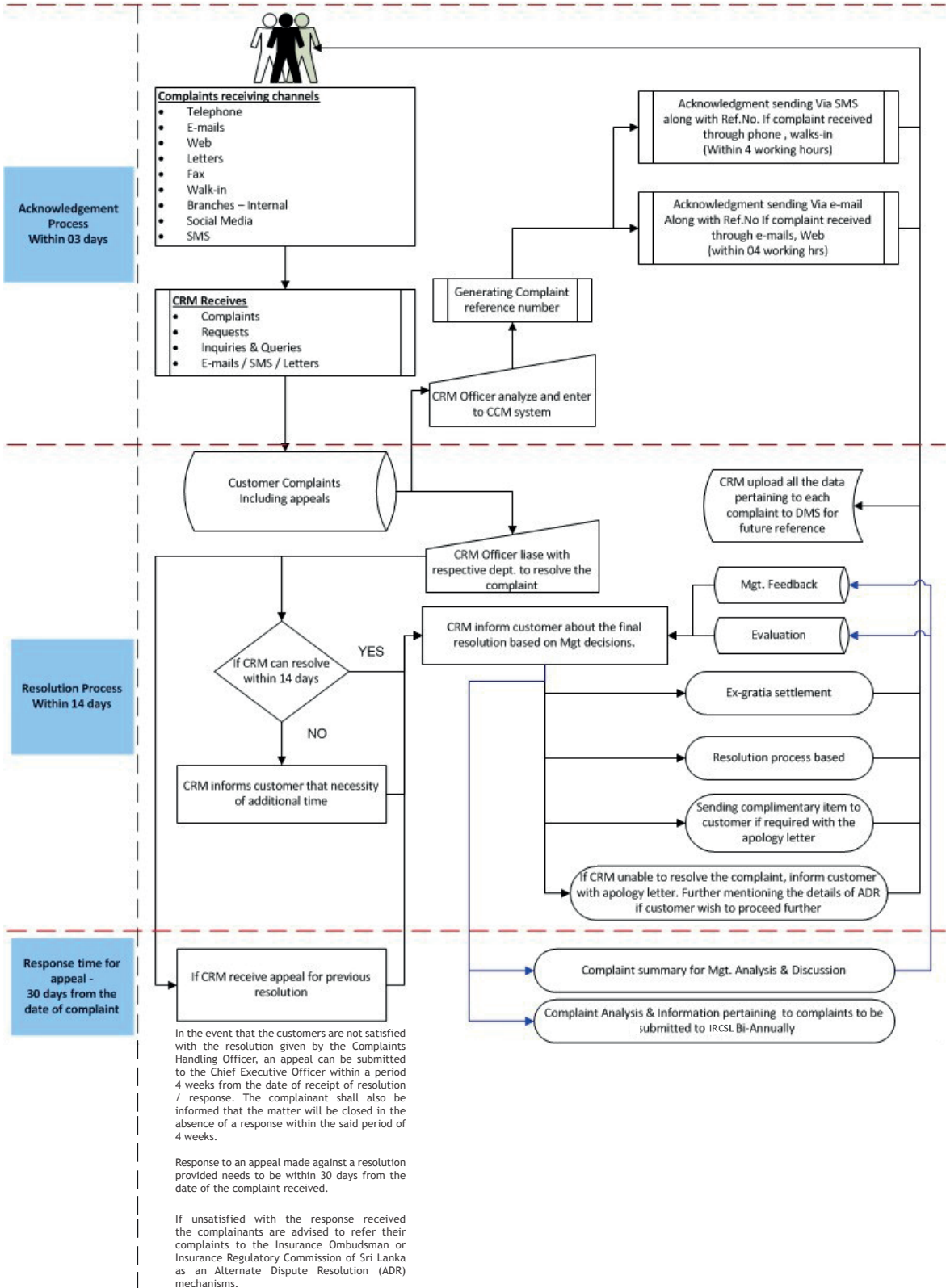




CRM COMPLAINT HANDLING PROCESS



Explanatory Notes:

- CRM – Customer Relationship Management
- CCM – Customer Complaint Management System
- ADR – Alternate Dispute Resolution (Arbitration, Insurance Ombudsman, IRCSL)
- CRM should be maintain data bases for each segments including cases referred to ADR