



UMHLABA
RISK SOLUTIONS



UMHLABA RISK SOLUTIONS **COMPLAINTS MANAGEMENT FRAMEWORK**

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1. INTRODUCTION

1.1. DEFINITIONS, ACRONYMS, ABBREVIATIONS AND TERMS USED IN THIS POLICY

The terms in this document should be interpreted as meaning:

Complaint – is an expression of dissatisfaction by a person to a company or to the agreement with the Company in respect of its services that:

1. Failed to comply with an agreement, code of conduct, rule or law.
2. Caused the complainant prejudice, distress or substantial inconvenience.
3. Treat the complainant unfairly.

Compensation payment – means a payment, whether in monetary form or in the form of benefit or service, by Umhlaba Risk Solutions to a complainant to compensate the complainant for a proven or estimated financial loss incurred as a result of Umhlaba Risk Solutions contravention, non-compliance, action, failure to act, or unfair treatment forming the basis of the complaint, where Umhlaba Risk Solutions accepts liability for having caused the loss concerned, but excludes any:

- a) Goodwill payment;
- b) Refund of an amount paid by or on behalf of the complainant to Umhlaba Risk Solutions where such payment was not contractually due.

Rejected – in relation to a complaint means that a complaint has not been upheld and the provider regards the complaint as finalised after advising the complainant that it does not intend to take any further action to resolve the complaint and includes complaints regarded by the provider as unjustified or invalid, or where the complainant does not accept or respond to the unreasonable provider's proposals to resolve the complaint.

Reportable complaint – means any complaint other than a complaint that has been:

- a) Upheld immediately by the person who initially received the complaint;

- b) Upheld within Umhlaba Risk Solutions ordinary process for handling member queries in relation to the type of service complained about, provided that such process does not take more than five business days from the date the complaint is received;
- c) Submitted to or brought to the attention of Umhlaba Risk Solutions in such a manner that Umhlaba Risk Solutions does not have a reasonable opportunity to record such details of the complaint as may be prescribed in relation to reportable complaints

Upheld – means that a complaint has been finalised wholly or partially in favour of the complainant and that:

- a. The complainant has explicitly accepted that the matter is fully resolved; or
- b. It is reasonable for Umhlaba Risk Solutions to assume that the complainant has so accepted; and all undertakings made by Umhlaba Risk Solutions within a time acceptable to the complainant.

2. PURPOSE AND OBJECTIVES

The framework and its principles are guided by global best practice in relation to complaints management and resolutions, as well treating customers fairly. The framework formalises the practices required for the effective management and handling of customer complaints within the organisation. The objective is to ensure effective standards of complaints management in order to:

- Ensure fair outcome for the clients;
- Protect and enhance the FSP's reputation;
- Allow for effective reporting, and identification of trends related to complaints;
- Achieve effective and timely resolution of complaints in respect of acceptable turn-around times;
- Provide guidelines for acknowledging complaints and for recording clients' complaints in a centralised manner;
- Improve organisational effectiveness through learning from client feedback and root cause analysis;

- Ensure effective management complaints, in line with this framework;
- Ensure objectivity by the complaints handling staff in attending to and resolving a complaint.

3. KEY PRINCIPLES OF THE COMPLAINTS HANDLING FRAMEWORK

3.1. KEY PRINCIPLES

- A complaint must be submitted in writing, with relevant information attached. The complainant must provide valid contact details to enable Umhlaba Risk Solutions to provide feedback to the complainant.
- Complaints are received, registered and investigated by the complaints agents who report to the Complaints Manager. Complaints are reviewed with objectivity and impartiality.
- All complaints are channelled to a centralised mailbox. Complaints can be sent to info@umhlabarisksolutions.co.za.
- If the complaint is just a query, it will not be recorded in the complaint register; the complaint will be handled either telephonically or by email and resolved.
- Should the complaint received be a reportable complaint it is registered in the complaints register, and a complaint reference number is allocated.
- The complaint is assigned to a complaint agent by the complaints manager based on the category of the complaint received.
- The complaint agent assigned to the complaint will contact the client and acknowledge the complaint within 48 hours of receiving the complaint and advise the client of the process that will be followed with regard to the complaint.
- An investigation will be done to resolve the complaint.
- Complaints need to be resolved within 4 weeks of receiving the complaint.
- Any delays experienced need to be communicated regularly with the complainant to ensure the complainant is aware of the complaint status, and actions being taken in order to resolve the complaint.

