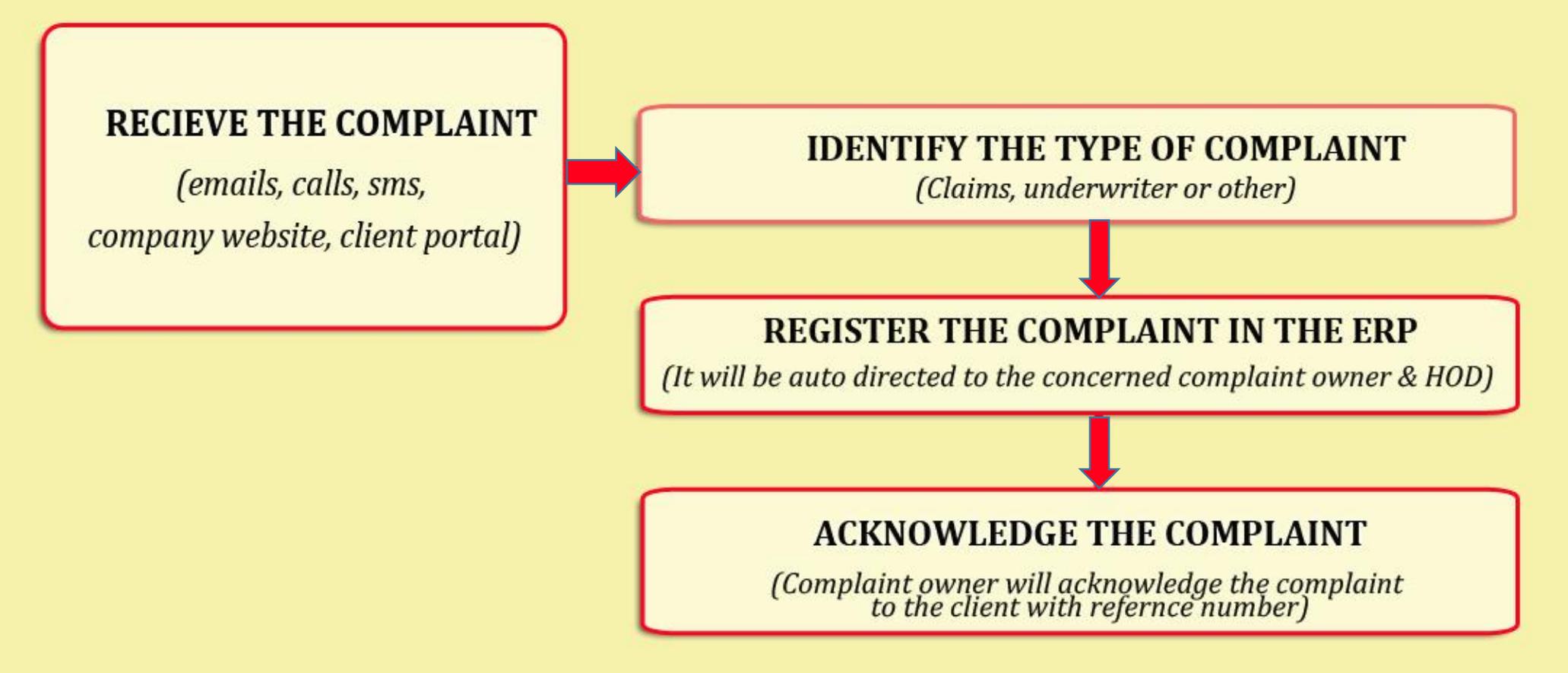
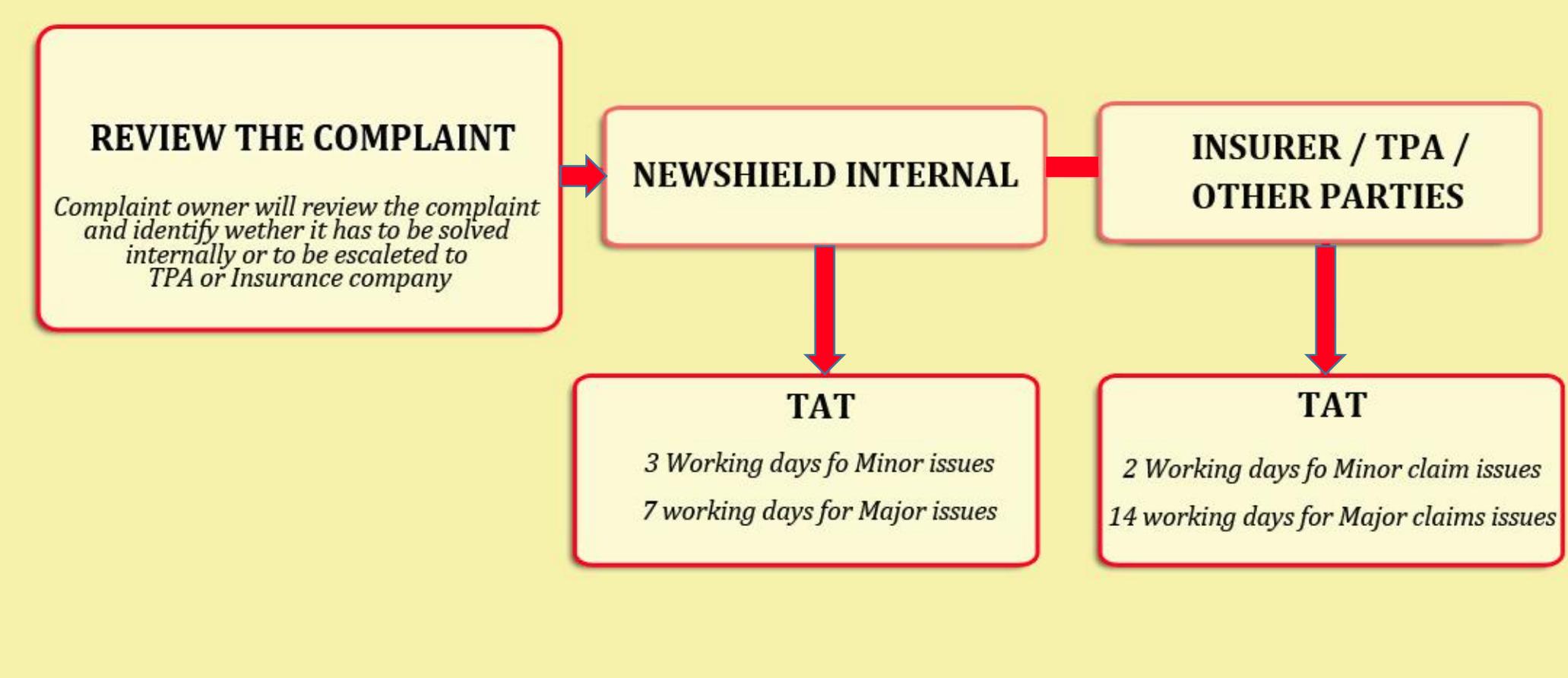
