

NASCO

General Guideline for
Managing Customer
Complaint

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1. Purpose

The purpose of this guideline is to provide suggested framework and mechanism for dealing with complaints in accordance with the customer service principles & NASCO's values. The guideline may prove helpful when considering how to progress matters as mandated by our principles.

NASCO considers the feedback on its products and services not as complaints, but as means of improvement and development tool forwarded to work on, correct and take measures. All complaints, whether justifiable or not, given by our customers are considered as complaints, and each complaint is an opportunity for us to remove any deficiency in the products or services we provide

2. Scope

This document covers all the complaints made regarding our services received at various contact points. The scope is to enhance customer satisfaction, determine ways of improvement and develop the business process and take necessary actions accordingly, determine the perceived service quality as a result of business process and reinforce customer loyalty.

3. Commitment

We are committed to efficient and effective complaints management. Our commitment involves:

- a. All levels of the company (NASCO), particularly the organization's management;
- b. Encouraging an organizational culture that welcomes complaints as an opportunity to improve services
- c. Implementation and maintenance of a computerized Complaints System to manage complaints;
- d. Reporting information about complaints management in executive reports.

4. Terms & Definition

- a. **Claimant** means a person who has a claim with NASCO.
- b. **Complainant** means the person or organization making the complaint.
- c. **Client/Customer** means a person or organization receiving advice, a service, using the facilities, or engaged in a business relationship, or any other person or organization having an interest in the functions or activities of NASCO.
- d. **Acknowledgement** means communication to the complainant or their organization that the complaint has been received and is being processed
- e. **Priority** suggests the severity of a complaint to help determine the course of action to be taken
- f. **Loss Adjuster/ Assessor** means a person or a company who may or may not be an employee of NASCO and is responsible for examining the circumstance of the claim, assess the damage/ loss determine if the claim is covered under the policy and assist in settling claims.
- g. **Dispute** means a customer’s formal disagreement with the product and services of NASCO which leads to some type of internal or external review or determination
- h. **Concerns** means a request for the resolution of a problem or difficulty by a customer. Concerns can be resolved, partially resolved or not resolved.
- i. **Comments** mean any point of view expressed formally to NASCO about the quality of the company’s service.
- j. **Compliments** means any appreciative statement about a service or employee from customer, organization or individual who still isn’t our customer. Compliments will be recorded on the Customer Service Management system and can be used to facilitate learning, bring attention to service development and reinforce good practice.
- k. **Touch points** means the interface of NASCO’s product, service or brand with customers/users, non-customers, employees and other stakeholders, before, during and after a transaction.

- l. **Customer Service Executive (Gatekeeper)** is an employee of NASCO who is entrusted with the responsibility of managing the customer's needs, request and complaints along with their replies. Moreover, they are the link between the company and the customer.
- m. **Complaint Management System** is the process of how NASCO handles, manages, responds to and report customer complaints. System is put into place to track and trend the data that is captured by the complaint management processes.
- n. **Complaint Owners** mean an individual who is responsible for resolving the complaint. The complaint owner may or may not be the source of the complaint.
- o. **Service Level Agreement (SLA)** is an internal agreement between NASCO's management and its employees that defines the level of customer service required by each of NASCO's employees.

5. Complaints & their nature

5.1 What is Complaint?

Any expression of dissatisfaction by a customer, potential customer or other business partner or any regulatory body made to NASCO directly or indirectly which is related to the product or services provided by NASCO or which is related to an employee of NASCO or provided by another business partner of NASCO.

Some examples of justified complaints are

- The complainant has a reason to be dissatisfied with how the claim was handled; the amount paid was less than it should have been;
- The claim was denied when it should have been paid;
- The claim was not handled in timely manner;
- The complainant was given poor customer service, for instance, the customer's repeated phone calls to NASCO are not returned,
- NASCO did not do what they told the customer they would do;
- The company's position was not adequately explained;
- Company employee misguided about the coverage;

5.2 What is not a Complaint?

Any expression of dissatisfaction concerning denial of coverage which is **clearly** not covered under the policy or where the cost of claim exceeds the monetary limit under the terms of the policy are not complaints. However, where the case of the complaint relates wholly or in part to vague wording or unclear definitions in the policy wording, terms and conditions or table of benefits this **will** be considered as a complaint.

