

# Baloise Luxembourg

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## Complaints management

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Proposed by :		LEJ AMT PEM	
To:			
Date :		01/11/20	
Signature 1 :			
Signature 2 :			
Signature 3 :			
Signature 4 :			

# ***I. CONTENT OF THE PROCEDURE***

## ***Objective :***

The general objective of this procedure is to achieve faster and better quality processing of complaints respecting the rules laid down by the supervisory authority.

## ***Laws and regulations :***

- EIOPA guidelines
- Charte de l'ACA,
- CAA circular 14/1 «gestion des réclamations dans les compagnies d'assurances »
- CAA regulation n°19/03 “ résolution extrajudiciaire des litiges »

## ***Internal regulations :***

- The code of conduct of the Baloise Group in Luxembourg
- The general claims management policy (Baloise Assurances Luxembourg S.A and Baloise Vie Luxembourg S.A)

# **Part 1: General guidelines for all employees**

## *I. Introduction*

The Baloise Group in Luxembourg attaches great importance to customer service. Our core business is to meet the needs of our customers and satisfy them.

Nevertheless, some customers may still have complaints. We should consider these complaints as an opportunity to improve the quality of our services as well as our procedures and products.

Customer complaints must be dealt without delay and in accordance with the rules in force.

Our slogan should be: "Put yourself in the customer's shoes".

Satisfied customers are a guarantee of loyalty and this helps to preserve the good reputation of the Company and of our profession in general.

## *II. Definition of a claim*

The CAA regulation n°19/3 defines a claim as "Circular Letter 14/1 defines a claim as " complaint filed to recognize a right or to redress a harm ".

At Baloise, we define a complaint as "a justified request by a customer or the recipient of a service, or their representatives, acting for personal, industrial, commercial or liberal purposes for :

- To enforce a right that he or she may have against the insurer by virtue of the law or an insurance contract concluded with BALSAL or BVLUX.

and/or

- To rectify a prejudice suffered caused by a bad application of the law or a bad execution of an insurance contract concluded with BALSAL or BVLUX

### III. How to Recognize a Claim

Two cases can be encountered: either the recipient can establish with certainty that it is a complaint or he identifies it as such on the basis of a bundle of clues and in this case, several criteria\* must be observed (depending on the form, origin, destination, content [...]).

Small summary table of several criteria allow us to determine if we are facing a claim:

	The <u>form</u>	The Origin	The destination	The content (Final attention)
To be determined with Certainty that it is a claim or several criteria are necessary	<p>Written or oral expression :</p> <ul style="list-style-type: none"> <li>- It is literally and explicitly mentioned that it is a claim (certainty).</li> <li>- Words like "I complain about, I am not satisfied with ... "(combination of criteria)</li> <li>- Threats of legal action, contact with a mediator, the CAA or another supervisory authority ...</li> </ul>	<ul style="list-style-type: none"> <li>- the customer,</li> <li>- the beneficiary,</li> <li>- the representative (Lawyer, Mediator...) [...] via the press, social networks, etc.</li> <li>AAC</li> <li>- the intermediary [...]</li> </ul> <p>Complaints from suppliers, partners, intermediaries, agents (payment of commissions, invoices, ...) do not fall within the scope.</p>	<ul style="list-style-type: none"> <li>- Company</li> <li>- Management, a higher and unusual hierarchical level</li> </ul>	<ul style="list-style-type: none"> <li>- An explicit apology</li> <li>- Request for compensation</li> <li>- Corrections to a file</li> <li>- Reversal of a final decision</li> <li>- [...]</li> </ul>

\*Non-exhaustive list

### IV. Receipt of a complaint

An objective examination should be carried out when dealing with complaints. This means that the processing of the claim cannot be carried out by the person who is the cause of the claim in order to remain objective and to avoid any risk of conflict of interest.

Bâloise in Luxembourg has chosen to deal with customer complaints, whether they are submitted directly or through their intermediary, in consultation with specially trained persons and in accordance with the "four eyes principle".

## 1. Reception phase

The expression of dissatisfaction can be both written (letter, e-mail, fax [...]) and oral (telephone or face-to-face interviews [...]).

The reception of complaints can therefore be done in different ways.

The website or the general terms and conditions tell customers how to submit a complaint via the Company's postal address or by using the reference email address " qualite@baloise.lu " .

Several people can receive complaints and intervene in the complaints process:

- The employees
- The Complaints Manager (within the Legal and Compliance Department)
- The service manager (and his team)
- The Executive Committee
- Internal Audit

It is crucial that we pay the necessary attention to the first signal of customer dissatisfaction. From the first reception, our services must try to alleviate this dissatisfaction by using appropriate and detailed words.

