



PROGRESSIVE INSURANCE BHD (19002-P)

(Registration No. 197401001891)

Customer Service Charter – Underwriting & RI Departments

Customers are our priority. We believe our success depends on exceeding the expectations of our customers every time. To ensure we are providing excellent service to our customers, we are committed to followings: -

1. Our Insurance Products are easily Accessible.
2. Offer Products to Customers' best interest and needs.
3. Fair Treatment to Customer
4. Customer Service Standard
5. Protecting Customer Data
6. Combating Fraud

1. Our Insurance Products are easily Accessible

We offer an active engagement model through: -

- multi-channel options and accessibility for making purchases and enquiries
- where and how to provide feedback, suggestions and complaints.

Our insurance products are made easily accessible via various channels, physically and virtually to obtain information, make purchases or perform enquiries.

- Branch: <https://www.progressiveinsurance.com.my>
- Phone: 03 – 2118 8000 *available from 9.00 am to 6.00 pm, Mondays to Fridays.*
- Email: customer.service@progressiveinsurance.com.my

We will actively seek feedback, suggestions or complaints on how we can serve you better.

- Branch: <https://www.progressiveinsurance.com.my>

- Phone: 03 – 2118 8000 *available from 9.00 am to 6.00 pm, Mondays to Fridays.*
- Email: customer.service@progressiveinsurance.com.my

2. Offer Products to Customers' best interest and needs

- We have taken considerable care to ensure our insurance products (Product Disclosures, Brochures and insurance policies) are written in plain simple English for customer better understanding.
- Our agents and customer service are trained in our insurance product and service offered.
- They will listen to you attentively to understand your needs and preferences.
- To provide you with explanations and options of suitable products and services that meet your needs to your best interest and preserve the confidentiality of your information.

3. Fair treatment to Customers

We commit to embed fair dealing into our institution's corporate culture and core values: -

- By setting minimum standards on fair business practices in all dealings with our customers. This includes providing financial services or products suitable to our customers' financial circumstances and preserving the confidentiality of our customers' information.

- Train all staff attending to customers to provide quality advice and recommendation.

We commit to ensure that customers are provided with fair terms: -

- In the terms in our contracts or agreements are fair, transparent, and well communicated to customers.
- That terms and conditions set out the respective rights, liabilities, and obligations clearly and as far as possible in plain language.
- That the terms and conditions in contracts or agreements are not altered without prior notification to customers.

We commit to ensure that customers are provided with clear, relevant and timely information on financial services and products: -

- By providing customers with relevant and timely information in a product disclosure sheet.
- By disclosing key product features, fees and charges, risks and benefits in a clear and concise manner.
- By ensuring critical terms are brought to customers' attention and explained to the customers.

We commit to ensure that our staff, representatives, and agents exercise due care, skill and diligence when dealing with customers: -

- conducting sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated claims.
- By avoiding or clearly disclosing actual or potential conflicts of interest.
- Ensuring staff remuneration takes into consideration whether key performance indicators relating to fair treatment of customers have been achieved.

4. Customer Service Standard

We developed and embedded the below service delivery standards to attend to our customers' policy needs: -

Quotation stage:

1. Standard Quotation with full documentation (without reinsurance) is within 5 working days.
2. Complex Quotation with full documentation (without reinsurance) is within 10 working days.
3. Standard Quotation with full documentation (with reinsurance) is within 7 working days.
4. Complex Quotation with full documentation (with reinsurance) is within 14 working days.

Policy Issuance (upon acceptance in the policy system):

1. Standard Policy Issuance with full documentation is within 5 working days.
2. Complex Policy Issuance with full documentation is within 10 working days.
3. Policy issuance is immediate for E-policy for Motor insurance.
4. Policy issuance is within 5 working days for manual Motor issuance with the exception of new vehicles to be registered with JPJ for Motor cases.
5. Renewal notice will be issued within 30 calendar days before expiry of existing policy.

