



## CONFLICT RESOLUTION MANUAL

Finkor Versekeringsdienste (PTY) Ltd: Conflict Resolution Manual

### Introduction

This conflict resolution manual outlines the process for addressing and resolving complaints from clients of Finkor Versekeringsdienste (PTY) Ltd, an insurance brokerage based in South Africa, offering short-term and life insurance solutions. Our commitment is to provide exceptional customer service and resolve any conflicts fairly and efficiently, adhering to the regulations set forth by the Financial Services Conduct Authority (FSCA).

### Principles of Conflict Resolution

- **Fairness:** All parties involved will be treated with respect and given a fair opportunity to present their concerns.
- **Transparency:** The process will be transparent, and all parties will be kept informed of the progress and outcome.
- **Efficiency:** Conflicts will be resolved promptly and efficiently, minimizing inconvenience to all parties.
- **Confidentiality:** All information obtained during the conflict resolution process will be kept confidential.

### Steps in the Conflict Resolution Process

#### 1. Initial Contact:

- Clients can lodge complaints verbally, in writing, via email, or through our website.
- All complaints will be acknowledged promptly, typically within 24 hours of receipt.
- A dedicated representative will be assigned to handle the complaint.

#### 2. Information Gathering:

- The representative will gather information from the client about the nature of the complaint, including relevant dates, documentation, and desired outcome.

- The representative may also contact other relevant parties, such as insurance providers, to obtain additional information.

### 3. Investigation:

- The representative will thoroughly investigate the complaint to understand the facts and identify potential solutions.
- This may involve reviewing internal records, contacting relevant individuals, and consulting with legal or compliance professionals if necessary.

### 4. Communication and Resolution:

- The representative will keep the client informed of the progress of the investigation and any potential solutions.
- The representative will strive to reach a mutually agreeable resolution that addresses the client's concerns fairly and appropriately.
- This may involve offering apologies, compensation, adjustments to policy terms, or other remedies as deemed appropriate.

### 5. Outcome Communication:

- The final decision and resolution will be communicated to the client in writing, outlining the steps taken and the rationale behind the decision.
- If the client is not satisfied with the outcome, they will be informed of their right to escalate the complaint to the FSCA or pursue other legal avenues.

## Compliance with FSCA Regulations

Finkor Versekeringsdienste (PTY) Ltd adheres to all relevant FSCA regulations regarding complaint handling, including:

- **Treating Customers Fairly (TCF) principles:** We strive to treat all clients with fairness and respect throughout the complaint resolution process.
- **Complaints Management Policy:** We maintain a documented complaints management policy that is readily available to clients upon request.
- **Record Keeping:** We maintain accurate records of all complaints received and the steps taken to resolve them.

## Escalation Process

If a client is not satisfied with the outcome of the internal complaint resolution process, they have the right to escalate their complaint to the FSCA. The FSCA provides a dedicated platform for lodging complaints against financial services providers:

- **Website:** <https://www.fsc.co.za/>
- **Email:** [email address removed]
- **Telephone:** +27 (011) 677 0100

**Conclusion**

Finkor Versekeringsdienste (PTY) Ltd is committed to resolving client conflicts promptly, fairly, and efficiently. We believe that open communication and a commitment to finding mutually agreeable solutions are essential for maintaining positive client relationships and upholding the highest ethical standards in the insurance brokerage industry.