5.3 Complaint Classification – Categories and Sub-Categories

For the sake of ease, various type of complaints received by NASCO are segregated into 7 categories denoting the origin of function;

- | | |
|--------------|---------------------|
| 1. Claims | 5. Product |
| 2. Service | 6. Marketing/ Sales |
| 3. Delay | 7. Inaccuracy |
| 4. Financial | 8. Others |

Furthermore, for better analysis, these categories are segmented into exact nature of complaints.

1. **Claim** – Any complaint made with regards to the way claim was managed, settled or time taken to process. Some of the sub categories
 - a. Denial of Claim
 - b. Delay in Claim settlement
 - c. Unsatisfactory Settlement
2. **Service** – Any complaint against the staff member, the department or any third party regarding the quality or the way service was offered.
 - a. Efficiency of the service
 - b. Attitudinal
 - c. Quality of vehicle repairs
3. **Delay** – Customer complaint regarding the delay in service, delivery or correspondence.
 - a. Delay in Quotation, Policy, Cards, Invoice, etc.
 - b. Delay in vehicle delivery
 - c. Delay or No response to calls/ emails
4. **Financial** – Customer complaint which involves financial matter, it can be delay in payment, miscalculation or over charged.
 - a. Excess charges
 - b. Delay in refund
5. **Product** – Customer complaint regarding the dissatisfaction or suitability of the product offered or product knowledge of the employee
 - a. Coverage clarification
 - b. Duplication of coverage
 - c. Product Knowledge
6. **Marketing/ Sales** – Customer complaint regarding the business development team member or the service provided by the member staff
 - a. High pressure tactics
 - b. Misleading/ Inaccurate advise
7. **Inaccuracy in Documents** – Complaint regarding inaccurate information in any document submitted to customer.
 - a. Inaccurate policy
 - b. Inaccurate card
8. **Other** – Any other type of complaint that do not fit the above criteria and definition.

Complaint Categories and Sub Categories

<i>Category</i>	<i>Sub-Category</i>
Claim	Denial of Claim
	Unsatisfactory Offer/Settlement
	Delay in Claim Settlement
Service	Abusive Service
	Adjuster Handling
	Aggressive employee
	Rude/ Behavior
	Quality of Vehicle Repair
Delay	Delay in Cards
	Delay in Invoice
	Delay in Policy
	Delay in Quotation
	Delay in Renewal
	Delay in Vehicle Delivery
	Delays/No Response of Phone/ Email
	Non delivery of Notice
Finance	Delay in Premium Refund
	Excess Charges Without Agreement
	Excess is high
	High Premium
	Premiums Misappropriation/ Misquoted
Product	Cancellation of Policy
	Coverage Question
	Duplication of Coverage
	Product Knowledge
	Others
Marketing/ Sales	High Pressure Tactics
	Inaccurate advise/ Misleading Advertising
Error in Document	Wrong Card
	Wrong Invoice
	Wrong Policy
Others	Others

6. Roles and Responsibility – Customer Service Management

The roles and responsibilities of those who are involved in customer service management are discussed below;

<i>Roles</i>	<i>Responsibility</i>
Receiving Complaints	All Employees
Resolving Complaints	Complaint Owner
Gatekeeper	Customer Service Executive
Escalation	Department Manager/ Management
Continuous Improvement	Management

- The term manager refers to the function performed rather than job classification or title
- Several roles might be performed by the same individual
- A role may be split up among several individuals or competencies
- Responsibilities include but are not limited to those listed for each role

6.1 All Employees – Receiving Complaints

- Receive complaints from the customer via telephone, email, in person or complaint management system
- Request clarification and additional information on the complaint
- Collect required information from the customer
 - Name
 - Name of the company
 - Email address of the complainant
 - Nature of complaint
 - Complaints with (Department/ Function)
 - Policy details, if available
- Employees who do not have access to the complaint system are to inform their team manager for the purpose of logging the complaint on the Complaint Management System
- Log the complaint on to the Complaint Management System if not already logged.
- Acknowledge the customer complaint via Complaint Management System (Automated)
- Prioritize the complaint received and logged.
- Categories and subcategorize the complaint if not already done
- Immediately escalate the complaint if the complaint is deemed High Priority or Urgent.

- If and when required, direct or route customer complaint to appropriate personnel for assistance.
- Handle dissatisfied customers in a polite and professional fashion.
- Comply with the obligation under Code of Conduct for Customer Service

6.2 Resolving Complaints – Complaint Owners

The individual, along with receiving of complaints, may be responsible for resolving complaints as well. The following responsibilities are in addition to that of receiving complaints.

