

# Complaint Management Policy

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## Complaint Management Policy

### Our commitment and the purpose of this policy

As a service organization, customer service and customer satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. We have come up with a lot of initiatives that are oriented to providing a better customer service and a better complaints redress mechanism with a view to “Out serve” customers.

Our policy, on complaint handling has been formulated taking into account the following:

- Fair Treatment for all customers both existing policy holders and prospects.
- Complaints raised by Customers are dealt with due care, courtesy and on time
- All complaints are dealt efficiently and fairly
- Our employees work in good faith and without prejudice to the interests of the customer.

In order to make the complaint mechanism more meaningful and effective, a structured system has been built and is in place. This system would ensure that the resolution offered in respect of a complaint is just and fair and is dealt within the given Service Level requirement within the frame-work of the Insurance Industry Ombudsman Center i.e. governed by the Insurance Regulatory Commission of Sri Lanka.

### What is a complaint?

A complaint is the expression of at least one of the following elements:

- A reproach in connection with providing (or failing to provide) our products or services, including but not limited to, unfair business practices, conduct in violation of applicable law or regulation, or unethical conduct
- The identification of a real or potential harm that a policy holder has experienced or may experience
- A request for a remedial action

The initial expression of dissatisfaction by a policy holder, will not be considered as a complaint where the issue is settled in the ordinary course of business but if the policy holder or prospect is yet dissatisfied with the service/information provided by our staff (Branch/Head Office/Call Centre/Agent), he or she can lodge a complainant with us in one of the following ways:

1. By Post or Person to/at Head Office, 481 T.B. Jaya Mawatha, Colombo 10 or any of our Branch Offices or Customer Service Centres.
2. Telephone - +94 11 500 8080
3. Email - [enquiry@lolcgeneral.com](mailto:enquiry@lolcgeneral.com)

All complaints need to be addressed to:

The Specified Officer  
 LOLC General Insurance PLC, 481,  
 T B Jayah Mawatha,  
 Colombo 10.

### Handling your complaint

- All complaints will be acknowledged via email or by post. Our communication to the complainant will be in the same language the complaint was lodged.
- Subsequent to acknowledgment and receipt of all information requested to analyse the circumstances of the issue, an impartial and detail investigation will be conducted by a special panel appointed for the purpose of carrying out enquiries, headed by the OIC (Specified Officer).
- Once investigations are complete, our findings will be notified to you in writing.
- All complaints will be subject to the below timelines.

	Category	TAT
1.	The acknowledgement of the complaint;	Within 3-7 working days
2.	Providing a resolution;	Within 14 working days
3.	In the event of an inability to provide a resolution within 14 working days;	The customer will be contacted and informed of the reason for delay

4.	If the Complainant is unsatisfied with the given resolution and appeal can be made to the Company, within;	14 days from the date of receipt of the resolution or response from the Company
5.	All matters relating to complaints and appeals will be closed in the absence of a reply by the complainant within;	14 days from the date of receipt of the resolution or response from the Company

### **How to make an appeal?**

In the event of the complainant being dissatisfied with the resolution, an appeal can be made. Such an appeal to be addressed to:

The Chief Executive Officer  
 LOLC General Insurance PLC,  
 481, T B Jayah Mawatha,  
 Colombo 10.

### **Alternative Dispute Resolution (ADR) methods**

An Alternative Dispute Resolution (ADR) mechanism is available (i.e. Arbitration, Insurance Ombudsman, IRCSL etc.,) to refer the matter, if the complainant is not satisfied with the final resolution:

The Insurance Ombudsman  
 143 A, Vajira Road,  
 Colombo 5.  
 • Telephone - +94 11 452 8671 / +94 11 250 5542  
 • Email - [info@insuranceombudsman.lk](mailto:info@insuranceombudsman.lk)

Or

The Insurance Regulatory Commission  
 Level 11 – East Tower,  
 World Trade Centre,  
 Colombo 1.  
 • Telephone - +94 11 239 6184 – 9  
 • Email - [info@ircsl.gov.lk](mailto:info@ircsl.gov.lk)