Document Title: Old Mutual (OM) Complaints Manual
Document No.: OM/UG/CX/CM/GI-02
Process: Customer Experience
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RECORD SHEET

DATE	SECTION/PAGE	SUMMARY OF CHANGE	VERSION NO.
1st April 2017		Version 1	Version 1
1st March 2024	Pages 1-11	Change of Header and Footer aligned as per updated Old Mutual Document Control Criteria.	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Page 1	Cover Page was added as per updated Old Mutual Document Control Criteria.	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Pages 1-11	Font Size and style changed as per updated Old Mutual Document Control Criteria.	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Pages 1-11	Headings changed to color Green as per branding guidelines.	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Pages 3-5	Process flow added to the manual	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Page 10	Tables color changed to green as per Old Mutual branding guidelines.	OM/UG/BD/BAP/GI-O2 **(Version 2)**
	Page 6-11	New details for example levels of complaints were added to the manual.	OM/UG/BD/BAP/GI-O2 **(Version 2)**

	DESIGNATION
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1.0 PURPOSE
This process document outlines the process flow when receiving complaints directly from a customer or through an intermediary into Old Mutual Insurance. The objective is to ensure that we provide exceptional customer experience.

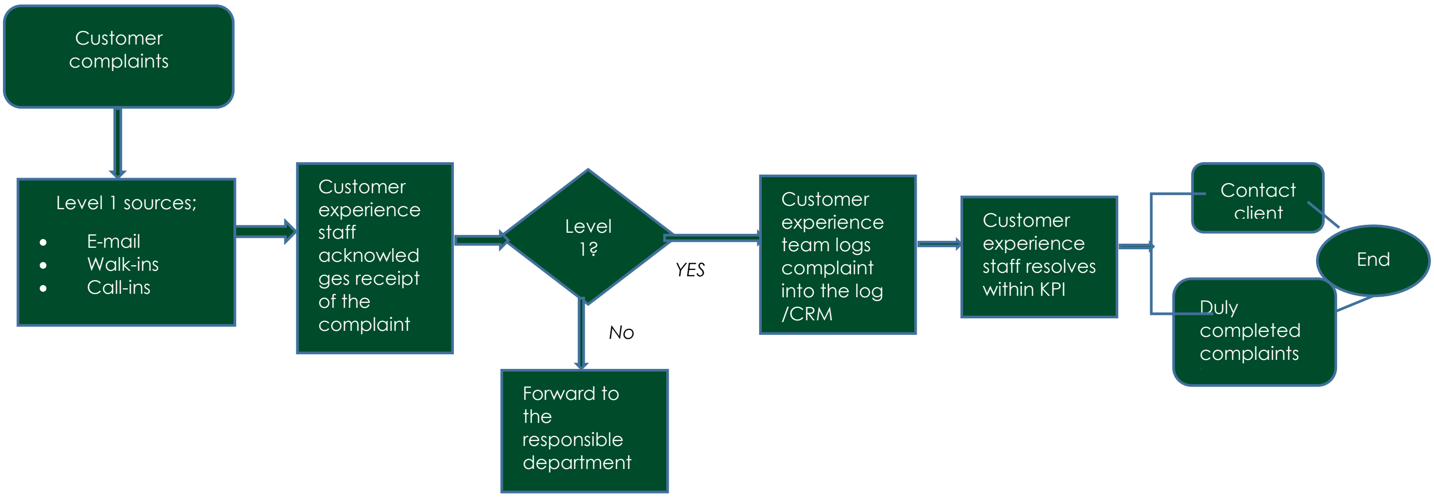
2.0 SCOPE
This process covers all customer complaints.