- Understand and investigate the complaint.
- Identify the cause of the complaint
- Identify the possible solution and the required timeframe to solve customer complaint.
- Respond to complaint or to notify them of investigation results and any planned actions.
- Resolve customers' service complaints by performing activities or coordinating with other employees or third party stakeholders efficiently
- Monitor the Complaint Management System to track and follow-up all customer requests in a timely manner.
- Return customer calls in a timely manner to ensure customer satisfaction.
- Conveying the solution to the customer
- Confirming that the customer agrees with the solution
- Taking appropriate escalation if the customer does not agree with the solution
- Escalating the complaint to appropriate management level
- Adhere to all corporate policies, guidelines and statutory requirements and recommends to senior management adoption and/or changes to policies and guidelines to reflect circumstances within the customer service area.
- Research, prioritize and resolve customer issues in timely and accurate fashion.
- Periodically, prepare action plan and preventive measures for increasing customer satisfaction.
- Deliver prompt and professional solutions for customer complaint via phone, email, in person, etc.
- Closing the complaint

6.3 Customer Service Executive – Gate Keeper

The customer service executive (CSE) will be a dedicated employee for receiving, assigning, transferring, communicating and following up on complaints. The CSE will be owner of the toll free number 800 1 008 along with the complaints@nascodubai.com.

- Act as the company gatekeeper
- Attend and Manage calls and emails to receive complaints from the customer.
- Provide information about the complaint procedures, customer service code along with information on **turnaround time** for complaint management.
- Confer with customers by telephone or in person in order to obtain details of complaints.
- Monitor the complaints logged on the Complaint Management System for delays and violation of Service Level Agreements and Turnaround time
- Develop, implement and / or manage the organizations customer service policies, procedures, standards, and strategies Comply with and maintain knowledge of applicable rules, regulations, standards, and best practices.
- Thoroughly and efficiently gather customer information, access and fulfill customer needs, educate the customer where applicable to prevent the need for future contacts and document interactions through contact tracking.
- Ensure all customer service activities support and strengthen the strategic objectives of the overall organization
- Confer with management and staff coordinating customer service activities
- Communicate information to stakeholders using appropriate communication methods
- Identify opportunities to add value beyond problem resolution to relevant business areas (e.g., sales, claims, production, etc.)
- Ensure that issues are resolved both promptly and thoroughly.
- Responsible for compiling and generating reports as they relate to customer service surveys.
- Continuously evaluate and identify opportunities to drive process improvements that positively impact the customer's experience

6.4 Escalation – Department Managers/ Directors

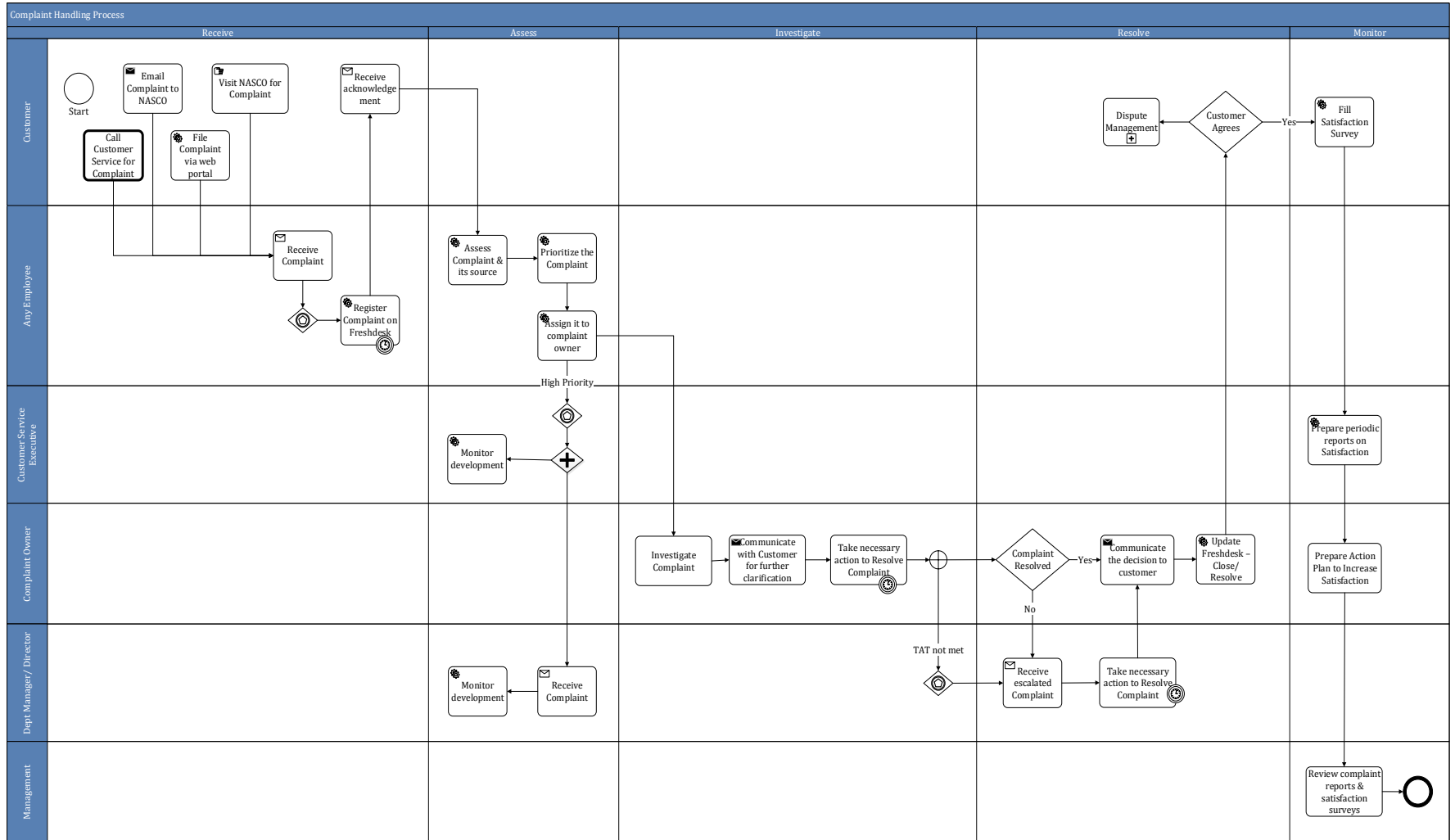
There are two types of escalation, **first** is when the complaint is either High priority or Urgent complaints are escalated to the manager/ department owner upon receiving them and **second** is auto escalation by the complaint management system when the complaints are not responded or resolved within the given timeframe.

