



الشركة الأهلية للتأمين ش.م.ك.ع.
AL AHLEIA INSURANCE CO. S.A.K.P.

Customer Complaints Guide

Website Version

Al Ahleia insurance Company (AIC) takes extra care of its customers; thus, we have prepared this guide that clarifies the steps and procedures required for submitting any complaint. AIC follows an effective system that aims to find solution to the complaint and takes appropriate corrective measures. The final resolution will be presented within 14 days from submitting the complaints.

Complaints that will not be considered

- Complaints brought before the judiciary or transferred to the prosecution.
- Complaints against parties not related to AIC.
- Complaints that do not have a specific content and any malicious complaints.
- Complaints about refund amounts against superiors.
- Complaints that are previously submitted, unless it includes new matters that can be examined.
- Complaints where all related documents to the complaint are not presented.
- Complaints where all related documents which indicate the legal capacity of the complainant in the case that he/she is an agent, guardian, custodian, or legal representative of a natural or legal person.

Complaint Procedure

One of the following methods can be used to submit the complaint, you will be required to provide us with all relevant documents so that we can study your complaint and take all corrective actions, if any, to provide you with the best service:

1. **Company's Website:** The customer can fill out the complaint's form available on the company's website and include all data and any documents related to the complaint so that it will be automatically directed to the company's complaint's email (compliers@alahleia.com) for a response.
2. **The website of the Insurance Regulatory Unit (IRUSOFT) via:** <https://portal.iru.gov.kw/>

Complaint Receipt Procedure

Upon receipt of the complaint in one of the methods mentioned in the previous section, the complaint will be numbered and encoded, and the customer will be informed that we have received their complaint within a maximum of (5) working days and requesting any additional information if necessary.

We will do the needful follow up for any complaint and you will be provided with response from the concerned department within a proper time.

Complaint handling procedures

- The concerned departments, in coordination with the customer complaints officer, will make sure that all the required documents are completed and will determine the expected and required time to take the corrective action to responding to the complaint. Regardless of the type of complaint, the expected time to resolve it and respond to the customer will not exceed (14) days through the email sent or directly via the IRU's website, if all required documents are provided.
- The manager of the concerned department assigns an employee within the department to study the complaint, express an opinion, analyze its root causes, and take the appropriate corrective action if the complaint is found to be true, within (14) days.
- Upon on the approval of the department's manager, the assigned employee will start implementing the corrective action.
- A written opinion with the appropriate justifications will be submitted in coordination with the legal department and the concerned department, including corrective measures, if any, to resolve the issue of the complaint.
- After addressing the customer and ensuring his satisfaction with the final resolution, the customer complaints officer will be responsible of updating the register and changing the status of the complaints to “close”.

Complaint closing procedures

The complaint will be closed after documenting it in the registry in the following cases:

- If it became one of the complaints that will not be considered, as mentioned above.
- In case that the complainant requests to close the complaint or the cessation of its follow-up.
- In case of reaching a resolution to the complaint and informing the complainant of the response.

After processing and closing the complaint, customer complaints records will be kept for a period of no less than 10 years from the time of its submission.