



Client Complaints Guide

Website Version

In Al Ahleia insurance Company, we take extra care of our clients and their voices, thus we have prepared this guide that clarifies the steps and procedures to be followed to submit complaints by clients, specifies the complaints that will not be considered according to the decision of the Insurance Regulatory Unit, helps the client identify the procedures required to submit a complaint which we have made easy and swift. Al-Ahleia Insurance Company follows an effective system that aims to find a solution to the complaint, take appropriate corrective measures, and present a resolution within 14 days from the date of receiving the complaint.

Complaints that will not be considered

- Complaints brought before the judiciary or transferred to the prosecution.
- Complaints against parties not related to Al-Ahleia Insurance Company.
- Complaints that do not have a specific content, not insurance related matter and any malicious complaints.
- Complaints about refunds against superiors.
- Complaints previously submitted by the complainant unless they include new matters that can be examined.
- Complaints that do not present all related attachments and/or documents regarding the complaint.
- Complaints that do not present all the related attachments and/or documents indicating the legal capacity of the complainant in the case that he is an agent, guardian, custodian, or legal representative of a natural or legal person.

Complaint Procedure

One of the following methods can be used to submit the complaint, you will be required to provide us with all relevant documents so that we can study the complaint and take all corrective actions, if any, developing and providing you with the best service:

1. **Company's Website:** The client can fill out the complaint form available on the company's website and include all data and any documents related to the complaint so that it will be automatically directed to the company's complaints email (complainants@alahleia.com) for a response.
2. **The website of the Insurance Regulatory Unit (IRUSOFT) via:** <https://portal.iru.gov.kw/>

Complaint Receipt Procedure

Upon receipt of the complaint in one of the methods mentioned in the previous section, the complaint will be numbered and encoded, and the client will be informed that we have received their complaint within a maximum of (5) working days, requesting any additional information if necessary.

The complaint will be followed up on with the client and the concerned department and we will ensure that the process proceeds in a professional manner.

Complaint handling procedures

- The concerned departments, in coordination with the client complaints officer, will make sure that all the required documents are completed and will determine the expected and required time to take the corrective action to responding to the complaint. Regardless of the type of complaint, the expected time to resolve it and respond to the client will not exceed (14) days through the email sent or directly via the unit's location, if all required documents are provided.
- The manager of the concerned department assigns an employee within the department to study the complaint, express an opinion, analyze its root causes, and take the appropriate corrective action if the complaint is found to be true, within (14) days.
- Based on the approval of the manager of the department, the assigned employee of the concerned department starts implementing the corrective action.
- A written notion, supported with appropriate justifications, is submitted to the client in coordination with the legal department and the concerned department, including corrective measures, if any, to resolve the issue of the complaint.
- After addressing the client and ensuring his satisfaction with the final resolution, the client complaints officer will be responsible of updating the register and changing the status of the complaints to “close”.

Complaint closing procedures

- The complaint will be closed after documenting it in the registry in the following cases:
 - If it becomes clear that the subject of the complaint is one of the complaints that will not be considered, as mentioned above.
 - In case that the complainant requests the closure of the complaint or the cessation of its follow-up.
 - In case of reaching a resolution to the complaint and informing the complainant of the response.
- After processing and closing the complaint, client complaints records will be kept for a period of no less than 10 years from the time of its submission.