



AFRICAN ALLIANCE

INSURANCE PLC

COMPLAINT HANDLING POLICY AND PROCEDURES

Document Control

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1. POLICY

i. INTRODUCTION

This document describes the Complaint Handling Policy of African Alliance Insurance Plc which is to be implemented to ensure that clients (customers or prospects, shareholders, investors, brokers, insurance companies, employees etc) are excellently serviced in a timely, effective and consistent manner; minimize damage to our reputation; reduce the risk of litigation and to ensure compliance with the laws and regulations relating to complaint handling as well as ensuring feedback from clients are treated fairly.

A complaint is any expression of dissatisfaction about any aspect of our organisation of a client or any person acting on behalf of a client alleging a grievance involving the conduct, business or affairs of the firm or any employee, representative, officer, director or advisor of the Company.

ii. POLICY STATEMENT

Our Company's Complaint Policy Statements are as follows:

- a) Complaint will be addressed professionally, competently and in a timely manner by applying the principles of natural justice and confidentiality.
- b) The Company will provide a fair complaints procedure which is clear and easy to use for anyone wishing to make a complaint.
- c) The Company will publicise the existence of our complaint's procedure in our website so that people are made aware of how to contact us to make a complaint.



- d) The Company will make sure employees know what to do if a complaint is received.
- e) The Company will ensure all complaints are investigated fairly and in a timely way, and will also ensure complaints are, wherever possible, resolved and that relationships are mended.
- f) The Company will gather information which helps to improve what it does.
- g) The Company will record complaints centrally in the register of complaints.
- h) The complaint policy will be made available to clients during insurance proposals and to shareholders at general meetings

iii. SCOPE AND APPLICATION

This complaint policy applies to:

A) INSURANCE POLICY

- i) Policy Owner Service – These are the complaints relating to the servicing of a policy. This can be on new business, policy issuance, changes requested during the life of the policy etc.
- ii) Agents – These are the complaints relating to the manner in which Agents treat the policy owner, or some other action related to the Agent.
- iii) Product – These are the complaints directly related to the insurance product owned by the complainant.
- iv) Claims – These are the complaints relating to the benefits under the policy.



B) SHAREHOLDERS/INVESTORS

These are complaints emanating from investors and shareholders.

C) INSURANCE COMPANIES/BROKERS

These are complaints from other Insurance Companies and Insurance Brokers on business relationships.

D) GENERAL PUBLIC

These are complaints from the public on issues relating to the organisation.

2. PROCEDURES

i) COMPLAINT CHANNELS

Our company's complaint platforms include but not limited to the following channels.

1. Customer service dedicated hotline: **0806 630 9476, +234 703 229 4082,**
2. Customer dedicated email address – customer@africanallianceplc.com, info@africanallianceplc.com;
3. Letters to the customer care officer at the Head Office of the Company.

African Alliance Insurance Plc
54 Awolowo Road, Ikoyi, Lagos
Nigeria;
4. Our social media platforms;
5. Our website platform at www.africanallianceplc.com;
5. Visit to any of our branch offices nationwide and submit your complaint(s).



ii) **METHODS OF MAKING AND RECEIVING COMPLAINTS**

Complaints can be made through the channels mentioned above. The Company has a dedicated customer service unit (CSU) that is responsible for assessment, investigation, and resolution of customers' complaints within specified period. The customer service department liaises with other departments in the organisation to ensure satisfactory resolution of complaints. The structure put in place to ensure that customers feedbacks are reviewed and promptly resolved are as stated below:

Notification

1. Receipt of complaints through any medium/channel mentioned above.
2. Complaints are forwarded to the customer care department for registration in the complaint register /log.
3. If complaints can be treated or resolved whilst customer is at the office, a solution is provided immediately to customer and complaint marked as closed.
4. If complaint cannot be treated immediately, the CSU sorts complaints based on the type of complaints to ensure proper monitoring, documentation and effective feedback process of complaints received.
5. Complaints are recorded in the complaints register/log
6. Client is notified through an acknowledgment letter within 5 working days that complaint is being treated and will be resolved within two weeks for notification by letters while notification by email will be acknowledged by email within 2 working days.



III) ASSESSMENT AND INVESTIGATION

1. The customer service department assesses and investigates the grievance and complaints or forwards complaint to appropriate departments for treatment. If necessary, meetings will be held with other departments or external parties to ensure all sides are taken into consideration.
2. Time frame for investigation and resolution will be within 10 working days from the date the complaint was received.

