

## **HANDLING ADMINISTRATION COMPLAINTS**

Two half days

### **Day One**

#### **Part 1 Introduction**

Objectives of the course and good complaint handling  
Standards to be applied

#### **Part 2 Deciding whether to uphold complaints**

Basic principles of liability - breach of contract, negligence  
Problem areas

- Delays and errors in setting up policies
- Direct debit problems – not claiming, claiming too much or early
- Misquotes and defective information
- Investment performance complaints
- Complaints made by IFAs about service

#### **Part 3 - Compensation**

Principles of compensation

- Putting the customer where he should have been
- Distress and inconvenience payments

Forms of compensation

- Top-ups to policies
- Cash and refunds
- Transfers to other companies

Applying the rules to specific problems

- Delays and errors in setting up policies
- Direct debit problems – bank charges and writing-off premiums
- Misquotes and defective information
- Errors setting up policies
- Vesting quotations

### **Day 2**

#### **Part 4 - Identification and case handling**

Identifying “dissatisfied” customers

- Reportable complaints
- Resolved by the end of following business day
- Receiving telephone complaints, telephone skills generally
- Acknowledgment

Investigating complaints

- Independence

- Planning and implementation

#### Final response

- Compliance requirements
- Letter writing skills and live demonstration of a final response
- Settlement offers
- Handling rejection of offers and difficult customers
- Complaints made by IFAs
- FOS
- Reporting to the FSA