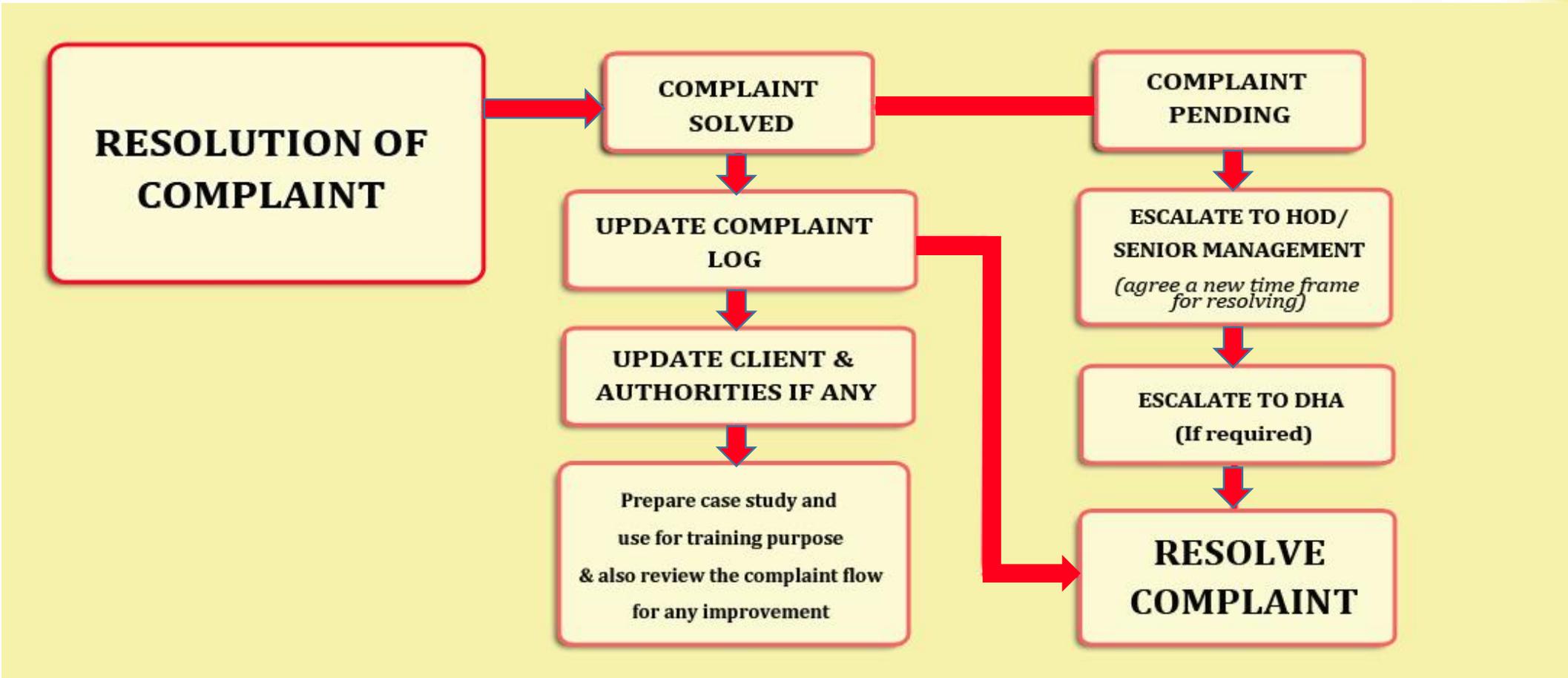




