



POLICY

Policy name: Customer Complaints Policy

PURPOSE/OBJECTIVE

The overriding aim of JN General Insurance Company Limited's (JNGI's) Customer Complaints Policy is to turn dissatisfied customers into satisfied customers. We believe that this is best accomplished by dealing with all complaints expeditiously and thoroughly in a transparent and fair manner.

BACKGROUND

We define a customer complaint as follows:

“Any expression of dissatisfaction with JNGI’s customer service or offerings, emanating from an insured or a third party transacting business with the company.”

SCOPE

This policy is applicable to all Departments and Branch Offices of JNGI.

POLICIES

1. JNGI, through its management and employees, is committed to:

- 1.1. Providing an efficient, fair and accessible system for the resolution of customer complaints in accordance with industry best practice.
- 1.2. Increasing the level of customer satisfaction by handling all complaints in an expeditious and effective way.

This policy was adopted by JNGI's Board of Directors on _____
Date

Chairman's Signature: _____

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Date prepared: September 5, 2006

Date reviewed: November 18, 2009

Date reviewed: March 2019

Date reviewed: March 21, 2024

Policy to be approved by the Board of Directors



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- 1.3. Recognizing, promoting and protecting customers' rights including the right to complain.
 - 1.4. Establishing transparent policies and procedures for complaint handling by publishing them to customers on the organisation's website and through continuous training of our employees.
 - 1.5. Providing reasonable assistance to a customer who wishes to initiate a complaint.
 - 1.6. Providing a complaint handling process free of charge to the complainant.
 - 1.7. Training our employees to deal with complaints in an appropriate manner.
 - 1.8. Accurately and systematically recording all complaints in a centralized complaints register.
 - 1.9. Continually monitoring complaints to recognize and rectify any weaknesses in our service delivery and thereby improve the quality of the services we provide to our customers.
 - 1.10. Complying with regulatory requirements in respect of the handling of customer complaints.
2. If a customer is in any way dissatisfied with any aspect of the service received from JNGI, he/she may make a complaint **in person or by fax, telephone or email (info@jngijamaica.com)** to any branch or to the company's Head Office.
 3. If a customer is dissatisfied with the way his/her complaint has been dealt with, he/she may ask that the matter be escalated to the **Managing Director and the Jamaica National Group Member Ombudsman.**
 4. **All complaints should be resolved within 10 days business days of notification and in keeping with the company's Complaints Handling Procedures.**
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4.1. Any complaint that cannot be dealt with in that time will be carefully monitored by senior management until a satisfactory resolution has been reached.

4.1.1. In such cases customers will be kept abreast of the progress of their complaint until its conclusion.

5. New staff members will be expose to the Complaints Handling Policy and Procedures at Onboarding and all staff will receive annual refresher training.

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