



# **Customer Complaints Procedure Manual**

**Allianz Nigeria Insurance Limited**

## Customer Complaints Procedure Manual

### Overview

As a customer-focused company, we are constantly seeking ways to provide you with better service, Esteemed Customer. In compliance with current regulations, we have established a Customer Experience Unit (Service and Efficiency Unit) whose exclusive purpose is to listen to your complaints and make sure they are resolved as soon as possible. With this manual, Allianz Nigeria has aligned its processes and procedures with legal and regulatory standards as well as current best practice.

### Objectives

With this manual, the company hopes to:

- Indicate the rights of customers to complain when dissatisfied about our products and services.
- Provide transparency on its compliant lodgment and handling processes.
- Educate customers, potential customers and employees of the company on its complaint handling process.
- Provide guidance on how all complaints lodged through designated and approved channels declared herein will be handled, assessed and potentially resolved with utmost professionalism.

### How to register a complaint with Allianz Nigeria Insurance Limited

If you are dissatisfied with a product or service rendered by the company, you may at first bring this to the attention of a company employee(s) whom you have had business dealings with or communicated with. Employees of Allianz Nigeria are expected to escalate your complaint through appropriate channels after which the company would provide adequate feedback aimed at timely resolution.

However, you can also lodge a complaint with us through one of the following ways:

- By calling our Contact Centre on 07002554269 Or 08002554269 (0700ALLIANZ or 0800ALLIANZ)
- By sending us a chat through our website [allianz.ng \(chatting.page\)](https://allianz.ng/chatting)
- By sending a mail to us through [info@allianz.ng](mailto:info@allianz.ng)
- In person by speaking to any of our Customer Experience Unit employees / any other employee of the company at our Service Centers.
- By writing to us: Customer Experience Unit  
Allianz Nigeria Insurance Limited  
95 Broad Street, Lagos Island Lagos,  
Nigeria
- By sending us a chat through our social media handles:  
Facebook: AllianzNigeria  
X (Formerly Twitter): @AllianzNigeria  
Instagram: allianznigeria  
LinkedIn: allianznigeria

You can also inform us of any illegal activity or unethical practice you observed by completing the Allianz Nigeria Whistleblowing form on our website [Whistleblowing | Allianz Nigeria](#)

## Customer Complaints Procedure Manual

**Information required when making a complaint** At the barest

minimum, you would be expected to provide:

- Your name and contact details.
- Name/description of product or service being complained about / policy number (where applicable)
- Problem encountered with product or services; and
- Copies of any documentation which supports your complaint, other information.

**Our commitment to Customers**

We will endeavor to resolve all complaints as quickly as possible and to achieve this, we intend to resolve complaints within the following timescales:

<b>First Stage</b>	<ul style="list-style-type: none"> <li>• Upon receiving a complaint, we will acknowledge receipt via mail, chat or phone call within one (1) business day. All complaints received would be assessed based on severity and possibility of immediate action and treated accordingly.</li> <li>• If we can resolve the complaint by close of business on the first working day it is received, we will simply do so and advise the customer accordingly via mail, chat or phone call.</li> </ul>
<b>Second Stage</b>	<ul style="list-style-type: none"> <li>• If we are unable to resolve the complaint by close of business on the first working day it is received, we will inform the customer via mail or phone call within three business days (3), giving an update and providing a probable timeline for resolution. At this point, the complaint will be escalated to the Company's Compliance and Internal Control Unit for assistance.</li> </ul>
<b>Third stage</b>	<ul style="list-style-type: none"> <li>• If we have been unable to resolve the complaint after ten (10) business days, we will send a progress report explaining why we have been unable to resolve the complaint and at this point, the complaint will be further escalated to the Company's Leadership.</li> </ul>
<b>Fourth stage</b>	<ul style="list-style-type: none"> <li>• If we have been unable to resolve the complaint after three (3) weeks, the complainant can provide details of the complaint to the Nigerian Insurers Association's (NIA) Complaints Bureau through details provided in this document.</li> </ul>
<b>Fifth Stage</b>	<ul style="list-style-type: none"> <li>• If after escalation to the Nigerian Insurers Association (NIA) Complaints Bureau and after eight (8) weeks of initial report of complaint to the company, we are unable to resolve the complaint the complainant can</li> </ul>
	<p>provide details of the complaint to the National Insurance Commission's (NAICOM) Complaint Bureau.</p>

## Customer Complaints Procedure Manual

<b>The final stage</b>	<ul style="list-style-type: none"> <li>• If we are unable to resolve the complaint after ten (10) weeks, the complainant can escalate to a court of competent jurisdiction for resolution.</li> </ul>
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Please note that;

1. A business day is Monday to Friday between 7am and 7pm, excluding public holidays. When a complaint is received on a public holiday, non-business day, or outside business hours, we will treat the complaint as being received on the next business day.
2. We will ensure that emails/letters sent by us are clear and without ambiguity.