- Review the nature of complaint, Investigate and identify appropriate solution for customer service complaint
- Resolve the customer service complaint promptly.
- In case of escalation due to delay, identify the reason for the delay and ensure necessary actions are taken to resolve the complaint with further delay
- Coordinate with team members to develop preventive actions for the nature of customer service complaint.
- Provide team members with guidance in handling difficult or complex issues or problems so they can be resolved effectively and efficiently.

6.5 Management – Continuous Improvement

- Ensure complaint handling process and objectives are established and communicated to customers and complainants.
- Identify and allocate resources for effective and efficient complaint handling process.
- Review quarterly reports on the customer complaint received and the customer service performance of NASCO.
- Review the performance and effectiveness of complaint handling system of NASCO and report the findings annually.
- Discuss and identify areas that needs to be improved for better and efficient customer service.

7. Complaint Handling Process



There are five stages of complaint handling process,

1. **Receive** the complaint
2. **Assess** the complaint
3. **Investigate** the complaint
4. **Resolve** the complaint
5. **Monitor** the complaint

Complaint Handling Process Stages



The below describes the strategies for dealing with each stage of complaint management process;

7.1 Stage 1 – Receive the Complaint

The employees who receive the complaints are required to;

- Actively listen to the complainant
- Do not react defensively
- Understand, empathize and acknowledge their viewpoint
- Express regret that they have had a poor experience, and
- Assure them that steps will be taken to investigate and resolve their concerns

A person who is complaining about the service may have an emotional need to vent their anger over what has happened to them. It is important that you respond in a positive and helpful manner and that you remain calm and objective. Some tips are listed below;

- Let the person be angry and do not interrupt as they tell their story.
- Keep the volume and pitch of your voice low. Lowering your voice and speaking calmly helps to calm an emotional person.
- Reinforce the person’s right to complain, to be heard, and to receive a response.
- Be open, non-judgmental and empathic
- Respect and empower the complainant
- Accept what is being said without attempting to justify another’s action or without denying the complainant perspective.
- Listen to the problem fully before deciding if you can or cannot assist in the matter.

