INSURANCE INDUSTRY’S CUSTOMER SERVICE CHARTER

Pillar 1		**ACCESSIBLE & CONVENIENT INSURANCE**
Description		• Deliver seamless multi-channel access for purchases, enquiries, and feedback. • Minimize waiting times and offer self-service options. • Offer flexible and secure payment options. • Ensuresmooth andconsistent experience across our channels
Expected Outcome		**EASE OF ENGAGEMENT**
Service Level Target		1. Multi-channel access available for all key transactions 2. Self-service enabled for common services 3. Flexible payment options offered 4. Feedback channels visible and accessible 5. Seamless channel experience
No.	**Commitment**	**Service Level**
1.1	**We will provide customers with seamless multi-channel access to purchase products, make enquiries, and manage their policies across physical and digital touchpoints.**	**1. Offer an accessible engagement model wherein customers can easily:** • Purchase products and make enquiries across multiple channels (physical and digital). • Access self-service options for common transactions with minimal wait times. • Enjoy flexible and secure payment methods to suit their preferences. **2. Reinforce that insurance is convenient and accessible by.** • Keeping customers informed on all available engagement channels for purchases, enquiries, and policy management. • Specifically, guiding customers to the following: ❖ An insurance agent locator ❖ Corporate website

		- Self-service customer web portal / mobile app - Call centre - Branch Locations - Social media (if applicable) **3. Ensure seamless channel integration allowing customers to switch between touchpoints without repeating information.** **4. Channel availability may vary from time to time, and customers will be informed accordingly.**

1.2	**We will actively seek feedback, suggestions, and complaints to continuously improve customer experience and service delivery**	**1. Customers are provided with accessible channels to submit feedback, suggestions, and complaints via:** ❖ Corporate website ❖ Self-service customer web portal/ mobile app ❖ Call centre ❖ Branch location ❖ Email ❖ Fax ❖ Letter ❖ Social media (if applicable). **2. Insurers will conduct periodic customer satisfaction feedback and surveys to ensure customer needs are understood and addressed.** **3. Customer feedback will be reviewed regularly to identify service gaps and drive continuous improvements.** **4. Channel availability may vary from time to time, and customers will be**