



Management Business Rules for Claim's Complaints

If the client is dissatisfied with the processing time:

Rule 37	If the processing time is 10 days longer than the target time, a commercial effort may be considered.
Rule 38	If (payment score + claims score) is greater than or equal to 5, the sales effort can be released.
Rule 39	If no effort is made (because the conditions are not met) then we send an apology email without any further effort.
Rule UP1	If the customer is not a VIP, if their combined score is at least 5 and if they have to pay a deductible of at least 120 euros, then they are offered the AssurPlus product. The advantage is that they will not have to pay a deductible for future claims similar to the current one. The cost of the upgrade is €10 a month, but we are offering a special deal with 12 months free.

In the event of dissatisfaction with the amount compensated:

Rule 41	If you have a complaint about the level of claim reimbursement, we systematically refer you to a claims advisor.
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When the customer threatens to change insurer because it's cheaper elsewhere:

Rule 43	If the customer is threatening to leave but has a score (payment + claims) of less than 4, we write a standard letter saying that we are sorry for the way they feel but that we are paying the right price.
Rule 44	If the customer threatens to leave but has a payment + claims score greater than or equal to 5, we pass the matter on to a manager, suggesting that they make a gesture.
Rule 45	If the customer is a VIP, we send an SMS acknowledging receipt of the request and call the customer once we have a proposal to make.