



PEOPLE'S INSURANCE PLC

Complaints Handling Procedure

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1. Introduction

The Complaints Handling Procedure of People's Insurance PLC is set up in line with its vision, with the objective of ensuring service excellence through the proper and fair treatment of all customers. Indeed the policies and processes which fall under this procedure, such as: Gathering Information, Record Keeping, Timely Responses to Queries, Periodic Reviews etc. Facilitates the achievement of the objective.

2. How to make a Complaint

By Telephone - 011 2126136

By email - pilassist@plc.lk

By fax - 011 2126109

By Post - No. 07, Havelock Road, Colombo 05

By online - www.peoplesinsurance.lk

By visiting

3. To whom to Address the Complaint

Customer Care Officer

People's Insurance PLC

No. 07, Havelock Road, Colombo 05

4. Documents and Information to be produced along with a Complaint

Policy No. / Vehicle No.

Claim No.

Complaint in brief

Any supporting documents

5. Acknowledgement of the Complaint

◆ When the complaint will be acknowledged

Within 3 working days

◆ Acknowledgements are submitted in the approved format (Refer Annexure 01)

6. Complaint Handling Timelines

- ◆ **All complaints are registered and acknowledged within 3 working days.**

A reference number for each complaint is provided along with the acknowledgement.

A Reference No. is generated for each complaint received, by the nominated person of the Complaints Management Function and this Reference No. is indicated in all communications regarding the particular complaint. All complaints are proceeded with the Reference Nos. generated and in the language in which the complaint was lodged.

- ◆ **When a resolution is provided to a complaint within 3 working days, it is communicated with the acknowledgement in the approved format. (Refer Annexure 02)**
- ◆ **All Resolutions/Responses of complaints are sent within 14 working days from the date of the complaint received.**
- ◆ **Responses to appeals made against resolutions provided are sent within 30 working days from the date of receiving the complaint.**
- ◆ **Where more time is required in order to provide a satisfactory resolution, the complainants are notified (before the expiry of the timeline) of the reasons for the delay along with the date which a resolution can be expected. (Refer Annexure 03)**
- ◆ **When forwarding resolutions to a complaint or appeal, it is mentioned that the subject will be closed in the absence of any replies or feedback from the complainant within four (4) weeks from the date of dispatch of resolution or response.**

7. Complaints Closed

With regard to complaints closed, after forwarding final resolutions to any complaints received, Heads Of Departments confirm in writing in the Complaints Management system that there are no further statutory obligations with regard to matters concerned. The Head of the Complaints Management Function verifies the same in CMS.

8. How to check the present status with regard to a complaint made

Via phone call to the Customer Care Officer

011 2126136

9. Complaints Management Function - Officers in Charge

◆ **Officer in Charge of Complaints Management Function**

Acting Specified Officer

011 2126403

◆ **Department Wise Officers in Charge of Handling Complaints**

| Department | Officer in Charge | Contact No. |
|----------------------|---------------------------------|-------------|
| Motor Underwriting | Head Of Motor Underwriting | 011 2126403 |
| Motor Claims | Head of Motor Claims | 011 2126201 |
| Fire & Miscellaneous | Head Of Fire & Misc | 011 2126023 |
| Non Motor Claims | Head Of Non Motor Claims | 011 2126008 |
| Marine | Head of Re-Insurance and Marine | 011 2126057 |
| HR & Admin | Chief Human Resources Officer | 011 2126457 |
| Sales | Head of Sales | 011 2126002 |
| Legal | Head of Legal | 011 2126336 |

◆ **Officer in Charge of handling Appeals**

Acting Specified Officer

011 2126403

10. Alternative Dispute Resolution (ADR) mechanisms available if the complainant is not satisfied with the final resolution.

The resolution forwarded with the final decision of the company includes the company's viewpoint and stand on the matter and the ADR mechanisms available (Such as Arbitration/ Insurance Ombudsman) along with their contact details, if complainants wish to further escalate the matter.

Alternative Dispute Resolution (ADR) mechanisms

1. Insurance Ombudsman of Sri Lanka

Address : No. 143A, Vajira Road, Colombo 05

Email : info@insuranceombudsman.lk

Tel : 011 4528671, 011 2505542

2. Arbitration - As per the Arbitration Clause in the Policy Wording

If the customer wishes to contact the Insurance Regulatory Commission of Sri Lanka, the details are given below.

Insurance Regulatory Commission of Sri Lanka

Level 11, East Tower, World Trade Centre, Colombo 01

Tel: 011 2396184-9 (General): 011 2335167

Fax: 011 2396190

11. Access to the Complaint Handling Procedure

Complaint Handling Procedure can be obtained by any interested party via

Company Website - www.peoplesinsurance.lk or

Customer Care Officer - Tel: 011 2126136

12. Complaints Register

A register is maintained by the Complaints Management Function indicating details of all complaints lodged

- Subject of the complaint
- Complainant's details
- Date of receiving the Complaint
- Related Class of Insurance
- Complaint category
- Date of acknowledging the complaint
- Status of the complaint (Fully resolved / Partially resolved / Not resolved)
- Date of closing the complaint
- Date which the final decision was communicated to the complainant
- Whether the matter has been referred to IRCSL, Insurance Ombudsman or whether Arbitration procedure is initiated

13. Analysis of information and reporting

- ◆ Information relating to the handling of complaints is analyzed on an on-going basis and action taken to address each complaint category
- ◆ Quarterly reviews are conducted on above information generated
- ◆ A status report (mentioning complaints solved/pending etc.) on complaints is submitted to IRCSL bi-annually.
- ◆ Information and documents relating to complaints are archived in the CMS