

INSURANCE INDUSTRY'S CUSTOMER SERVICE CHARTER

Pillar 2		KNOW YOUR CUSTOMER
Description		<p>To understand a customer profile adequately which enables the insurers to:</p> <ul style="list-style-type: none"> Know and anticipate the customer's needs and preference. Ask for requisite information and documents to best advise the customer. Offer suitable products and services.
Expected Outcome		BUILD TRUST
Service Level Target		<ol style="list-style-type: none"> 1. 90% of customers are served with suitable products and services which fit their needs and wants. 2. Minimal complaints (ratio of 5% of total complaints) from customers in which the nature of complaint relates to lack of understanding of the product that was offered and/or not having the suitable products and services.
No.	Commitment	Service Level
2.1	We will strive to help customers find the right product to suit their needs	<ol style="list-style-type: none"> 1. Knowledgeable and ethical staff and agents are available to serve customers. 2. Training <ul style="list-style-type: none"> Ensure employees and intermediaries are properly trained on products and services offered. Training must be provided any time a new product is launched and regularly as refresher courses on existing products.



		<p>3. Understanding Customers' Needs</p> <p>In order to understand the customers' profile adequately, insurers including their agents shall:-</p> <ul style="list-style-type: none">• Listen attentively to the customers.• Acknowledge and properly understand the customers' needs and preferences.• Ask for requisite information and documents to advise the customers accordingly and in accordance with the Industry's Code of Practice on the Personal Data Protection Act 2010.• Offer options of suitable products and services to meet the customers' needs and wants. <p>4. Any options provided to customers shall be explained and on an "opt-in-basis", e.g. riders, sharing/using customer information for marketing and research purposes.</p> <p><i>Note: Handling of customer information is governed by Bank Negara Malaysia's Policy Document on Management of Customer Information and Permitted Disclosures and insurers shall operate accordingly.</i></p>
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