PROCESS FLOW CHART FOR COMPLAINT RESOLUTION









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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. Difference in Terms Communicated via Quotation and Policy Issues 2. Wrong Selling, providing wrong information to client 3. Terms/Exclusions not properly explained to customer resulting in having wrong understanding of the policy 4. Any other Major Underwriting Issues	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 client		2. Delay in settlement of reimbursement claims		2. Issue related to attitude, temperament, behavioral issues
3. Delay in Providing Policy Documents & Medical Cards		3. Delay in responding to Claim queries	2. Dispute in quantum of claims settled	3. Any other issues with regards to staff
4. Delay in Providing Invoices		4. Any other Minor Claim Queries	3. Complaint about Claims Process	
5. Any Other Underwriting Issues		4. Any other major Claim issues		

2) Key Responsibilities / Escalation Points

Name	Designation	Email Id / Tel Number	Responsibility
Dr. Dhannya Francis	Medical Claims	Tel : 00971 4 7058082	Overall responsibility for all complaints of medical Claims
Mr. Satpreet Chhabra	Head of Medical Department	medical@newshieldinsurance.com Tel : 00971 4 7058081	First escalation
Mr. Fredrick Lobo	General Manager	management@newshieldinsurance.com Tel : 00971 4 705003	Second escalation



THANK YOU

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