Phrases to Use

- I can see why you feel this way
- I see what you mean
- That must be upsetting
- I understand how frustrating that must be
- I don’t know, but I’ll find out
- I will take this responsibility
- I definitely will make sure that this gets resolved.
- What I can do is...
- We appreciate your business

Look for Solutions

- Provide relevant information that will assist the person to better understand the decision or action that they are aggrieved about.
- If there are things you can do straight away, do so.
- Give reasons for what happened and, if appropriate, apologize
- Focus on solving the problem/ complaint rather than blaming or finding faults
- Explain clearly what can and cannot be done
- Offer possible resolution methods. Providing alternatives will empower the person and give them a feeling of entering into a partnership in the process of resolving the complaint.
- Let the client know what you intend to do and when you will get in touch with them. Contact them on the day and at the time you said you would, even if you haven't made any progress to keep them informed.
- If an action needs consideration or approval by a manager/ director/ management, inform them and work out when and how will you inform the complainant of the outcome.
- Confirm the outcome of the conversation and make sure that the person agrees with what has been decided.
- Inform the complainant when you have taken the action
- Make sure you follow up on a promised action.
- End the conversation with the agreement on what is to happen next.

Record and Acknowledgment of the complaint

- All received complaints are to be recorded in the complaint management system by filling a complaint ticket.
- Comprehensive information about the complainant and the nature of complaint is to be recorded in the system.
- When a complaint is recorded in the system, acknowledgement of the complaint received is to be send to the customer.
- The system is designed to automatically send the complaint acknowledgement with a reference tracking number for complainant to track the status of their complaint and for other correspondence.
- Customer will be able to access our complaint management portal and track the status of his complaint.

Communication and Acceptance of Complaint

Fixed Service Hotline

All complaints are forwarded by calling at the toll free number **800 1 008**. Complaints are recorded by Customer Service Executive and solution process is started. Service hotline provides service 08:30 through 17.00 on week days.

Email

An email complaint can be send to complaints@nascodubai.com and is automatically captured by the complaint management system and the complaint handling process is started.

Website

Select the section “Reach Us” on www.nascodubai.com, www.nascogulf.com, www.nascomiddleeast.com which leads you to complaint form. All complaints made by using these ways are automatically forwarded to Customer service executive and solution process is started.

Fax

Written feedbacks may be sent at NASCO’s fax number +971 4 352 0544 at our office. These complaints are forwarded to customer service executive, the complaint is recorded and process is started.

Mail

Written complaints may be sent to the following address.
Khalid Bin Waleed Street, Albwardy Investment Bldg. P.O.Box 7108, Dubai, UAE

The complaints shall be recorded by Customer Executive and solution process is started.

Face – to Face

Customer/ Client can visit our office and fill a complaint form which will be made available at the front desk. The complaint form shall be forwarded to the Customer Service Executive who in turn shall register the complaint the system and the process is started.

NASCO Complaint Portal

Customer/ Client can visit our Complaint portal www.nascodubai.freshdesk.com, create an account if already not created and register the new complaint.

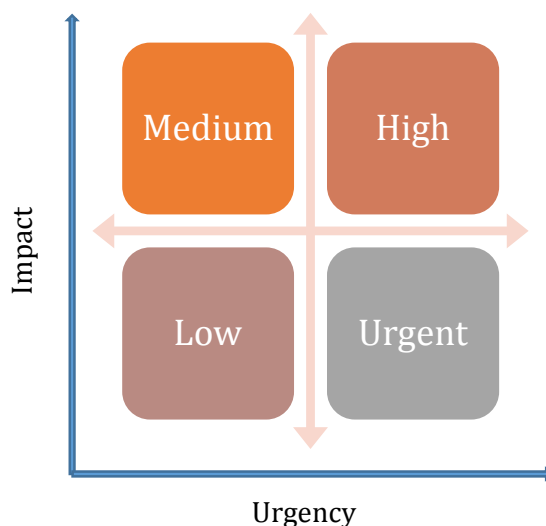
7.2 Stage 2 – Assess the complaint

The purpose of the assessment process is to;

- To identify the source of the complaint so as to assign the complaint to the appropriate department/ complaint owner if not already done.
- Classify the complaint appropriately to determine the appropriate action
- To ensure the process is commensurate the seriousness of the complaint and the issue raised.
- The prioritization of a complaint shall be based on the severity of the complaint and the individuality of customer.

All complaints are classified into the following;

- **High Priority** – A complaint that has immediate and higher than the perceived impact on the business or reputation, unless not resolved within the expected timelines. This is resultant of any long pending case, financial losses or legal issues.
- **Urgent Priority** – A Complaint that may or may not have immediate and higher than perceived impact on the business or reputation but still needs to be resolved at the earliest.
- **Medium Priority** – A complaint that has intermediate and has expected impact on the business and reputation. This might lead to disgruntled customer and lead to minor financial losses.
- **Low Priority** – A complaint that had low impact and no serious implication on the retention of the customer and financial losses. The low priority complaints may be vague in nature or lack specifics, but contain sufficient information to determine they are service standard related or related to poor service in general terms.