## 2. Definition of the notion of complaint

The person in charge of the department that received the complaint determines whether we have a complaint within the meaning of this procedure. In order to determine whether we are facing a complaint, the following 3 conditions must be met :

- The identity of the complainant is known.
- Dissatisfaction is expressed.
- The plaintiff complains about poor performance of the contract or non-compliance with the law or regulations by Baloise, regardless of whether or not he or she has suffered any damage.

## ***II. Part 2 . Guidelines for Handling Complaints by the Appropriate Person***

As indicated in Part I, the expression of dissatisfaction can be both written (letter, e-mail, fax [...]) and oral (telephone or face-to-face interview [...]). Although treatment requires different means, it is important to attach equal importance to it, regardless of the channel.

### **I. Treatment of a verbal complaint**

#### **1. Listening**

It is necessary to give the Customer the opportunity to express his complaint (without letting it become offensive ...).

#### **2. Understanding**

It is necessary to give the feeling that the complaint is being heard (for example, by using words like "yes", "I understand", "I understand", etc.) without agreeing with him!

#### **3. Gathering Information**

In order to ensure an optimal treatment of the claim, it is necessary to obtain from the claimant various information such as his/her Name(s), First Name(s), Customer Number, Contract Number but also to ask the reasons for the call (if not already expressed).

#### **4. Summarize the complaint**

In your own words, summarize his complaint. This will allow the Customer to add information so that you can have all the elements in hand.

#### **5. Professional secrecy**

As a reminder, we are all bound to secrecy regarding confidential information transmitted by our customers. This is why it is necessary to pay particular attention to the information you communicate by telephone given the impossibility of identifying the person online.

## 6. During a direct interview

It is necessary to pay attention to the body language (nod, concentration...).

## 7. Propose a solution

Whenever possible, a "solution" should be proposed. If not, a likely response time should be indicated to the customer, so that you can discuss it with your manager or pass it on to the relevant department manager.

## 8. Closing the discussion

Close the discussion with respect, giving the necessary explanations to the client and not forgetting to thank him/her.

## 9. Follow-up on the complaint

Follow-up is an important and significant element and should be done even when the problem is solved.

## II. Handling a written complaint

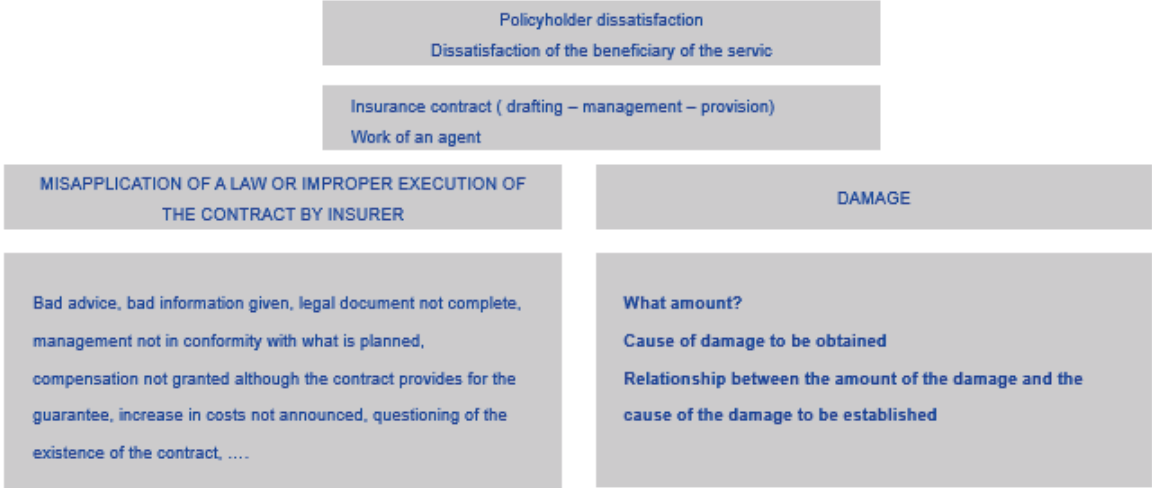
### 1. Receipt of a letter that is supposed to be a complaint

### 2. Transmission to the Head of Department of the department concerned

Indeed, if an employee receives a complaint that does not seem to be intended for him/her, it must be addressed to the head of department according to the theme.

For example, if a person works in logistics and receives a letter relating to a claim related to an automobile accident, he or she must forward it to the appropriate department.

