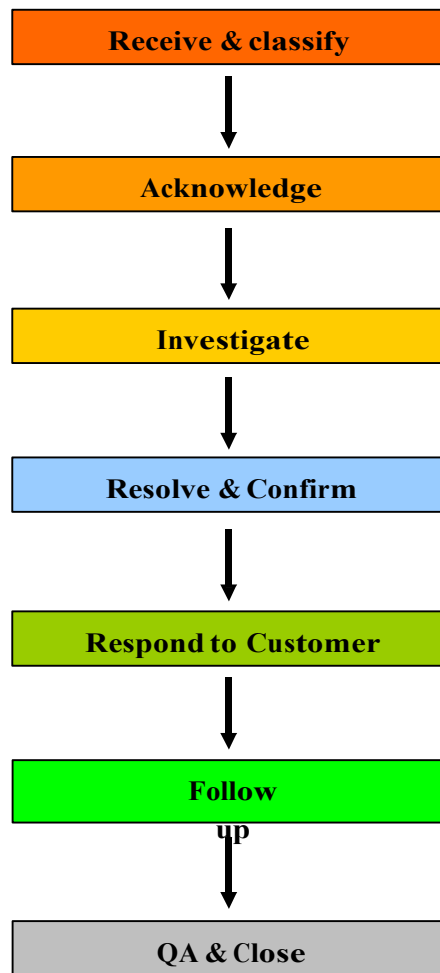


Complaint Handling Procedure

Overview	This is the official Complaint Handling Procedure across Howden Insurance Brokers LLC
Objectives	<p>To deliver a consistent, high-quality and accountable response to complaints across Howden Insurance Brokers LLC</p> <p>This quality procedure is in line with the overall Customer Service Strategy and industry best practices</p>
Services Covered	All Services

Process Overview

The following key steps must be followed for all customer complaints received by Howden Insurance Brokers LLC staff member.



The requirements for each of these steps is detailed below

1 Receive & classify

Summary

Ensure that all potential issues are captured by the company, and classified for escalation, review and action as required.

- Any complaint, issue or negative customer interaction (whether this is formally logged by the customer or not), must be logged and classified for action.
- All of these complaints must be formally logged.
- All complaints must be prioritized as follows:

1. **Priority 1 – urgent**, potential high customer service impact. **The SLA requires a response to the customer within 1 working day.**

This should be used (carefully) for major issues where the customer may be facing an urgent intervention or the insurance company in breach of agreed contract terms.

2. **Priority 2, - non-urgent**, lower business impact. The SLA requires a response to the customer within 3 working days.

This should be used for most complaints with individual customers with no clear understanding on urgency or direct breach of agreed terms with insurance companies, as this allows a reasonable time to collect information and produce a balanced response.

- Discretion and flexibility should be exercised in prioritizing all complaints
- The staff member logging the complaint should review the complaint and its priority with the Office Manager before proceeding to the next step.
- Office Managers will decide on the appropriate person(s) to carry out subsequent steps, including the investigation.
- All Priority 1 complaints must be escalated immediately to the Office

2 Acknowledge

Summary

Ensure that every complaint receives a formal written acknowledgement, containing an expectation of when they will receive a response, and the person dealing with it.

3 Investigate

Summary

Follow up all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified.

- The priority of the complaint will drive the timescale for completion (1 day for urgent or 3 days for non-urgent).
- All areas of interaction and communication should be established (who, what, where, when, why etc) and documented where possible.

4 Resolve & Confirm

Summary

Ensure that the final resolution is clear and fair. Also confirm the proposed action and resolution with another senior person.

- Ensure that the proposed resolution meets corporate guidelines and does not prejudice Howden Insurance Brokers LLC in any service shortfall.
- Document the proposed action and discuss and agree with Office
- Discuss and review the solution from both the corporate and customer viewpoint to ensure fairness and clarity

- The review should include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence

5 Respond to Customer

Summary

Provide the customer with the resolution within the timescales promised.

- The details of the findings and proposed resolution should be clearly explained (in written or verbal form as appropriate) to the customer- within the agreed timescales.
- If this cannot be done on time the customer should be contacted by telephone to request further time.

6 Follow up

Summary

Ensure that complaints are followed up to confirm that customers are satisfied with the response given.

- The follow up should identify the following
 - (a) Is the customer satisfied with the response?
 - (b) Did they feel that their complaint was properly and fairly handled?
- Any negative responses to these questions should be referred to Department Heads for action and direct follow up with customers.

QA & Close

Summary

Ensure that the organisation as a whole is aware of complaints and any underlying issues. Plan actions to remove these and prevent future recurrence.

- Any complaints where action can be taken to avoid recurrent must be acted upon and raised with the appropriate managers/teams across the company.