7.3 Stage 3 – Investigate the Complaint

The purpose of the investigating is to obtain a sufficient amount of information in order to decide what has occurred and identify appropriate action. Not all complaints need to be dealt with in exactly the same way. These guidelines should be varied in accordance with the circumstance and the nature of complaint.

During the investigation, you need to;

- Clarify the complainant's expectation
- Establish the facts
- Identify the source or origin of the problem
- Ascertain what did or did not happen, what should or should not have happened
- Identify resource required
- Identify course of action to resolve the complaint
- Record and document the investigation findings on the complaint management system.
- Make recommendations that constitute an improvement for preventive measures.

7.4 Stage 4 – Resolve the Complaint

At the end of the investigation stage, the complainant is advised about the outcome. Immediate action are to be taken to resolve the complaint with a formal communication with the complainant advising him if the complaint was resolved or not. If no satisfactory solution was achieved, NASCO shall inform about the company's position on the situation and the reason for not being able to resolve up to complainant's expectation.

Closure/Disposal of Complaint

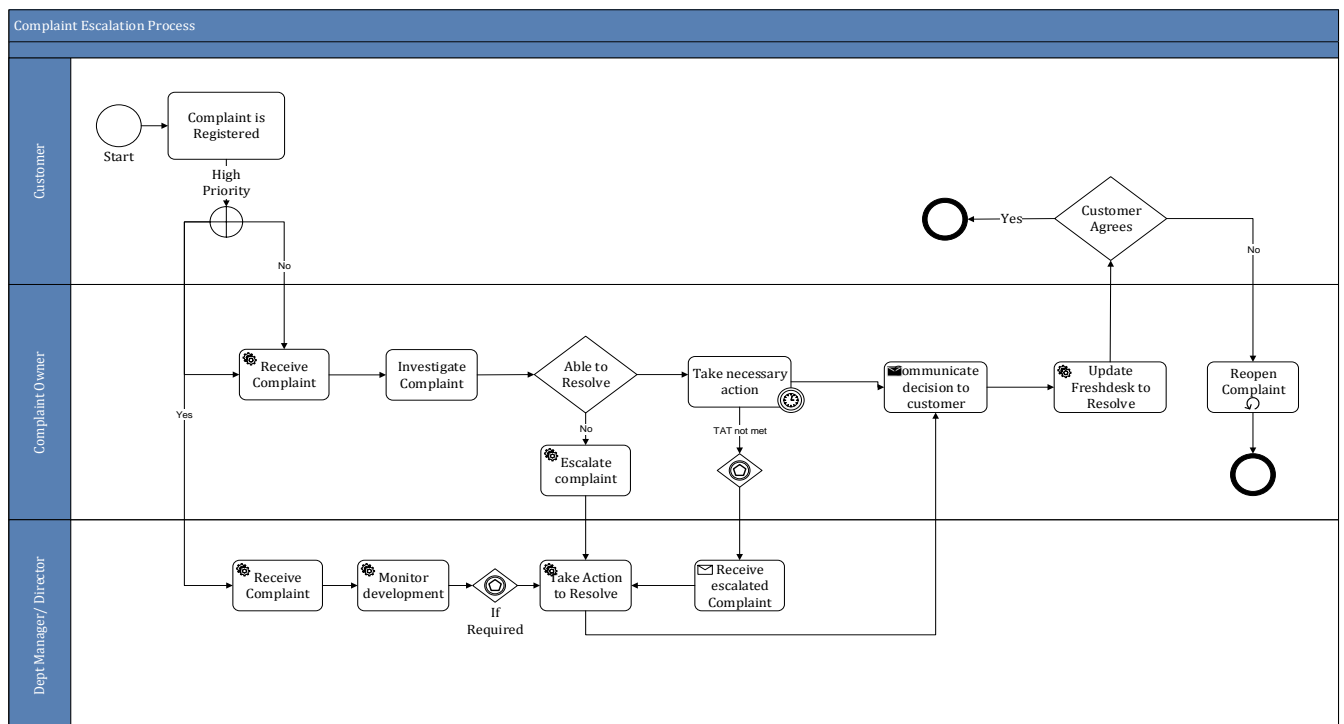
A complaint will be considered as closed if any of the below mentioned scenarios are met with:

- NASCO has acceded to the request of the complainant fully
- Complainant has indicated the acceptance of the decision of the insurer
- If no reply is received from the customer within 2 days of response then the complaint will be considered closed.