IV) RESOLUTION OF COMPLAINT

1. We shall endeavour to resolve all complaints within 10 working days from the date of receipt of complaint. Where the complainant is not satisfied with resolution, the complainant can escalate the complaint through our escalation level stated below.
2. Resolution reached are communicated to the clients through written letters or through emails based on method of notification of complaints.
3. Resolutions are filed accordingly.

V) ESCALATION OF COMPLAINT

In the event that a customer does not receive a response within the timeline given by the Company or customer is not satisfied with the Company's response, he/she may escalate his/her grievance through the following escalation table.

LEVELS	RESPONSIBILITY
Level 1	Customer Care Phone: 08066309476, +2347032294082 Email: customer@africanallianceplc.com , info@africanallianceplc.com
Level 2	Head of Compliance Phone - 07032294082 Email – compliance@africanallianceplc.com
Level 3	Head of Technical Phone - 08066325672 Email – complaint.technical@africanallianceplc.com
Level 4	Managing Director Phone – 0813 085 8310 Email – complaint.executive@africanallianceplc.com



VI) CLOSURE OF COMPLAINT

A complaint shall be treated as closed, when:

1. The Company accedes to the request of the complainant fully.
2. Where the complainant indicates in writing, acceptance of the response of the Company.
3. Where the complainant does not respond to the Company within 8 weeks of the Company's written response.
4. Where the customer service officer has certified that the Company has discharged its contractual, statutory, and regulatory obligations and therefore closed the complaint.

VII) EVALUATION OF COMPLAINT

1. The customer service department evaluates, on a quarterly basis, the complaints register to ensure all complaints have been resolved.
2. The Customer Service Unit (CSU) interviews selected customers for opinion on our services, products, and policies.
3. Evaluation could also be conducted through questionnaires administered to clients periodically.
4. Feedback on customers' complaints is generated for Management and other units in the organisation for review.



VIII) REGISTER OF COMPLAINTS

The Company maintains electronic complaints register which contains the following details:

- i. Name, address, phone number, email and signature of the complainants;
- ii. Date of the complaint;
- iii. Nature of complaint;
- iv. Complaints details in brief; and
- v. Resolution/remarks/comments

The complaints register is updated on a monthly basis to ensure all issues are completely treated. Status report are to be forwarded to the Securities and Exchange Commission (SEC) and The Nigerian Stock Exchange (NSE) quarterly.

3. CONCLUSION

In conclusion, it is the Company's guiding principle to provide prompt and fair resolution of customer complaints in accordance with all legal and regulatory guidelines. It is Imperative that the policies and procedures outlined in this policy be fully understood and diligently followed by all employees, agents and managerial personnel engaged in the Company's customer complaint handling process. Grievances received through Courts or any judicial forum and legal notices shall be separately handled by our legal department and solicitors.

COMPLAINT POLICY APPROVAL



MANAGING DIRECTOR/CEO



COMPANY SECRETARY

Appendix

1. Sample Complaints Register

Month & Year _____

S/NO	DATE	COMPLAINANT INFORMATION	DETAILS OF COMPLAINT	STATUS & DATE OF RESOLUTION	COMMENTS

2. Template for Summary Report on Complaints received and resolved in the year

MONTH	NUMBER OF COMPLAINTS RECEIVED DURING THE PERIOD	NUMBER OF COMPLAINTS RESOLVED	NUMBER OF COMPLAINTS UNRESOLVED	NUMBER OF COMPLAINTS UNRESOLVED WITH SLA
JANUARY				
FEBRUARY				
MARCH				
APRIL.....DEC				
TOTAL				

CHANNEL OF COMPLAINT	NUMBER OF COMPLAINT
EMAIL	
HOTLINE	
WEBSITE	
LETTERS FROM CUSTOMERS	
LIVE CHAT FROM WEBSITE	
TOTAL	

3. Bar Chart of Summary Report on Complaints



SAMPLE COMPLAINT FORM

Complaint Form

Please complete this form in block print, and click on submit when you are completed the form.

Policy Number/s your complaint refers to

Your Name:

Address:

Occupation:

Email:

Contact Telephone Number:

Third Party Authority

If you wish for us to correspond with a nominated third party in relation to your complaint, please provide their details below:

Name of third party:

Relationship to the nominated third party:

Address:

Contact telephone number:

Email:

Policy owner's signature/Date:



Summary of your complaint:

We ask that you provide us with all issues regarding your complaint below.

Multiple empty rectangular boxes for providing the details of the complaint.

Please advise how we should contact you with our response

Telephone



Email



In writing



DECLARATION:

I confirm that the above information is correct and that I wish for African Alliance Insurance Plc to investigate my complaint

Policy owner's signature/Date:

Empty rectangular box for signature or date.