3. Checking the merits of the claim



4. Transmission to the manager designated by him.

The head of department designates, among others, the person according to the following criteria

Amount of the damage initially advanced by the customer	Who can process the claim ?
None or less than 10.000 euros	An employee of the department concerned
10.000 euros to 100.000 euros	The head of department
More than 100.000 euros	The compliance department

Attention: The person in charge of processing the claim may not under any circumstances be a person specifically implicated by the claimant.

a) Acknowledgement of receipt of the claim



The person in charge of processing the claim, designated by the service manager, shall acknowledge receipt of the claim within 10 business days of the date of receipt of the claim to the claimant using the same channel used to transmit the claim.

The acknowledgement of receipt must meet the following criteria:

- Specify the identity and contact information of the person responsible for processing the claim;
- Indicate the information and documents that the claimant may have to provide so that the claim can be processed (amount of damage, details of the deficiencies found, ...).
- Indicate that a response will be given to the complainant within one month, unless otherwise specified.

A copy of the acknowledgement of receipt shall be sent to the person responsible for complaints.

#### b) Preparation of the reply by the person in charge

An analysis of the cause of the claim must be made. For this, all the elements necessary to meet the request must be collected from all the departments involved.

It is up to the person in charge of the file to write the response. The response must meet the following characteristics :

It must respond to all the arguments

Any proposal for compensation must be validated by the Management.

The language used should be simple

The response must specify the possible avenues of recourse to the CAA and/or legal proceedings in the event of a decision unfavourable to the customer.

The mail may be reviewed by Legal & Compliance if necessary.

#### c) Mail signed by the person in charge and the head of the department

It also illustrates the four-eye principle.

#### d) Sending the response to the claimant

It shall be sent within 30 days following the date of the acknowledgement of receipt, unless the person in charge of the file communicates otherwise to the claimant beforehand.

It is always necessary to choose the same means of communication as the client (unless otherwise requested).

There are two possible scenarios:

- Either you answer favorably to the client

In this case, the incident is closed. However, ask the client if you can still be of assistance.

- You cannot respond favorably to the client

In this case, You need to explain why you can't help.

Use neutral language, show compassion without apologizing.

If the claim is unjustified but it is decided to propose a solution for commercial reasons: it is still necessary to agree to intervene but without any recognition of responsibility.

Ask the client if you can still help him.

A copy of the answer should be sent to the responsible for claims.

### III. Reaction of the customer to our handling of his complaint

This is the phase of negotiation and exchange with the client.

- If the customer is satisfied

The file can be closed (with a copy of the commercial inspector + agent + responsible for claims [...]).

We can contact the customer again afterwards to make sure of his level of satisfaction.

- The customer is not satisfied :

He must be informed that he can contact:

- In the absence of a satisfactory response within ninety (90) days, the Commissariat aux Assurances (a prudential control body, authorized to deal with requests for out-of-court settlement of claims), according to the terms and conditions appearing on the website of the Commissariat aux Assurances (<http://www.caa.lu/fr/consommateurs/resolution-extrajudiciaire-des-litiges>).
- The Insurance Ombudsman in Luxembourg by mail at the address of "I.U.L.C., 55, rue des Bruyères, L-1274 HOWALD or by the A.C.A., B.P. 448, L-2014 Luxembourg" or one Ombudsman recognized in his country of residence.

#### IV. Registration, reporting and improvement process

This step is necessary in order to ensure constant follow-up and to obtain instruction in complaint management. We register complaints in a central system. This follow-up is ensured by the person in charge of complaints.

We send an annual report to the CAA as well as a report 3 times/year to the Management Committee and the Audit for validation.

The figures obtained from this register enable us to assess the degree of impact on customer relations and thus to analyze the causes, recurrence or level of risk. Statistical analyses in terms of quality and value are carried out to compare the results at regular intervals and assess the impact of the improvement actions implemented and to be implemented.

In order to facilitate the recording work carried out by the claims manager, but also with a view to continuously improving the way we handle claims, department managers are invited to send a table (excel file) containing all the claims sent to the department at times defined by the training manager.

To this end, the Compliance department sends the various departments a "standard file" to be completed. If the department already has a similar document containing the above-mentioned information, it may send its document.

### ***III. Part 3 . Guidelines for handling other complaints***

When claims are made by an intermediary (agent or broker...), a service provider or other third party, the department head must manage the situation according to the internal procedure of his department. In the event of a major concern, or when important amounts and stakes are at stake, the compliance department must be notified.

Again, a summary table (excel file) must be kept by the department in question and sent to the person responsible for complaints at the times defined by the latter.