



## **AIG Malaysia Insurance Berhad CLIENT CHARTER**

### **INTRODUCTION**

At AIG, we strive to be our clients' most valued insurer by reducing fear of the future and empowering our clients through our risk expertise and financial strength. We have the courage to make difficult promises and the integrity to keep them. We also learn and collaborate to solve our clients' problems, highly valuing the diversity of perspectives that comes from all places and people.

We offer a variety of general insurance services worldwide including foreign workers bond, trade credit insurance and loss prevention.

Locally and internationally you can be sure that you have a dedicated partner in AIG. We are focused on responding to client feedback and aim for each client relationship to be a true partnership. We will take on your challenge as if it were our own.

By meeting straightforward needs as well as solving complex issues, we make your confidence our number one priority. Behind every policy we write is our commitment to deliver what matters most to our clients. Among our unique strengths are: Financial resources which allowed us to pay an average of USD\$75M in claims worldwide every business day in 2009.

- A strong financial standing, confirmed through ratings agencies, broker assessments and insurance industry metrics.
- World-class talent with the know-how to assess vulnerability and underwrite the most complex risks – delivered through a local presence that enables us to respond rapidly when unforeseen events occur.
- Ongoing development of new and industry-leading products and services, along with the ability to develop tailor-made solutions for our clients.

### **EASY TO REACH**

We are committed to provide efficient and effective services in handling complaints and enquiries. Our Customers can contact us through these channels:

- Visit any of our service centers nationwide
- Call us toll free at 1-800-8888-11
- Write to us at:

Address: AIG Malaysia Insurance Berhad  
Menara Worldwide  
198 Jalan Bukit Bintang



55100 Kuala Lumpur  
Fax: 03-2685 4896  
Email: AIGMyCare@aig.com

For more details, please visit [www.aig.my/Contact-us](http://www.aig.my/Contact-us)

## **OUR COMMITMENT TO ENQUIRIES AND COMPLAINTS**

We believe that our customers are entitled to efficient, honest and fair treatment in their dealings with us, especially if something goes wrong.

We welcome any feedback on improving our services and genuinely want to resolve any problems that our customers may have. If we have not met our customers' expectations, we want to be informed of this. If we have exceeded our customers' expectations, we would also be glad to be informed about this.

We strive to provide a consistently high standard of service at all times. We recognize that occasionally mistakes or misunderstandings can happen. If this is the case, we realize that you will want to let us know and may wish to make a complaint.

If you make a complaint we will make sure that your concerns are addressed as quickly as possible.

Our complaints handling process is based on the following principles:-

- Acceptance – we recognize that we may not have met your expectations and will accept all complaints.
- Ownership – we are responsible for resolving your complaint. If we need to pass it to someone else due to the nature or complexity of the enquiry/complaint, we will inform you.
- Collection of information – we will confirm the details of your complaint and clarify if we are unsure.
- Treatment – we will ensure that you and your complaint are treated fairly.
- Commitment – we will follow-through on what we commit to doing.
- Timeliness – if we cannot resolve your complaint straight away, we will strive to resolve it within 14 working days. For complaints which may take more time to resolve, we will keep you informed of our progress every 14 working days.
- Resolution – we aim to achieve a mutually acceptable resolution to all complaints.

## **Details of your Enquiries/Complaints**

In order to resolve your complaint, it is important that you give us as much information as possible.

When you contact us, as much of the following information must be provided:-

- 1) Account Information - name, policy number or account number
- 2) Contact Details - mobile phone number or other preferred method of contact (house number, alternate mobile phone number, email, etc).
- 3) Complaint Information – details of the complaint and any supporting evidence

Once we receive this information, we will be able to investigate your complaint and work towards a resolution.

If a customer feels that a complaint has not been resolved fairly, they should inform us accordingly and we will advise the customer on the alternative dispute resolution avenue available.

## **Recording of Complaints**

All complaints received are recorded in a register and a reference number is allocated to each complaint. A complaint file is opened for documentation of records and work done on each case. In addition, the status and progress of each complaint is kept in the system for easy monitoring, tracking, retrieval and analysis.

### **1. Walk-In Enquiries/Complaints**

- a) Customers will be handled in a systematic manner and on a first-come-first-serve basis.
- b) Customers will be served within 10 minutes of joining the customer service queue.
- c) Full details of the customer and his enquiry/complaint will be recorded by the customer care staff
- d) Enquiries/complaints that do not require follow-up will be resolved on that one visit.

