INSURANCE INDUSTRY'S CUSTOMER SERVICE CHARTER

Pillar 3	**EFFICIENT SERVICES**
Description	• Issue, update, renew and refund policies quickly and accurately. • Keep you informed with timely updates. • Enable online self-service to let you manage your policy easily throughout its lifetime.
Expected Outcome	**CUSTOMER SATISFACTION**
Service Level Target	1. 90% of transactions completed within published timelines. 2. 100% of customers receive policy documents without delay. 3. Year-on-year reduction in service-related complaints 4. Increased adoption of self-service channels

No.	Commitment	Service Level
1.1	**We will communicate clear service timelines across all channels.**	• Publish turnaround times for all key services at branches, on websites, via call centre, and mobile app. • Ensure customers can easily find expected timelines for policy issuance, changes, renewals, and cancellations. • Review and update published timelines regularly to reflect service improvements.

1.2	**We will issue new policies promptly once requirements are met.**	• Deliver life policies within 5 working days for standard cases and 10 working days for complex cases. • Issue motor policies immediately for electronic or within 5 working days for manual processing. • Issue non-motor general policies within 10 working days. • Email proof of cover within 3 - 4 hours after payment and full data capture for general insurance.
1.3	**We will process policy changes efficiently.**	• Complete non-financial policy changes within 5 working days of receiving complete documents. • Process motor policy changes within 24 hours of receiving complete documents. • Manage financial changes within 5 - 10 working days depending on complexity.
1.4	**We will manage renewals and cancellations with care.**	• Send renewal notices at least 30 days before expiry, with reminders at 60, 30, and 7 days. • Remind customers to inform us of any changes in risk before renewal. • Complete cancellations and refunds within 10 working days of receiving all required documents for life policies. • Process motor cancellations within 5 working days and non-motor within 7 working days.
1.5	**We will keep you informed throughout the policy lifecycle.**	• Notify clients via SMS on premium allocations the same or next business day. • Send premium due notices at least 30 days before due date. • Issue statements in line with client's payment schedule. • Send reminders 3 days before direct debit deductions. • Address direct debit failures by the next business day.

1.6	**We will enable online self-service for easy policy management.**	• Provide access to self-service portal or mobile app for policy viewing and updates. • Allow customers to access policy documents, submit enquiries, and track requests online. • Issue medical or hospitalization cards within same business day of policy issuance. • Leverage technology for continuous engagement throughout the policy lifecycle.
1.7	**We will be transparent in all policy servicing interactions.**	• Clearly explain steps and documentation required for policy changes, renewals, surrenders, and cancellations. • Inform customers of any consequences arising from policy actions. • Provide clear information on fees, charges, and obligations at point of sale. • Use simple and easy-to-understand language in all communications.