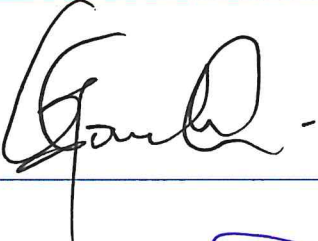
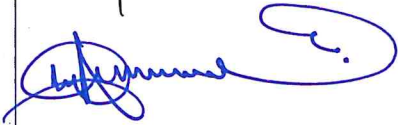






REF:KRC/CA/P14/03

KENYA REINSURANCE CORPORATION LIMITED
COMPLAINTS HANDLING POLICY

NAME:	SIGNATURE:	DATE:
PREPARED BY: MANAGER CORPORATE AFFAIRS		3/5/2023
CONTROLLED BY: ISO MANAGEMENT REPRESENTATIVE (MR)		03/05/2023
RECOMMENDED BY: MANAGING DIRECTOR		11/5/2023
APPROVED BY: CHAIRMAN, BOARD OF DIRECTORS		11/5/23



KENYA REINSURANCE CORPORATION LIMITED

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Issue Date: 16.02.2021

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Revision No.: 01

Revision/Review date: 17.04.23

Title: *Complaints Handling Policy*

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AMENDMENT SHEET

DATE	ISSU E NO.	OLD REV. NO.	NEW REV. NO.	SECTION(S)/ PAGE	DESCRIPTION / SUMMARY OF REVISION	NAME OF PERSON WHO IDENTIFIED THE CHANGE
10.04.23				All	Review of the whole document	Manager, Corporate Affairs
10.04.23				Footer	Adding document classification: Internal	Manager, Corporate Affairs



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CORPORATE VISION

A leading partner in securing the future.

CORPORATE MISSION

To provide sustainable risk and financial solutions.

CORPORATE CORE VALUES

- Agility
- Teamwork
- Professionalism
- Service Excellence
- Probity

POLICY STATEMENT

The Corporation recognizes that complaints are inevitable in any organization and must be managed effectively as they provide valuable information such as feedback about the performance of the organization, signals for action, customers giving you a second chance and an opportunity to improve service.

PURPOSE

The policy aims at providing a system of handling, managing, responding, and reporting customer complaints, to ensure that all complaints raised are handled in a fair, accessible, responsive, efficient, and integrated manner.



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SCOPE

This policy covers all staff and customers.

DEFINITIONS

- i. Complaint:** an expression of dissatisfaction by one or more members of the public about;
 - a)** An action or lack of action.
 - b)** The standard of service.
 - c)** Organizations policies, procedures, quality of service or activities sold or provided.
- ii. A complaint** can too be defined as a communication that alleges deficiencies during or after a service.

A complaint can be written or oral depending on the convenience of the customer. Anyone receiving or seeking a service from the Corporation, including where appropriate anyone authorized by those unable to lodge the complaint personally.

All complaints will be treated confidentially with no retribution whatsoever.

- iii. Types of complaints**
 - a) Minor complaints:** these are complaints which are easily resolved on the spot and require less time to handle.
 - b) Moderate complaints:** these are complaints which can be resolved on the spot if handled properly and requires more time to handle than minor complaints.
 - c) Major complaints:** these are complaints which require deep analysis and a lot of time to handle.



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CROSS REFERENCES

- ISO 9001
- ISO/IEC 27001
- ISO/IEC 27002
- Corporate Affairs Operations Manual

UNDERLYING PRINCIPLES

The underlying principles regarding complaints handling are:

- i. Compliance to statutory regulations and guidelines from the relevant bodies and Corporation's policies.
- ii. Fact finding to establish the truth and fairness.
- iii. Viewing matters from complaint perspective without being defensive.
- iv. Maintenance of accurate and retrievable records.
- v. A straightforward means for customers to make a complaint to the organization.
- vi. Providing a clear and well publicized complaint handling mechanism.
- vii. Forecasting good relations with the public.
- viii. Complying with the service.