3.0 REFERENCE DOCUMENTS
- Customer service procedures
- Policy documents
- Service Level Agreements

4.0 OVERALL RESPONSIBILITY
Customer Experience Manager

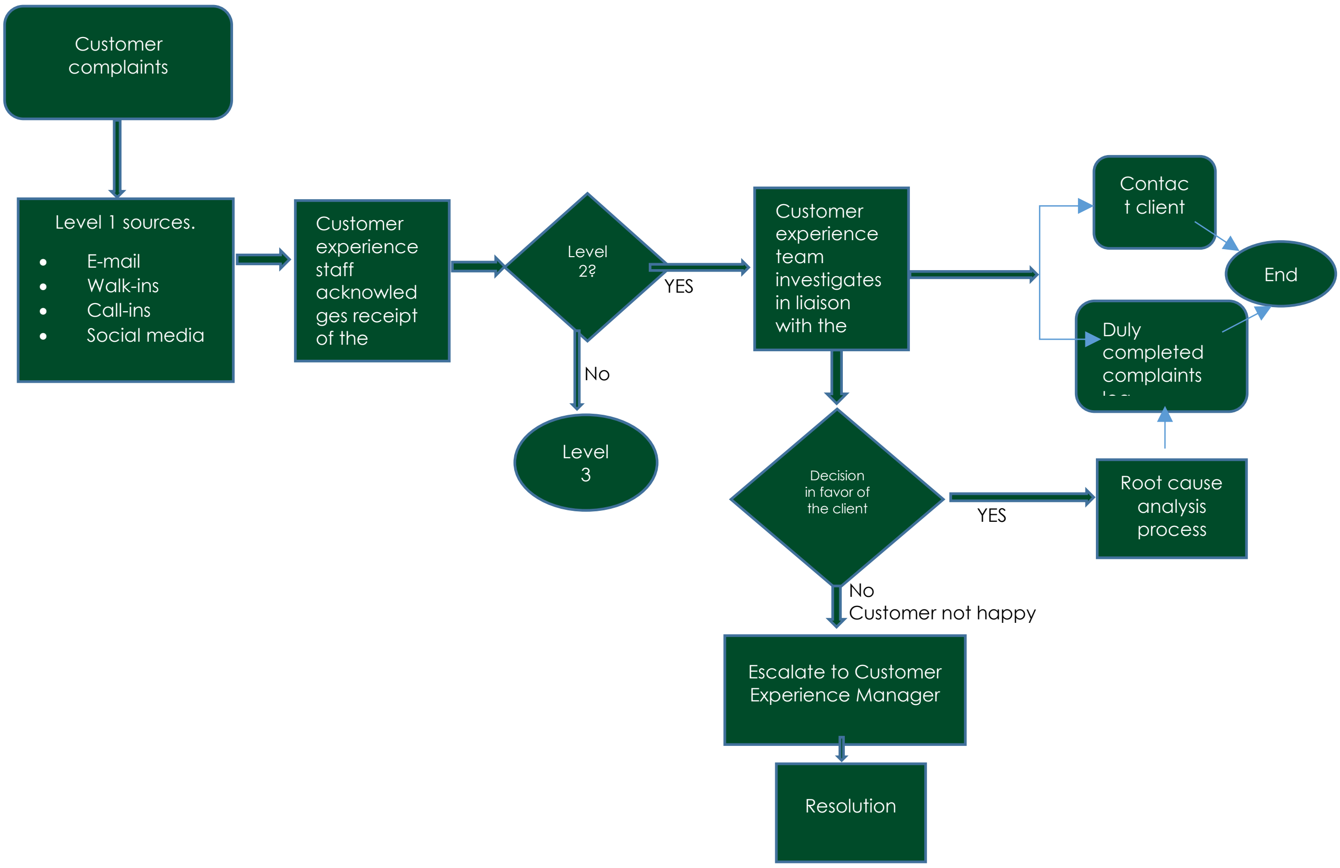
Process Flow

Level 1
Low complexity complaints within the control and decision making of customer experience. They can immediately respond to, or internal interdepartmental consultations can be made to resolve them.



