# Management Business Rules for customer’s complaints

Customer complaint classification

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| **Policy 23** | Assess the level of insatisfaction in one of the three category: low, medium, high. |
| **Policy 24** | Assess if the customer reports an intention to leave. |
| **Policy 25** | Assess the motivation for current conversation which could be one of the following:   * bad service (affiliated tow truck or garage) * long delay to process claim * deductible to pay * accident not covered or only partially covered * unsatisfied with customer service (insurance expert visit, agent, …) * just calling to get information about existing products or new products |

In the event of dissatisfaction with the amount compensated:

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| **Policy 41** | For any complaint about the level of claim reimbursement, refer to a retention expert. |

Claim related to a water damage in the house

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| **Policy 50** | Assess if the water damage inside individual house is due to a broken pipe. |
| **Policy 51** | When insurance expert has established that the insurance policy does not cover damaged carpets (stains) while the customer is unsatisfied (given that these carpets have sentimental value) and the water damage is due to a broken pipe, propose an upsell (to avoid similar problems next time) |
| **Policy 52** | If the home content is not covered although it is valuable and the CLTV percentile is high , while the customer holds more than 1 policies. If the damage can be repaired, then offer a 100€\* voucher with an affiliated service provider (e.g. to clean the carpet). Otherwise status quo |

Claim related to car accident

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| **Policy 60** | When the claim is related to a car accident, with a third party liability policy, the insured person is responsible for the accident therefore the policy only covers the damage to the other party. If the client is threatening to leave to the competition then assess the CLTV percentile of the customer is higher than 70, in this case re-assign to the retention department immediately, otherwise status quo. |