ROLES AND RESPONSIBILITIES

When customers launch complaints, they expect six essential things:

- i. To be heard
- ii. To be understood
- iii. To be respected
- iv. An explanation
- v. An apology; and
- vi. Immediate action



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A. Members of the Board

- i. Approve the policy on complaints and any subsequent changes to reflect the changing circumstances.
- ii. Reinforce Management's commitment and responsibility in identifying areas of complaints.

B. Managing Director

- i. Work within statutory requirements, ensuring both customers' rights and the Corporation's rights are protected.
- ii. Assign one person or a committee to manage each complaint to its outcome.
- iii. Ensure staff members who deal with complaints have the full authority to provide solutions that are acceptable to customers.
- iv. When staff members who deal with complaints cannot resolve them, make sure they can refer complaints directly to another person who can.
- v. Ensure the customer is satisfied with the proposed solution before proceeding.
- vi. Follow up with the customer within a week to make sure that issues have been resolved to their satisfaction.
- vii. Appoint members of the complaints handling committee.
- viii. Approve budget for the complaints Handling Committee.

C. Complaints Handling Committee and Supervisors

- i. Use complaints data to identify problems and trends.
- ii. Establish an outcome of improved service delivery in identified areas.
- iii. Briefing Management fully and regularly on complaints received.
- iv. Reviewing the need for policy changes.
- v. Handle complaints which have not been resolved by the front office staff and report results or the review to the customer.
- vi. If the customer remains dissatisfied, further consideration should be given to options that may be available to achieve a resolution. This may include conciliation, mediation, or further direct negotiation



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over remedying the complaint. If the complaint cannot be resolved within the institution, the complaint is referred to an outside agency such as Ombudsman or to an alternative dispute resolution entity or as a last resort, any legal remedy.

D. Employees

- i. Resolve complaint whenever possible at first contact.
- ii. Log complaints details for later analysis.
- iii. Speak to the customer in person.
- iv. Treat the customer with genuine empathy, courtesy, patience, honesty, and fairness.
- v. Respond to complaint quickly.
- vi. Tell the customer how you will handle the complaint (if you cannot resolve the complaint on the spot, tell them what will happen next and when).
- vii. Keep the customer updated on progress, act quickly on promises and inform when an action is completed.

TERMS OF REFERENCES FOR COMPLAINTS HANDLING COMMITTEE

- i. Develop a complaint handling procedure.
- ii. Ensure all complaints launched in the Corporation both internally and externally are addressed in a fair, equitable, timely and efficient manner.
- iii. To collect and collate all the complaints launched in the Corporation from the Divisional Complaints Register and maintain a Corporate Register.
- iv. To liaise with Commission for Administrative Justice "office of the Ombudsman" on all issues launched to them related to them in the Corporation.
- v. To participate in fulfilling the requirements in terms of compliance with Commission for Administrative Justice requirements and participate in the preparations and submission of quarterly reports in strict adherence to the stipulated deadline.

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- vi. Ensure compliance with the Corporation's Service Charter in handling complaints.
- vii. Creating awareness to both internal and external stakeholders on issues related to complaints handling.
- viii. Analyze potential areas of complaints and come up with mechanisms of handling or managing the same.
- ix. Use of complaints data to identify problems and trends.
- x. Brief senior management fully and regularly on complaints received.

COMPLAINTS HANDLING CHANNELS

The Corporation will gather information on complaints from employees, public and media, among others. Information can be provided in writing, by telephone or in person to:

Kenya Reinsurance Corporation Limited Manager, Corporate Affairs Reinsurance Plaza, Taifa Road P.O BOX 30271-00100, Nairobi. Tel 0703083000, 0703083210/212 Email: kenyare@kenyare.co.ke , complaints@kenyare.co.ke , complaintscommittee@kenyare.co.ke Website: www.kenyare.co.ke Facebook: Kenya Reinsurance Twitter: kenya_re	Commission on Administrative Justice West End Towers, 2 nd floor, Waiyaki Way – Westlands, P.O BOX 20414-00200 Nairobi, Kenya Tel; +254 20 2270000 +254 20 2303000 +254 772 125 818 Email: complaints@ombudsman.go.ke Website: www.ombudsman.go.ke
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REVIEW

This policy will be reviewed every two years or when need arises.

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