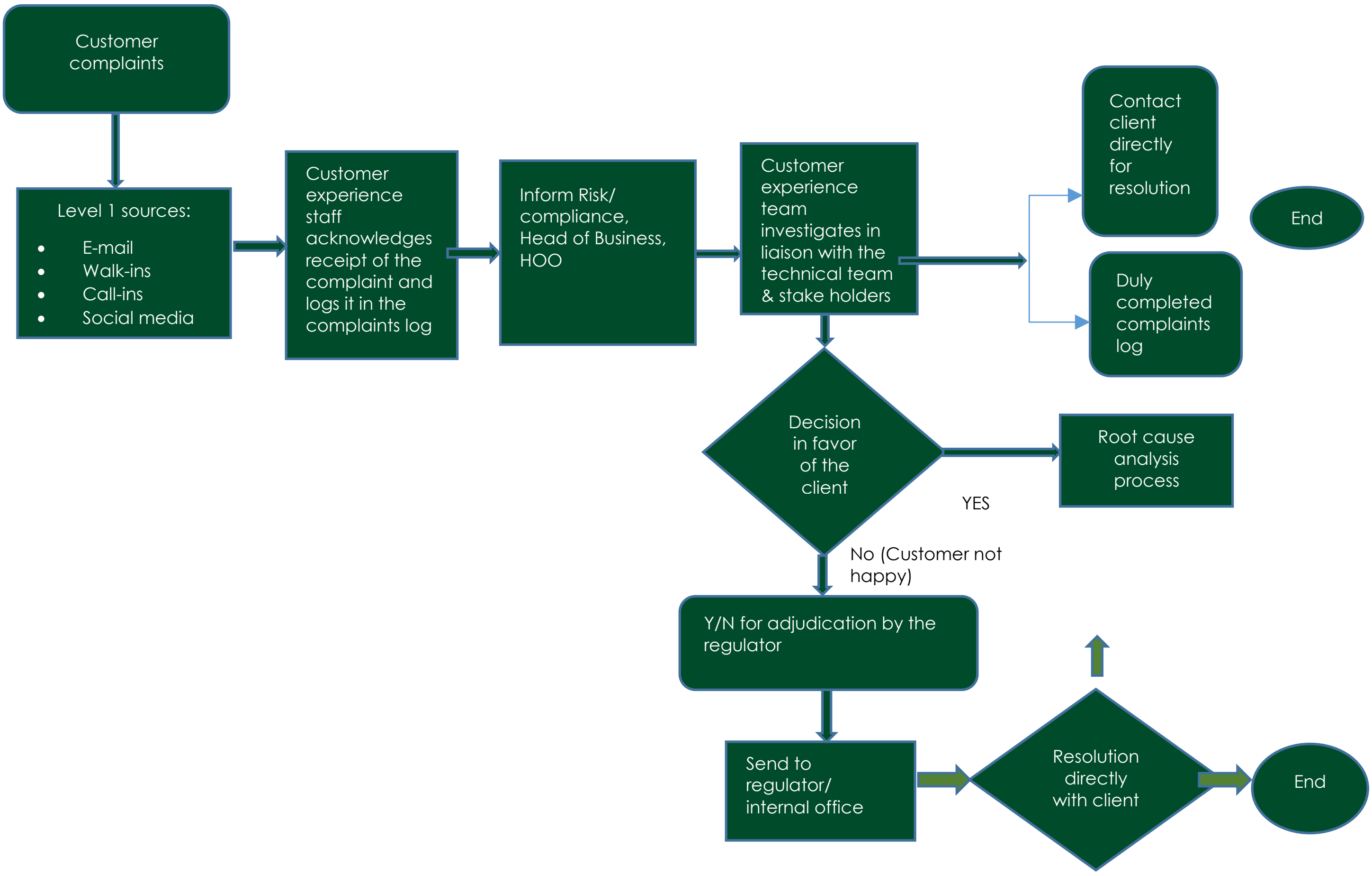
Level 2

These are cases that requires some level of analysis, intervention by the technical departments (e.g. Actuarial, underwriting, claims, finance – direct debits investigations).



Level 3

These are cases that require lengthy and complex investigations. These include mis selling, premium misappropriation, court cases, complaints whose root cause require system versions release due to system inadequacies, these require business decisions at EXCO level /Business Head.



Process Description
This Process Document outlines the process to follow when receiving complaints directly from a customer/intermediary (hereon referred to as Customer) into the Old Mutual Insurance.

Customer complaints received at branches and all front facing touch points, will be sorted for complexity levels (low – level 1, medium – level 2, or high – level 3) by the Customer service officer and all level 3 complaints will be forwarded to Customer Experience Manager.
All complaints will be acknowledged as received within 24 hours of receipt into the customer service e- mail box.

All complaints originating from the Regulator will be deemed as level 3 complaints and must take the level 3 process described herein.