- Once the investigation is completed the department manager will contact the client by telephone or mail in the event that the complaint is easily resolved.
- The complaints management system is updated with regard to the status of the complaint and the outcome thereof.

3.2. COMPLAINT ESCALATION

- Where the complaint is rejected or not finalised to the satisfaction of the complainant, the complaints agent informs the complainant that the complaint may be escalated to the Complaints Manager and the complaints committee for review. Contact details for relevant individuals are provided to the complainant;
- When a complaint is escalated via this process, a balanced and impartial approach is followed, focusing on the fair treatment of complaints. The complaint may be received by the complaint committee for a final recommendation.

3.3. COMPLAINT RESPONSE REQUIREMENTS

All complaints responses provided by Umhlaba Risk Solutions to the complaints must ensure the following:

- Communication to the complainant that is clear and straight forward.
- Objectivity and not subject to a conflict of interest.
- Strict adherence to the required established time frames for responses.
- Treating Customer Fairly must be applicable at all times.
- Feedback needs to be provided regularly to complainant during the entire process of complaint resolution.

3.4. RESOLUTION TIME FRAMES

Registering a complaint

All complaints received irrespective of the format the complaints have been received it must be registered within the claims register within 24 hours of receipt.

Acknowledging a complaint

Registered complaints need to be acknowledged with the complainant within 48 hours of registering the complaint. The acknowledgement of the complaint can be done by email or by telephone.

Complaint investigation & resolution

All complaints need to be resolved within 4 weeks of receipt of the complaint from the complainant. Should there be any delay in resolving a complaint Umhlaba Risk Solutions will communicate with the complainant advising them of the delay, and the reason for the delay being experienced.

Social media complaints that have been resolved will be communicated by the department, responses will be posted with regard to the complaint.

3.5. DECISIONS RELATING TO COMPLAINTS

In the event of a complaint being held, any commitment provided by Umhlaba Risk Solutions to make compensation or goodwill payment, or any such action the action will be carried out without delay and within a time frame agreed upon with the complainant.

3.6. COMPLAINTS REGISTER

Umhlaba Risk Solutions complaints register is an electronic task flow system. It is used for registering complaints, allocating complaint reference numbers, following up on unresolved complaints, record keeping and assigning complaint investigation tasks to the relevant role –players.

The compliant supporting documentation is received via the complaints mailboxes and records are kept on the system in electronic format. The complaint system is used to follow up on complaints to ensure it is resolved within 4 weeks.

3.7. RECORD KEEPING

Complaints records are accurately, efficiently and securely stored on the company system (CRM) and Umhlaba Risk Solutions complaints register. Any hard copy complaints received are scanned and attached to the client's policy on the system. Ombudsman complaints are categorised by ombudsman type and complainant details. Copies of all relevant evidence, correspondence and decisions are kept. Records are kept for a minimum of 5 years.

3.8. REPORTING

Regular and ad hoc reports are compiled by the complaint manager and include date, but not limited to, relating to the complaint per source, nature category, status, compensation or goodwill payments and complaint resolution.

3.9. TRAINING AND AWARENESS

Training on the complaints process and awareness are provided to new staff appointed at Umhlaba Risk Solutions. Refresher training to existing staff is done on an ongoing basis.

Ombudsman determination, publications and guidance issued are monitored to identify failings or risks in Umhlaba Risk Solutions own policies, services and practices. This is communicated internally to all relevant stakeholders.

4. POLICY AMENDMENTS, APPROVAL AND REVIEW

Umhlaba complaints management framework and supporting documents will be reviewed on an annual basis and any amendments thereto will be documented. On review thereof, it will be presented to EXCO for final approval.

