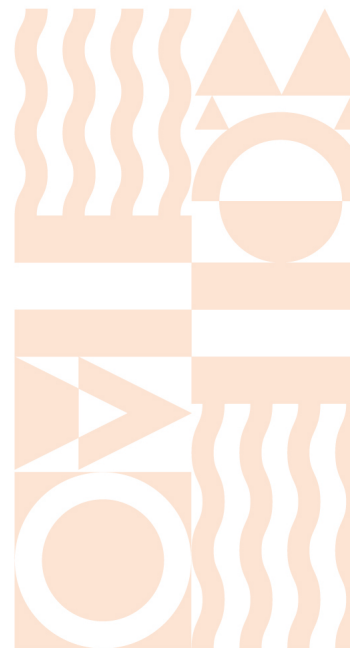


**You're in control**



## COMPLAINT HANDLING PROCEDURE MANUAL 2022



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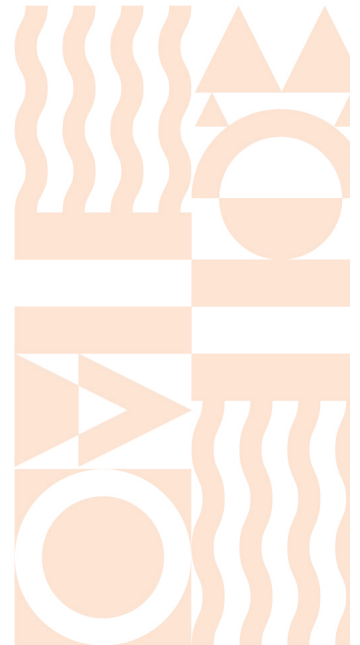
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## 1. COMPLAINTS MANAGEMENT PROCEDURE

AIK strives to assure that every customer's needs are met and customers are satisfied with the services they receive. From time to time, customers may have complaints about processes or services. The AIK Complaints procedure is designed to guide the staff respond to complaints within the stipulated time frame and in an efficient manner.

### Definition

The complaint handling procedure is a step-by-step process that outlines how AIK handles all complaints received.

### Scope

The complaints handling procedure is applicable to all AIK staff and intermediaries who interact with customers.

### Objectives and Key Performance Indicators

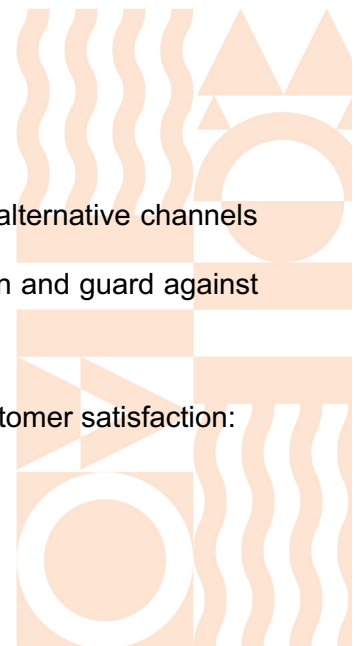
This policy seeks to ensure that:

- All complaints received are acknowledged within 24 Hours.
- All complaints are resolved within 48 hours
- The customers are given feedback on the resolution reached.
- In case of dissatisfaction, the customers are advised on the alternative channels of dispute resolution including referral to IRA for arbitration.
- We will hold in strictest of confidence all customer information and guard against unauthorized access while resolving the complaint.

### Kenya Performance Indicators

The below metrics will be applicable while measuring the level of customer satisfaction:

- Expected Turnaround time (TAT)
- Customer Service Index (CSI)
- Net Promoter Score (NPS)
- Customer Effort Score (CES)



### 1.1 Complaints Handling Management

#### 1.1.1 Receiving a complaint

It is preferable that the complaints be received in writing (email; [info@aar.co.ke](mailto:info@aar.co.ke), social media or letter). All verbal complaints received will be documented on email and log format by the receiving staff.

### **1.1.2 Recording a complaint**

It is the responsibility of any staff member who receives a complaint to forward the complaint to the respective department for any follow up and must ensure that the complaint is logged into the Complaints Register.

### **1.1.3 Complaints Register**

This is a universal file used to log in all complaints received by the Customer Service team and is accessible to the team for update.

The Customer Service Supervisors are responsible for keeping and maintaining the complaints register.

### **1.1.4 Information recorded in a Complaints Register**

The following information are recorded in the Complaints Register

- Date the complaint was received
- Mode of receipt
- Name of the complainant
- Membership number of the member
- Telephone number and email address of the complainant
- Summary of the complaint
- Department concerned
- Action taken/How the complaint was resolved
- Date of resolution
- Duration of time taken to resolve the complaint

### **1.1.5 Remedies for resolving complaints**

- Apology
- Technical Assistance
- Additional Information
- Goodwill gift or token
- Other assistance

### **1.1.6 Handling Customer Dissatisfaction**

AIK is a member of IRA (Insurance Regulatory Authority). In instances where the customer feels dissatisfied with our decision upon compliant resolution, we advise them to consider other dispute resolution mechanisms, which may include the following;

- Recommendation to engage IRA for arbitration.
- Institute legal proceedings for a fair hearing by the courts.