Complaint re-opening process

- In case the customer is not satisfied with the decision, the customer can approach any of the touch points mentioned in the document or reply to the email which informs the customer about the closure of complaint within 2 days of the receipt of our communication (failing which, we will consider the complaint to be satisfactorily closed.)
- In the event of customer coming back within 2 days, the original "Complaint" interaction will be reopened for review of the earlier decision. Post reviewing all the facts, a suitable decision will be provided to the customer as per policy.
- Alternatively, the complaint may be reopened if the customer provides fresh evidence / additional requirements to support his stand.
- Reopened complaints to be escalated to the department owner.

Complaint Escalation Process



7.5 Stage 5 – Monitor the Effectiveness

Two level of monitoring is to be followed to analyze the effectiveness of the complaint management process.

Firstly, a satisfaction survey is to be conducted to analyze if the complainant is satisfied with the level of service provided while resolving & managing their complaint. Secondly, periodic meeting at management level to analyze the appropriateness, efficiency, effectiveness and productivity of the process along with developing preventive measure & increase customer satisfaction.

In order to determine satisfaction level of the customers who provide feedback in connection with the complaint management process, surveys are conducted to measure customer satisfaction. Performance of the complaint management process is measured with the predefined criteria

Monthly, the customer service executive shall prepare a Complaint Monitoring report that shall be circulated to the department owners for their action. Meanwhile, quarterly the department owner shall prepare a report on lessons learned and preventive action considered. As a result of the data analysis, efforts will be made to generate solutions to prevent occurrence of the critical customer complaints again and corrective action may be taken in this respect according to the corrective and preventive actions procedure.

For analysis, the management shall meets once in 6 months. In these meetings, the main agenda is to conduct data analyses about the customer complaints such as complaint classes, types of complaints, mode of complaint, lessons learned, preventive action developed and business impact. Decisions taken at the end of the meeting are shared with the respective owners of the process.

Minimum Requirement	Frequency	Evidence	Responsible Individual	Responsible for action plan monitoring
Complaint monitoring reports (analysis of number & types of complaints)	Monthly	Complaint Management System	Customer Service Executive	Department Owners
Learning report in Lessons Learned	Quarterly	Complaint Management System	Department Owners	Department Owners
Annual Report (analysis of number & types of complaint, learning, recommendation & preventive actions)	Bi-Annually	Complaint Management System	Customer Service Executive	Management

8. Learning and Continuous Improvement

NASCO aims at improving efficiency and effectiveness of the process for dealing with the complaints by means of actions it performs. It performs adoption of the corrective/preventive actions, study of innovations and comparison methods and prevention of the repetition of the problems that have led to complaints and prevent occurrence of possible problems.

- Using complaints data to identify the root cause of complaints
- It researches and implements the best practices to deal with the complaints;
- It procures that a customer-oriented is adopted throughout the organization;
- It encourages innovations in the developments for dealing with the complaints; and
- It acknowledges any exemplary behaviors in dealing with the complaints.

9. Service Level

Turn-around Time or Due by has been designed for different functions and department based on the leverage over the resolution, the SLA shall consider Business Hours of NASCO. The turnaround time only considered active when NASCO is supposed to take an action and doesn't have to wait for the Insurance Company, Customer or any other third party to respond or take action. The turnaround time for acknowledge, response & resolve for various department are as follows;

Motor Department

Complaint	Acknowledgement	Response	Resolution
Urgent Priority	1 Hour	1 Day	2 Days
High Priority	1 Hour	1 Day	2 Days
Medium Priority	1 Hour	2 Days	3 Days
Low Priority	1 Hour	2 Days	4 Days

Accounts, Marine and General Insurance Department

Complaint	Acknowledgement	Response	Resolution
Urgent Priority	1 Hour	1 Day	2 Days
High Priority	1 Hour	1 Day	2 Days
Medium Priority	1 Hour	2 Days	3 Days
Low Priority	1 Hour	2 Days	4 Days

General, Medical, Life, and Marine Broking Department, Broking Claim, Sales Life

Complaint	Acknowledgement	Response	Resolution
Urgent Priority	1 Hour	1 Day	3 Days
High Priority	1 Hour	1 Day	3 Days
Medium Priority	1 Hour	2 Days	4 Days
Low Priority	1 Hour	2 Days	5 Days

Agency Claim, Collection, Sales/ Business Development

Complaint	Acknowledgement	Response	Resolution
Urgent Priority	1 Hour	1 Day	2 Days
High Priority	1 Hour	1 Day	2 Days
Medium Priority	1 Hour	2 Days	3 Days
Low Priority	1 Hour	2 Days	4 Days

10. Key Performance Indicators

Certain indicators shall provide insight on the performance and effectiveness of the complaint management system.

