



سايكو
SAICO

Complaints Process



INTRODUCTION

ABOUT SAUDI ARABIAN COOPERATIVE INSURANCE COMPANY:

COMPANY LEGACY

The company's activity began in 1952, prior to the issuance of the Royal Order No. 32 dated 2/6/1424 and its executive regulations for the control of cooperative insurance companies. The company had cooperative insurance activity inside the Kingdom through Saudi investors in Bahrain. After the issuance of the new regulations for the Saudi insurance market, SAICO was established as a Saudi joint stock company based on the decision of the Minister commerce and Industry No. 193 dated 7/21/1428 and under the supervision of the Central Bank of Saudi Arabia.

MISSION AND VISION

The company's vision comprises of proper planning and future goals of benefitting from the accelerating and expected growth of the insurance sector in the Kingdom. SAICO endeavors to realize the desired results in the interest of its shareholders, customers and the insurance sector, in general. SAICO's objectives are summed up as offering insurance products and services that provide quality protection at reasonable prices through successful partnerships with its customers, agents, brokers and insurance companies in as much as is necessary and to make sure that the overall interests and objectives of all stakeholders is respected.

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Introduction:

In the Saudi Arabian Cooperative Insurance Company (SAICO), we fully adopt “customer satisfaction” in word and deed, and we place it at the center of our attention, in order to preserve the rights and obligations of our valued customers , and achieve their satisfaction with the services and products we provide.

At SAICO Insurance, we seek to facilitate the submission of suggestions and complaints, and the speed of follow-up and processing them efficiently through the provided channels for that.

To facilitate the mechanism for submitting complaints and suggestions, we have provided several channels to hear the voices of our customers, and to provide appropriate solutions through the following Communication Channels:

1- Branches & Claim Centers:

We are pleased to receive your requests, suggestions and file a complaint through visiting our (branches - Claims centers).

Or sending it via mail shown at the following addresses:

- (Head Office - Riyadh - Malaz District siteen Street - Platinum Center - PO Box 58073 Postal Code 11594)
- (Western Regional Administration - Jeddah - Muhammadiyah District, Prince Sultan Road - Muhammadiyah Center - PO Box 116647 Postal Code 21391)
- (Eastern Regional Administration - Al-Khobar - Al-Rakah District, King Fahd Road - Hail Center Center - PO Box 4096, Postal code 31952)
- (Buraydah Branch - Al Shammas District, King Abdulaziz Road - Al Owaidah Building - P.O. Box 566, Postal Code 51421)
- (Al Khobar branch - 3886 King Salman Bin Abdulaziz Rd - Al Yarmouk Dist. - Unit Number 1236 - Al Khobar 34423 - 6095)

2- Call Center:

Call center is an appropriate way to receive inquiries, suggestions and complaints, which will be addressed through a specialized team to ensure your satisfaction.

Toll Free Number

8001242002

Customer Care Number

920000563

3- Customer Care Email:

The e-mail is a proper option for its speed of arrival and the ability to communicate with the customer care unit concerned with complaints through the following e-mail address:

Care@saico.com.sa

When sending an e-mail, please provide the details

- The complainant's name
- ID number
- Policy number if any
- Claim number if any
- Mobile number
- complaint details

4- The Website of the Saudi Arabian Cooperative Insurance Company:

Visiting the company's website is an easy way to express your comments and inquiries and file a complaint by following the steps below:

- 1 - Visit the company's website www.saico.com.sa
- 2 - Click on the customer service icon and choose the complaint from the list
- 3 - Enter your details and the text of the complaint
- 4 - A message will appear confirming the successful filing of the complaint and its reference number
- 5 - You will receive a confirmation message on your mobile number registered on the website

5- Social Media Accounts:

 @saico_insurance

 @saico_insurance

 @saico.insurance

 SAICO Insurance

 +966 9200 13380

6- SAICO's Mobile Application:

The company's mobile application on (iPhone - Android) stores allows you to submit a request, suggestion or complaint, by following the steps below:

- 1 - Download SAICO mobile app
- 2 - Log in/ Register
- 3 - Choose send complaint icon
- 4 - Enter your data and the text of the complaint

5 - A message will appear confirming the success of the complaint and its reference number

6 - You will receive a confirmation message on your mobile number registered in the application

7- Insurance Broker:

Insurance brokers are an effective point of contact by submitting clients Requests, suggestions and complaints related to SAICO.

Complaint Handling Procedures:

The Saudi Arabian Company pays great attention to all complaints, whether they are simple or complex, believing in the importance of customer satisfaction and that they are partners in success, Therefore, the company has developed a complaints strategy to assure clarity and transparent in dealing with complaints according to the insurance market code of conduct regulations.

Complaint Acknowledgment:

- A system has been established to receive and direct complaints to the concerned departments in the company for processing.
- We are committed to inform you of your complaint resolution.
- Complaint reference number will be sent by SMS.

Complaint Resolution:

- Coordination with the departments and competent bodies to find the best options available to resolve the complaint within the statutory period, as stipulated by the regulatory and legislative authorities.

Escalation:

- Complaints are automatically escalated to the highest management level in the relevant department in the event of a delay in responding from the first recipient of the complaint after two working days. If three working days have passed without the complaint being addressed by the concerned department, the complaint will be automatically escalated to the CEO.

- Communicating with the customer within a maximum period of three working days to keep the customers informed of the complaint status and handling procedures.
- If you are dissatisfied with the solutions provided, please contact us via email: quality@saico.com.sa and we will make every possible effort to reach satisfactory solutions that comply with laws and procedures.
- in case of dissatisfaction all customers are able to escalate their complaints to the regulatory through: Central bank (SAMA CARE) - (Council of Health Insurance).
- In case of dissatisfaction, the customer has the right to escalate the complaint to the committees for settlement of insurance disputes and violations in accordance with Article 20 of the of the Insurance Control System through: www.idc.gov.sa



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