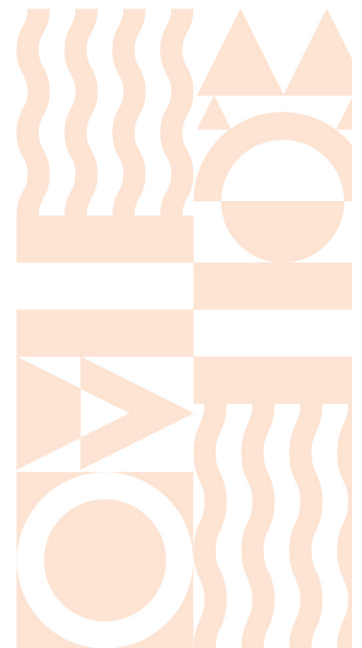
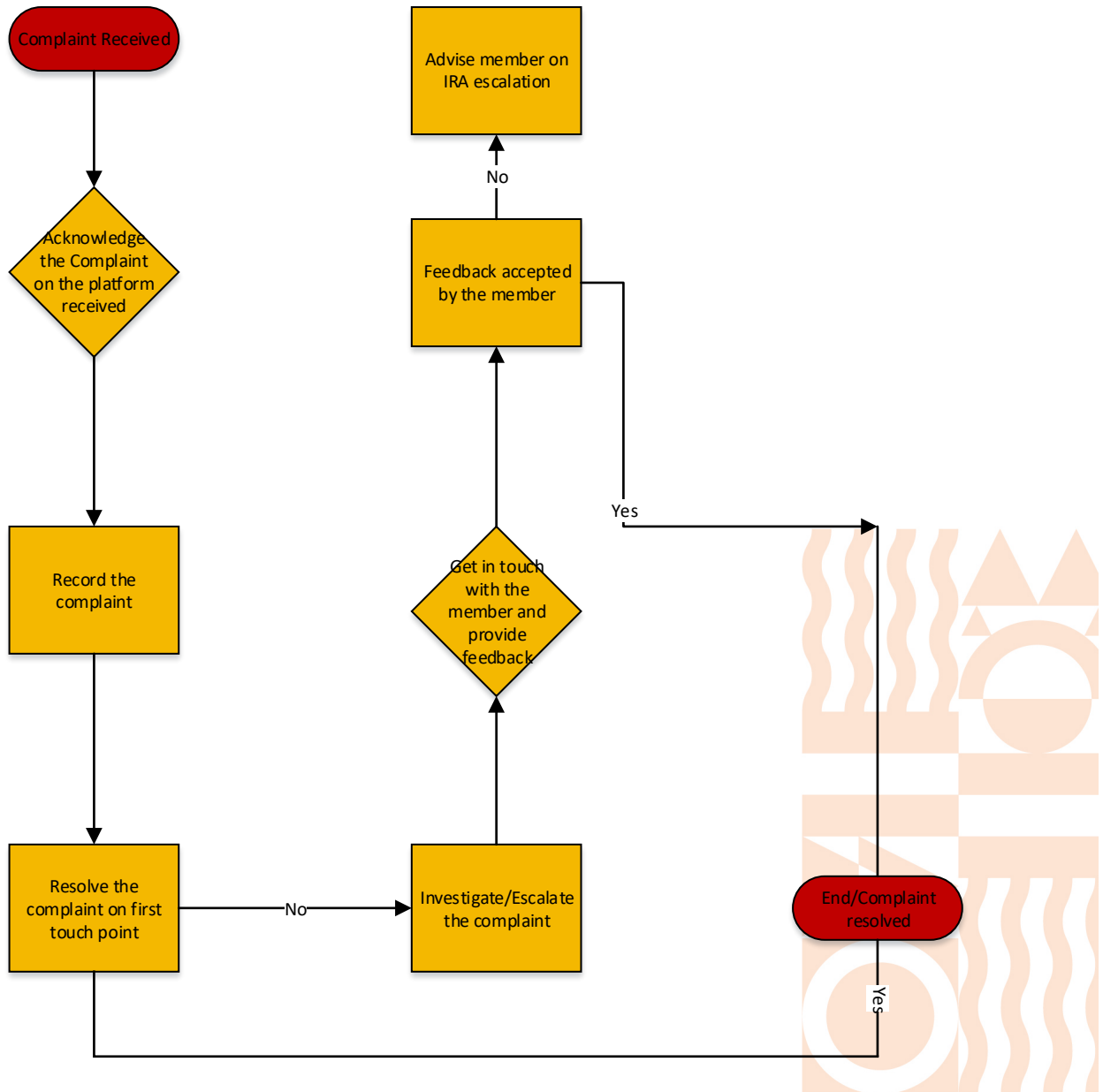


Figure 1.1.7 Complaint Procedure Process Flow



### **1.1.8 Responsibility**

#### **1.1.8a The AAR Customer**

The customer has the sole responsibility to report any lapse in service received through [info@aar.co.ke](mailto:info@aar.co.ke) , visiting our offices or through the digital platforms.

#### **1.1.8b Customer Experience Department**

The customer experience department will hold the responsibility of ensuring that all complaints received are resolved and feedback given to customers. They will also ensure that the policy is reviewed annually and whenever it deems necessary.

#### **1.1.8c AAR Intermediaries**

It is the expectation of AIK that all our intermediaries will bring to our attention any service dissatisfaction experienced by our customers and also follow through for a resolution.

#### **1.1.8d AAR Staff**

The AAR Staff will bear responsibility of complaints resolution from their various sections. It is expected that they will co-operate and offer any required support during the process.

### **1.1.9 References**

- AIK HR POLICY AND PROCEDURES
- AIK Corporate Communications Policy 2021
- AIK Service Level Agreement
- Anti-Money Laundering and Combating Financing of Terrorism Policy
- AIK Sales Manual.pdf
- Operating systems;
  - Eoxegen
  - MIS
  - Mtiba payer portal
  - Smart portal
- Digital Media handles;
  - Website; <https://aar-insurance.com/ke/>
  - Facebook; AAR Insurance
  - Instagram; aar\_insuranceke
  - Twitter; @AAR\_Insurance
  - WhatsApp; 0730633000



### **1.1.10 Appendix**

Appendix 1

[AIK Service Level Agreement](#)

Appendix 2

<https://bit.ly/32Q0vHo>