



IBU Insurance Claims Handling Complaint Business Rules

If the customer is unhappy about claim handling duration:

Rule 37	If the handling time is more than 10 days longer than the target time, consider making a commercial effort.
Rule 38	If the client's payment score + their claims score is greater than or equal to five, a commercial effort is authorized.
Rule 39	In the default case, simply send a message to the client with apologies with no commercial effort.
Rule UP1	If the client is not a VIP, and the combined score is less than 5, and the claim deductible is at least 120 dollars, then propose that the customer upgrade to InsurPlus. The benefit to the customer is that with this product they will not have a deductible for future similar claims. The upgrade cost is \$10 / month but we will offer a special with free upgrade premiums for the first year.

If the customer is unhappy about the reimbursement amount:

Rule 41	For a complaint about the reimbursement amount, the problem must be forwarded to a claims officer.
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If the customer threatens to change carriers to a less expensive competitor:

Rule 43	If the customer threatens to leave but has a payment + claims score less than 4, send a form letter saying that we are sorry about their perception but that our rates are fair.
Rule 44	If the customer threatens to leave and has a payment + claims score greater than or equal to 5, then forward to a sales representative with a proposal to make a rate discount.
Rule 39	If the customer is a VIP, send them a text message acknowledging the complaint, then call the client once a new proposal has been created.