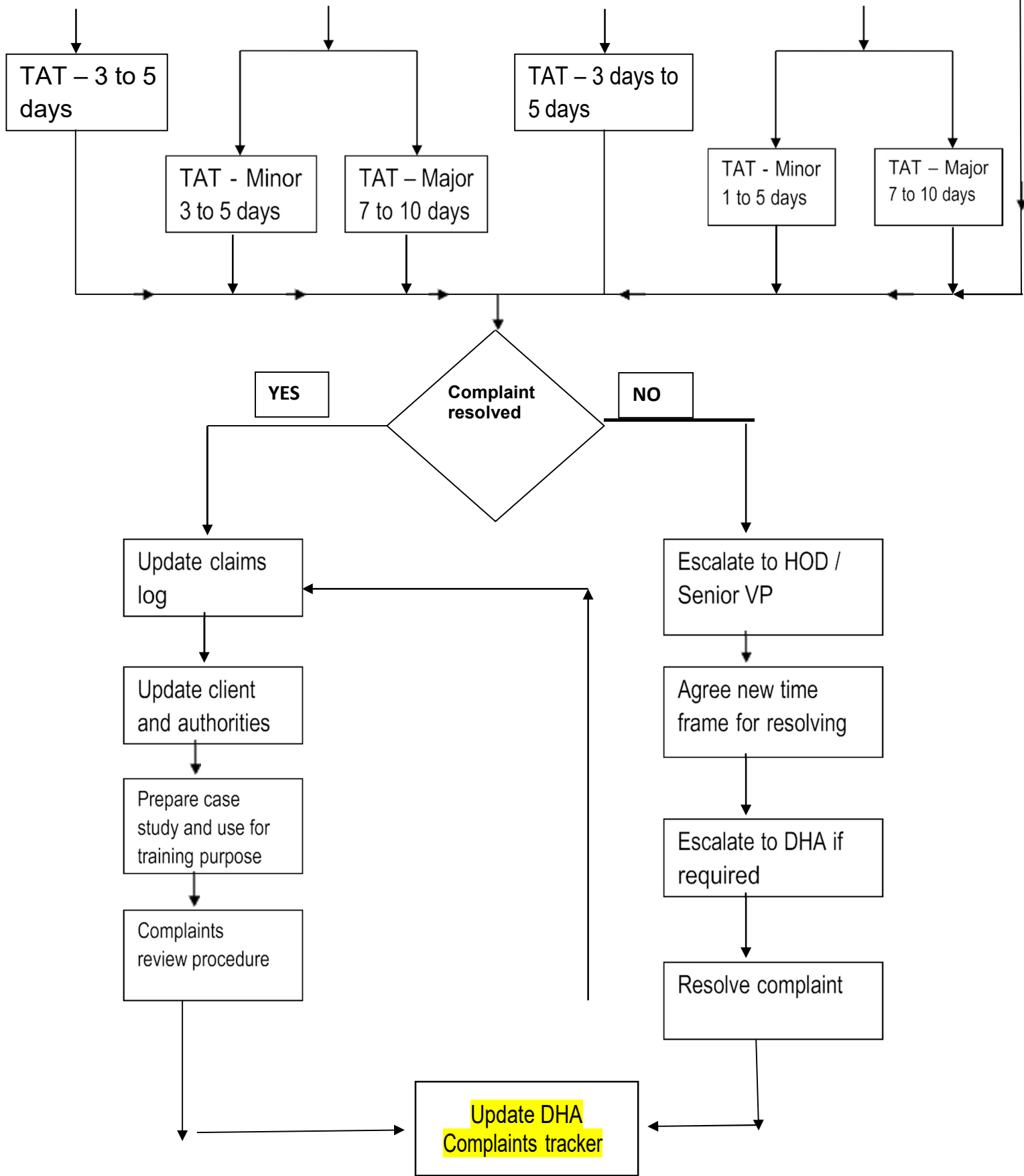
Complaint received from client via email, over phone or in person.

Register claim in internal system. Inform complaint owner and HOD about the complaint.

Acknowledge claim to client with reference number.

Identify type of complaint – underwriting/claims/others, whether from Gargash or insurer/TPA





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 customer resulting in having wrong understanding of policy | Delay in responding to claims queries | | Issues related to efficiency |
| | Complaints about u/w process (admin or operational) | | Complaints about claims process (admin or operational) | Complaints about administrative or operational process or procedures |
| Any other minor underwriting issues which can be resolved within 5 days | Any other major underwriting issues which can be resolved within 10 days | Any other minor claims issues which can be resolved within 5 days | Any other major claims issues which can be resolved within 10 days | Depending on merit of case, to be resolved within 3 to 10 days |

2) Key Responsibilities / Escalation Points

| Name | Designation | Email Id / Tel Number | Responsibility |
|-------------------------------|-------------------------------------|--|--|
| Ms. Linta Merlin Daniel | Claims Head- Medical | linta.d@gargashinsurance.com Tel : 00971 4 3379800, extn - 756 | Overall responsibility for all complaints of medical department - Complaints owner |
| Ms. Nimmy VM | Senior VP - Employee Benefits | nimmy.vm@gargashinsurance.com Tel : 00971 4 3379800, extn - 734 | First escalation |
| Ms. Phabiola Menon | COO | phabiola.m@gargashinsurance.com Tel : 00971 4 3379800, extn - 650 | Second escalation |