Complaints Mailbox	All emails will come through a centralized email address (customersolutionsuic@oldmutual.co.ug). Level 3 will then be forwarded to CXM.
Time standards	**Acknowledgment**: **24 hours** upon receipt. **Level 1** – Resolution Same day as receipt (between 8am – 5pm). **Level 2 - Resolve** within 7 **working** days or as agreed with stakeholders **Follow-up's** – done daily – depending on urgency can result in the case having to be walked to get it resolved or actioned. **Level 3** – resolve within 30 working days upon receipt. Depending on the complexity, e.g., court cases, or investigations, the process may take a longer duration, and this must be communicated to the customer and frequent updates given, as and when received. **Follow-up's** – done weekly – and when appropriate feedback is made, we will always keep the customer informed of the progress.
Systems used	**Complaints Log** – Excel extracted from dynamic CRM **Call Centre** (Toll free line) 0800132700 or 0800315315
Contacts for process	inakatte@oldmutual.co.ug or VNasuuna@oldmutual.co.ug

Process Steps

1. Customer Contact	• Customer contacts customer service with a complaint. • Please note that all complaints must be in writing – Email, Letter, social media, Website, etc. If a complaint is made verbally, we will ensure it is documented in writing. We will respond to complaints in writing.
2. Logging Complaints	• All complainants will be given the details of the person handling their complaint and mode of contact on how to contact that person. • All complaints will be logged onto a CRM tool – (As and when built as per standardized log is completed).
3. Complaint Definition	• A customer complaint is any indication that the service or product provided does not meet the customer's expectations and can be expressed in the following manner. ○ Customer Disgruntled / Irate ○ Reminders from customers – irritated/ frustrated - A second request or query on the same issue, not addressed within the agreed service time, is a complaint. ○ Expression of Criticism ○ Expression of dissatisfaction ○ Customer Grievances ○ Customer Protests ○ Customer Objection or concerns about process /procedure/advice ○ Customer Unfairly treated ○ Customer Unprofessionally treated ○ Negative Sentiments ○ Breaches of Customer Privacy, Confidentiality and Loss of Data ○ Claims - Non-Disclosure / Voiding

	- Alleged Fraud or a transaction where the customer alleges fraudulent activity involved. - Not Meeting Service Levels (SLA). - Negative Sentiments towards Staff Behavior - No feedback to customers, not returning phone calls or e-mails, no consistency in dealing professionally with customers, rudeness, general attitude problems. - Action that contravenes regulation - Contravened or failed to comply with a provision of a specific legislation (i.e., The Insurance Act) and that, as a result, the client has suffered or is likely to suffer financial prejudice or damage.
4. Quality Assurance	The Customer Experience team leaders / manager will review the log to ensure that all pertinent data is duly filled out and proper auctioning of items is happening.
5. Complaints Levels 1 **(Low complexity complaints)**	**Definition:** Within the control and decision making of client services. They can be immediately responded to, or internal interdepartmental consultations can be made to resolve them. Complaints that **qualify as Level 1**: - Statements non-receipt. - Letters / notification non-receipt. - Enquiries with negative sentiments connotation. - Reminders - Expressions of Criticism – require immediate action and apologies and can be resolved at point of contact. - Expressions of dissatisfaction – require immediate action and apologies and can be resolved at point of contact. **Resolution KPI:** These cases have a resolution KPI of **same working day** as received. **Who deals with Level 1 complaints?** - Customer Experience Manager - Owner - Team leader Customer Experience – Leads - Customer service officers - Branch support officers **Root Cause Analysis:** In cases where a complaint is persistent, i.e., has been resolved two times, **ROOT CAUSE analysis** must be carried out for permanent resolution. All level 1 complaints will be resolved and communicated to customers by Customer service officers . All complaints must be responded to and closed via written mode – email or letter
6. Complaints Level 2 (Medium complexity complaints)	**Definition**: These are cases that require some level of analysis, intervention by the technical departments (e.g. Actuarial, underwriting, claims, finance – direct debits investigations) - Complaints that **qualify as Level 2** complaints: - Case that requires investigative analysis with technical teams - Social Media complaints - Customer grievances and protests of any form of injustice, or unfairness or unprofessionalism.