- e) Customers will be briefed on the next course of action to be undertaken by the company's representative to handle enquiries/complaints that require investigation, etc. At an average, our customer should receive a response from us within 3 working days of filing his complaint and the status of dealing with the complaint be made known to the customer every 14 working days.

## 2. **Phone Enquiries/Complaints**

- a) Phone calls are to be answered within 30 seconds.
- b) Enquiries/complaints that do not require follow-up will be resolved during the first call
- c) Enquiries that require follow-up will be resolved within 5 working days
- d) Complaints that require follow-up will be lodged with the company's Complaints Handling Unit on the same day it is lodged by the customer and will be acknowledged by the Complaints Handling Unit. The Complaints Handling Unit will respond to our customer on such complaints by 14 working days on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated every 14 working days on the status until the complaint is resolved.

## 3. **Written Enquiries/Complaints (E-mail, Fax, Letter)**

- a) Enquiries by e-mail will be responded to within 3 working days with an initial automated response by e-mail to customer on acknowledgement of receipt of enquiry/complaint.
- b) Enquiries via letter or fax will be responded to within 3 working days
- c) Enquiries that require follow-up will be resolved within 5 working days
- d) Complaints via e-mail or fax will be lodged on the same day with the Complaints Handling Unit for acknowledgement by the Complaints Handling Unit. We will respond to our customer on such complaints by 14 working days on receipt of the complaint.



In the event the complaint requires further investigation, our customer will be kept updated every 14 working days on the status until the complaint is resolved.

## **DELIVERING OUR PROMISES THROUGH OUR CLAIMS PROCESS**

It is our endeavor to settle justified claims promptly through standardized procedures in claims administration. To facilitate your claims, you need to submit sufficient documentation.

For documentation related to a specific claim, please visit [www.aig.my/claims](http://www.aig.my/claims).

Once you have made your submission, you can expect to receive a response from us within 15 working days. The claims procedure is as follows:

- Claims registration, complete documentation (stamp date received).
- Claims assessment will be done within 7 working days.
  1. For normal cases, customers will be updated on the progress every 7 working days.
  2. For complex claims cases (insufficient documents), customers will be updated on the progress every 15 working days.
- Payment issued within 5 working days of final approval/receipt of release or other relevant documents.

If you are not satisfied with the claims decision, you can write to us at:

Complaints Handling Unit  
Address: AIG Malaysia Insurance Berhad  
Service Counter  
Level 17, Menara Worldwide  
198 Jalan Bukit Bintang  
55100 Kuala Lumpur  
Fax: 03-2685 4896  
Email: AIGMyCare@aig.com

If you are still not satisfied with our response to your complaint, you may wish to have the matter reviewed by the Ombudsman for Financial Services (OFS) at:-



Address: Ombudsman for Financial Services  
Level 14, Main Block,  
Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur  
Tel: 03-2272 2811  
Fax: 03-2272 1577  
Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
Website: [www.ofs.org.my](http://www.ofs.org.my)

You may also choose to refer your matter to Bank Negara Malaysia (BNM) at:-

Address: Bank Negara Malaysia  
Laman Informasi Nasihat dan Khidmat (BNMLINK)  
Ground Floor, D Block,  
Jalan Dato' Onn,  
50480 Kuala Lumpur  
Tel: 1-300-88-5465 (local)/03-2174 1717 (overseas)  
Fax: 03-2174 1515  
Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)  
Website: [www.bnm.gov.my](http://www.bnm.gov.my)

### **ANTI-FRAUD STATEMENT**

AIG Malaysia Insurance Berhad is committed to fraud control with an emphasis on proactive prevention, putting in place detection measures in its effort to reduce possibilities which could lead to fraud. Our approach to fraud control is focused on maintaining a legal and ethical climate which encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when a fraud is detected, suspected or alleged, we are committed to fully investigate the matter. We will work closely with the relevant authorities to ensure that justice is served and implement measures to recover as well as to minimize losses.

### **PERSONAL INFORMATION**

We are committed to protecting the privacy of the individuals we encounter in conducting our business. Our privacy notice can be found at [www.aig.my/privacy-notice](http://www.aig.my/privacy-notice).



## **BUYING INSURANCE**

We reserve the right to accept or reject an application to purchase our products. We will inform the applicant of the rejection and will also state the grounds for rejecting the application within 14 working days.

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