

INSURANCE/TAKAFUL INDUSTRY'S CUSTOMER SERVICE CHARTER

Pillar 4: FAIR, TIMELY & TRANSPARENT CLAIMS SETTLEMENT PROCESS

Description:

Deliver a seamless claims processing and settlement experience wherein customers are aware of:

- Procedures, documentation and steps including various options (if any) for first notification of loss in an event of a claim.
- Expected service standard for claims processing and specific time taken for each step within the claims processing stages.
- Various redress mechanisms for unsatisfactory claims payment.

EXPECTED OUTCOME:

PROVIDE PEACE OF MIND TO CUSTOMERS

Service Level Target:

- 75% of the customers are satisfied with the claims decisions and processes.
- Declining complaints ratio over the years from customers on claims settlement and processes.
- 100% of legitimate claims are paid accordingly

No.	Commitment	Service Level
4.1	We will set clear timeline for claims settlement process and strive to settle claim within these prescribed timelines and in a transparent manner	<p>For Motor Claims:</p> <p><u>Own Damage Knock for Knock / Own Damage</u></p> <ul style="list-style-type: none"> i. Acknowledge the claim submission in writing within 3 working days (if applicable) ii. Appointment of registered adjuster within 5 working days. iii. Registered adjuster to complete final report within 10 working days from date of assignment except in exceptional circumstances: <ul style="list-style-type: none"> • motor accidents involving extensive vehicle damage that require longer time to inspect • natural catastrophe losses & large event losses such as major floods or other significant disaster events • suspected cases that require further investigation iv. If document is incomplete, we will make request for additional information or supporting documents required for claim processing promptly upon the date of receipt the claim notification v. In the event we do not received the additional information or supporting documents, we shall send a reminder within 7 working days from the date of its request vi. We will decide on the settlement amount & send the approval, offer or rejection letter within 5 working days from the date receipt of final report from the registered adjuster vii. Panel repairers to complete repairs within 15 working days from the date of approval subject to exceptional circumstances such as extensive damage to the vehicle or non-availability of parts viii. We will effect payment to repairer/claimant within 7 working days from the date receipt of complete payment documents <p><u>Windscreen</u></p> <ul style="list-style-type: none"> i. Acknowledge the claim submission in writing within 3 working days (if applicable) ii. If document is incomplete, we will make request for additional information or supporting documents required for claim processing promptly upon the date of receipt the claim notification

		<p>iii. In the event we do not received the additional information or supporting documents, we shall send a reminder within 7 working days from the date of its request</p> <p>iv. We will decide on the settlement amount & send the approval, offer or rejection letter within 5 working days from the date receipt estimation from repairer / full documents from claimant for reimbursement basis except in exceptional circumstance:</p> <ul style="list-style-type: none"> • suspected cases that require further investigation <p>v. We will effect payment to repairer/claimant within 7 working days from the date receipt of complete payment documents</p> <p><u>Theft</u></p> <p>i. Acknowledge the claim submission in writing within 3 working days</p> <p>ii. Appointment of registered adjuster within 1 working day from the date of notification of loss</p> <p>iii. Registered adjuster to complete its investigation within 45 working days from date of assignment except in exceptional circumstance:</p> <ul style="list-style-type: none"> • suspected cases that require further investigation <p>ii. If document is incomplete, we will make request for additional information or supporting documents required for claim processing promptly upon the date of receipt the claim notification</p> <p>iii. In the event we do not received the additional information or supporting documents, we shall send a reminder within 7 working days from the date of its request</p> <p>iv. We will make an offer of settlement to the policy owner upon the completion of police investigation or our own investigations, whichever is earlier</p> <p>v. With respect to item v, we shall make a reasonable offer of settlement or repudiate the claim within 60 working days from the date of notification of loss</p> <p>vi. We will effect payment to policy owner / hire purchase owner within 7 working days from the date receipt of complete payment documents</p>
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4.2	We will inform customer of the next level of escalation if the claims settlement / rejection is not to his / her satisfaction	<p>We will inform customer of the next level of escalation if the claims settlement / rejection is not to his / her satisfaction, they may contact us at:</p> <ul style="list-style-type: none"> i. Write to the following address: RHB Insurance Berhad Level 12B West Wing The Icon No 1 Jalan 1/68F Jalan Tun Razak 55000 Kuala Lumpur ii. For general enquiry, call our Customer Relationship Centre at 1300-220-007 or WhatsApp at 012-6031978 or email to rhbi.general@rhbgroup.com iii. For filing a complaint, email to our Complaints Handling Unit insurance_complaint@rhbgroup.com <p>If our customers are still not satisfied with our response, they may contact:</p> <ul style="list-style-type: none"> i. Bank Negara Malaysia Pengarah Jabatan LINK & Pejabat Wilayah P.O. Box 10922 50929 Kuala Lumpur Tel: 1-300-88-5465 or +603-2174 1717) Fax: +603-2174 1515 Email: bnmlink@bnm.gov.my ii. Financial Markets Ombudsman Service (Formerly known as Ombudsman for Financial Services) Chief Executive Officer Financial Markets Ombudsman Service 14th Floor Main Block Menara Takaful Malaysia No 4 Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel: +603-2272 2811
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24 January 2025