	• Contentions with policy status • Staff Errors • Delayed payments • Contract Documents – Loss or misplacements • Customer Objection or concerns about process /procedure/advice • Breaches of Customer Privacy, Confidentiality and Loss of Data. • Claims - Non-Disclosure / Voiding. • Not Meeting Service Levels (SLA). • Negative Sentiments towards Staff Behavior • All Regulatory customer complaints • Resolution KPIs - These cases have a KPI of up to 10 working days for resolution. • All level 2 customers must be handed over from customer service to Team Leader Customer Experience / Manager and customer informed accordingly. • All resolutions must be done in writing. **Who deals with Level 2 complaints?** • Customer Experience manager – owner (as is applicable) • Team Leader Customer Experience – Owner (as is applicable) • Customer service officers • Head of Operations – FYI unless escalated for intervention by Customer experience / service managers. • All complaints must be responded to via written mode – letter, or email.
7. Complaints Level 3 (Complex complaints)	**Definition:** These are cases that require lengthy and complex investigations. These include mis selling, premium suppression, court cases, complaints whose root cause require system versions release due to system inadequacies, these require business decisions at EXCO level /Business Head. • Complaints that **qualify as Level 3** complaints: **Category 3 (a)** • Mis selling/ misappropriation cases • Complaints raised through the Regulator. • Actions that contravene regulation **Category 3 (b)** • Alleged Fraud or a transaction where the customer alleges fraudulent activity involved. • Breaches of Customer Privacy, Confidentiality and Loss of Data. • Legal Lawsuits. • **Resolution KPIs** – Category 3(a) cases have a KPI of up to 30 working days for resolution, while Category 3 (b) will be advised as and when progress is made. Customer engagements must be kept as frequent as weekly. • All Level 3 complaints will be forwarded to Customer Experience Team leader/ Manager for follow-up, investigations, communication/updates, and closure with customer. • All level 3 customers must be handed over from customer service to Customer Experience Team leader/ Manager and customer informed accordingly.

	• All resolutions must be done in writing. **Who deals with Level 3 complaints?** • Customer Experience manager – owner (as is applicable) • Team Leader Customer Experience – Owner (as is applicable) • Customer service officers • COO & Head of Operations – FYI unless escalated for intervention by Customer experience / service managers. • Risk & Compliance officer • Must be escalated to Heads of business. • All level 3 complaints must be responded to and closed in writing – via letter, or email.
8. Reporting	• All Complaints are consolidated by the Customer Experience team ***(Level 1 – 3)*** and reported at monthly team meetings, Bi-weekly management Meetings. • We will document and keep minutes held to resolve the customer complaint.
9. Action at Level 1	• Acknowledge receipt to the customer within 24 hours of receipt. • Case to be placed with the correct Level team on the day of complaint receipt. • Update complaints log as required. Level 2 and 3 complaints will be updated onto the log by the Customer Experience team. • The Customer Experience Officer Actions the complaint within stipulated KPIs. • Customer Experience Officer will source the information. • Understand the customer need and expectation. • Update customer with relevant feedback. • Root Cause Analysis where applicable.
10. Follow-up's	• All level 2 and 3 cases should be touched at least every 3rd day. • Delays refer to any time delay outside of the box SLA or promised dates to customers.
11. Stakeholders	• Consult relevant stakeholders/clients to ensure appropriate understanding of complaint and resolution.
12. Extensions (customers)	• You must inform the customer if you are not able to resolve the complaint within the 7-day SLA and then renegotiate a new date. Ensure that the customer is kept informed. Send the client an e-mail after the conversation if this negotiation is done telephonically.
13. Extensions	• Extension should be requested before the end of the SLA or the stipulated deadline by the regulator. • Extension requests to Regulators should be done by CEM.
14 Completing the case	• Check that all fields in the log are updated and duly completed. • Prepare response and attach all relevant annexures for audit purposes especially for 3 complaints. • If the matter is resolved **in favor of the customer** (wholly or partially), or not in favor, the customer is informed both telephonically and in writing – email or letter, based on client's preference.

FORMULATING YOUR RESPONSE:

1.	Ensure that a comprehensive, factual response is sent to the client, the regulator.
2.	Presentation of response is professional yet easy to read and understand by the customer. Ensure that the response is checked for Spelling and Grammar.
3.	Reference appropriate policy conditions where applicable.
4.	Make sure that all proof or supporting documentation is Annexed that is referred to in the response
5.	Ensure to collect NPS / NES (where applicable) feedback from customers.
6.	If you cannot get hold of customer telephonically, use the email address provided,
7.	Consult relevant stakeholders/clients to ensure appropriate understanding of complaint and resolution

SYSTEMS & PROCESS STEPS SUMMARY:

1.	Access Complaints log and ensure the case is assigned to you. Access CRM tool – ensure case is assigned to you
2.	The comments captured on Complaints Log or CRM tool should be an investigative report (applicable to level 3) on each complaint so that the reader or anybody taking over the complaint should not do a full investigation again.
4.	Ensure all fields of the complaints log/CRM tool are completed as required. Ensure that the Findings and Learnings to Business is completed especially for complex complaints.

Contact 0800 132 700 **Website** www.oldmutual.co.ug