When we resolve a complaint, you will receive:

**A Summary Resolution Communication** –explaining that the complaint has been resolved. This will include details of how to escalate the case if you remain dissatisfied.

### Non-Resolution of Complaint

3. Where the complaint is not resolved at the third stage and within the stipulated time frame, the complainant can and shall escalate further to NIA and NAICOM’s complaint bureaus. The complainant can also report complaints to the Federal Competition and Consumer Protection Commission (FCCPC) through contact details provided below.

#### National Insurance Commission

E-mail: [info@naicom.gov.ng](mailto:info@naicom.gov.ng)

Address: Plot 1239 Ladoke Akintola Boulevard,

P.M.B 457, Garki Abuja

Telephone- +234 (09) 875-6021

#### Nigerian Insurance Association

Email: [info@nigeriainsurers.com](mailto:info@nigeriainsurers.com)

42 Saka Tinubu Street, Victoria Island Lagos Nigeria

Telephone: +2348029908531, +2349073550592

#### Federal Competition and Consumer Protection Commission

Email: [contact@fccpc.gov.ng](mailto:contact@fccpc.gov.ng)

23 Jimmy Carter Street, Asokoro Abuja

Telephone: +2348056002020, +2348056003030

#### When Allianz Nigeria can decline complaints

The company may decline to address a complaint at any time where the complaint: •

Is Frivolous (Lacking any form of seriousness)

- Is not made in good faith.

## Customer Complaints Procedure Manual

- concerns a situation / activity which occurred more than 60 days prior to the complaint being lodged or reported.
- Has previously been resolved by Allianz Nigeria Insurance Limited.
- Was lodged with an external agency and it is more appropriate for the matter to be dealt with by that agency.

In cases where the company declines to address a complaint, it guarantees that a thorough explanation of the decision will be sent to the customer.

The following channels could be used to distribute this message:

- Telephone conversation
- By Email
- Official letter
- Social media chat where applicable.

We are committed to resolving all customer complaints promptly and in accordance with the timeframes stipulated above.

If for any reason it is not possible to observe the time limits in any of the stages, we will inform all customers and provide clarifications.

### **Records of Customer Complaints and Reporting**

To successfully resolve customer complaints, enhance our product and service offerings, and sustain high customer satisfaction levels, the company ensures that it keeps track of customer complaints. The methodical process used by the company to record and report on customer complaints is described below.

- **Date and Time of Complaint:** The precise date and time the complaint was received shall be recorded to establish a chronological record of customer interactions.
- **Customer Information:** The customer's personal details, and any pertinent information shall be retrieved and recorded including policy number or location to facilitate efficient communication and resolution.
- **Nature of Complaint:** A detailed description of the complaint, specifying the product or service involved and outlining the specific concerns raised by the customer shall be recorded.
- **Resolution:** Steps taken to address the complaint, including any immediate actions and follow-up measures required shall be recorded. In cases where the complaint remains unresolved, the reason for the ongoing issue is also noted.
- **Outcome:** A description on the outcome of the complaint resolution process, indicating whether the customer expressed satisfaction with the resolution or if further action is necessary to resolve the issue satisfactorily shall also be highlighted.
- **Feedback:** Feedback or suggestions provided by the customer regarding potential improvements to products or services shall be recorded. Customer input is invaluable for refining the company's product and service offerings and addressing customer needs effectively.

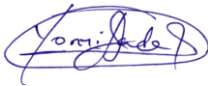

Customer Complaints Procedure Manual

- **Reporting:** The company will regularly compile and assess complaint data to generate comprehensive reports which can be shared internally and externally to stakeholders.
- **Action Plan:** Details on action plans based on the findings of the complaint analysis to address root causes and implement necessary improvements shall be recorded. This proactive approach demonstrates the company’s commitment to continuous enhancement of customer satisfaction.
- **Follow-up:** The company commits to periodically follow up with customers to ensure that their complaints are resolved satisfactorily and to gather feedback on the resolution process. This ongoing communication shall be duly recorded and fosters goodwill while reinforcing the company's dedication to customer service excellence.

By maintaining records of customer complaints and diligently analyzing data, the company hopes to proactively address issues, improve service delivery, and cultivate enduring customer relationships.

**Authorization:**

The content of this document has been reviewed and approved as follows:

Version	Valid from	Authorized by		Approved by National Insurance Commission (NAICOM)
		AZNG MD/CEO	AZNG Executive Board	
3.0	14-03-2024			14-03-2024