1. **SLA violation** – Objective is to adhere to NASCO’s policy for acknowledging, responding and resolving customer complaints
2. **Number of Re-opened complaints** – Objective is to resolve the service complaint up to the expectation of the complainant.
3. **Number of repeat complaints** – Objective is not to have same complaints from same client.
4. **Complainant satisfaction with outcome** – Objective is to have higher satisfaction level among complainants. NASCO shall aim to increase the level gradually over the period of time.

No.	Performance Indicator	2015	2016	2017
1	SLA Violation			
2	Number of Re-opened complaints			
3	Number of repeat complaints			
4	Satisfaction Level			

11. Complaint Handling Process Audit

Assessing the effectiveness of an NASCO's customer complaint handling process can help identify potential internal control deficiencies and regulatory compliance risks. NASCO shall periodically evaluate its customer complaints handling processes and consider conducting complaint function-specific reviews. The Complaint Handling Audit shall be conducted once a year and the results of which will be communicated during the management review meetings. Following are the aspects and area of Complaint Management

- Complaint Valuing Culture
- NASCO's Commitment towards the system
- Visibility & Accessibility of the system
- Fairness of the system
- Responsiveness from the system
- Accountability
- Resource for the system
- Privacy and Confidentiality of the complainant
- Continual Improvement

12. Complaint Form

Date:

PERSONAL INFORMATION	
Name	
Business Name	
Email ID	
Phone No.	
Existing Customer	<input type="checkbox"/> Yes <input type="checkbox"/> No

INSURANCE POLICY	
Name of Policy Holder	
Policy No.	
Claim No.	
Type of Coverage	
<input type="checkbox"/> Motor <input type="checkbox"/> Marine <input type="checkbox"/> General <input type="checkbox"/> Medical <input type="checkbox"/> Life	
NASCO is Your	<input type="checkbox"/> Broker <input type="checkbox"/> Insurer

COMPLAINT	
Coverage Type	
<input type="checkbox"/> Claim <input type="checkbox"/> Service <input type="checkbox"/> Delay <input type="checkbox"/> Finance <input type="checkbox"/> Marketing/ Sales <input type="checkbox"/> Error in Document <input type="checkbox"/> Product	

Sub Category

- | | | |
|---|--|---|
| <input type="checkbox"/> Denial of Claim | <input type="checkbox"/> Unsatisfactory Offer/Settlement | <input type="checkbox"/> Delay in Claim Settlement |
| <input type="checkbox"/> Abusive Service | <input type="checkbox"/> Adjuster Handling | <input type="checkbox"/> Aggressive employee |
| <input type="checkbox"/> Rude/ Behavior | <input type="checkbox"/> Quality of Vehicle Repair | <input type="checkbox"/> Delay in Cards |
| <input type="checkbox"/> Delay in Invoice | <input type="checkbox"/> Delay in Policy | <input type="checkbox"/> Delay in Quotation |
| <input type="checkbox"/> Delay in Renewal | <input type="checkbox"/> Delay in Vehicle Delivery | <input type="checkbox"/> Delays/No Response of Phone/ Email |
| <input type="checkbox"/> Delay in Pre-Approvals | <input type="checkbox"/> Non delivery of Notice | <input type="checkbox"/> Delay Premium/ Excess Refund |
| <input type="checkbox"/> Excess Charges Without Agreement | <input type="checkbox"/> Excess is high | <input type="checkbox"/> High Premium |
| <input type="checkbox"/> Premiums Misquoted | <input type="checkbox"/> Cancellation of Policy | <input type="checkbox"/> Coverage Question |
| <input type="checkbox"/> Duplication of Coverage | <input type="checkbox"/> Product Knowledge | <input type="checkbox"/> High Pressure Tactics |
| <input type="checkbox"/> Misleading Advice/ Advertising | <input type="checkbox"/> Inaccurate Card | <input type="checkbox"/> Inaccurate Policy |
| <input type="checkbox"/> Inaccurate Quotation | <input type="checkbox"/> Other | |

Others

Briefly Describe your complaint

Describe what you would consider to be a fair resolution to your complaint

Signature of Complainant