

INSURANCE INDUSTRY'S CUSTOMER SERVICE CHARTER

Pillar 4		ISSUE RESOLUTION
Description		• Acknowledge your complaint within 24 hours. • Keep you updated on our progress. Resolve your issue on the first contact whenever possible. • Handle all queries and complaints fairly, with clear steps for escalation if needed. • Fix problems at the root cause to prevent them from happening again.
Expected Outcome		FAIR & TIMELY RESOLUTION
Service Level Target		1. 100% of complaints acknowledged within 24 hours. 2. 80% of queries resolved on first contact. 3. Year-on-year reduction in repeat complaints 4. Continuous analysis of complaint data to identify and address root causes
No.	Commitment	Service Level
1.1	We will acknowledge and respond to complaints promptly.	• Acknowledge all complaints within 24 hours with clear next steps and initial resolution timelines. • Call back missed calls by the next business day. • Acknowledge digital enquiries within 24 hours.
1.2	We will resolve issues quickly and keep you updated.	• Aim for first-call resolution where possible. • Resolve simple queries same day; complex queries within 7 days. • Respond to non-complex digital enquiries within 48 hours. • Provide progress updates every 3 working days for unresolved complaints. • Share policy and claim status updates at key milestones and upon request.

1.3	We will provide fair outcomes with clear escalation paths.	• Provide final decision within 14 calendar days for complaints. • For complex cases, provide updates every 7 days until resolved. • Clearly communicate internal escalation routes if customers are unsatisfied. • Share contact information for external dispute resolution options such as the Insurance Ombudsman.
1.4	We will analyze data to fix root causes and prevent recurrence.	• Regularly analyze complaint data to identify recurring issues and patterns. • Implement systemic changes to address underlying root causes. • Track year-on-year reduction in repeat complaints. • Conduct post-resolution feedback surveys to assess satisfaction and identify areas for improvement.
1.5	We will build empathy and expertise in our teams.	• Maintain dedicated teams specialized in complaint handling. • Conduct regular staff training on empathetic communication and proactive problem-solving. • Ensure all customer-facing staff are equipped to handle concerns with understanding and diligence.