Policy changes / Endorsements

1. Policy/Certificate Changes (Non-financial): with full documentation within 5 working days
2. Policy Changes (Financial): with full documentation cases (within 5 working days), Non-Standard cases (within 10 working days)
3. Policy reinstatement within 10 working days (provided complete documentation and payment for reinstatement is presented to Company)
4. Cancellation of policy upon receipt of complete documentations: within 5 working days for Motor cases, within 10 working days for other Non-Motor Cases

Reinsurance**i) Reinsurance Inwards / Acceptance**

- a) Renewal (with full documentation details) - 7 working days,
- b) New risks (with full documentation details) - 7 working days,
- c) LSR (refer to Underwriters) - 14 working days.

ii) Reinsurance Outwards - Underwriters/Marketing/Broking

- a) Renewal (with full documentation details) local reinsurers - 7 working days,
- b) Renewal (with full documentation details) local reinsurers - 7 working days,
- c) New risks (with full documentation details) foreign reinsurers - 7 working days,
- d) New risks (with full documentation details) foreign reinsurers - 14 working days.

iii) Complex or Large & Specialized Risk (LSR)

- a) Renewal (on expiry terms with full documentation details) - 7 working days,
- b) New risks (with full documentation details) - 14 working days.

5. Protecting Customer Data

Progressive Insurance Bhd has in place a Privacy Notice that ensures the safety and security of the usage of client information. The Privacy Notice has strong security measures, responsible privacy standards, safe operation of its delivery channel for data transmission between the insured and the insurer, and strict guidelines on the usage of client information by our employees.

Privacy Notice: <https://www.progressiveinsurance.com.my>

6. Combating Fraud

Progressive Insurance Bhd is committed to fraud control with an emphasis on proactive prevention, putting in place detention measures in our efforts to reduce possibilities that could lead to fraud. Our approach to fraud control is focused on maintaining a legal and ethical climate that encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when 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 minimise losses.

CUSTOMER SERVICE CHARTER
(Claims Services)

1. The objective of this charter is to provide a basic guide in Progressive Insurance Berhad (PIB) to foster high standard of professional conduct of treating customers fairly in relation to insurance claims matters.
2. This charter is a general overview of treating the Customer fairly and it does not relate to any particular claim whereby every claim shall be evaluated on a case-to-case basis depending on the facts and circumstances of the incident.
3. The application of this charter applies across all territories throughout the whole nation regardless of whether they are residing in Malaysia or overseas.
4. When claims are notified via email, letter or any form of communications, PIB claims personnel will accept the claims notification and take the appropriate action to respond to the customer in a timely manner.
5. PIB will request the relevant and pertinent claims documents/information from the customers to substantiate their claim.
6. Should the information or documents be insufficient, PIB will request for additional documents or information. However, PIB will not request documents or information on piecemeal basis.
7. Upon receiving the document, PIB will evaluate the claim and provide recommendation for settlement of valid claim. Should the claim fall outside the policy coverage or due to breach of policy conditions or warranties, we shall inform the customer accordingly by stating the reason clearly.
8. PIB will not deny a claim due to technical breaches or breaches that is not relevant to the current claim. An example of technical breach is delay in notifying a claim to PIB without any valid explanation.

9. Customer is allowed to seek clarification should there be any ambiguity. A clear explanation of the rationale including the policy terms or exclusions on which the decision is based will be provided.
10. Customer is given the opportunity to provide their explanation to the discrepancies, inconsistencies or issues raised. They can appeal against the decision of PIB by providing additional supporting documents or material facts.
11. Customer can contact PIB's claims personnel, 24 hours a day, 7 days a week via email address clm@progressiveinsurance.com.my.
12. Alternatively, the customer can reach us during office hours, from 9 a.m. to 6 p.m. at the hunting line number, 03-2118 8000.
13. In addition, customer can walk-in and approach our Claims Servicing Counter during office hours from 9 a.m. to 6 p.m. at the following address:

Level 6, Menara Cosway,
Plaza Berjaya, No. 12, Jalan Imbi
55100 Kuala Lumpur.
14. Customer can refer to PIB Website at www.progressiveinsurance.com.my to obtain their motor vehicle repair status. The website also provides all Claim Form and Policy Wordings which is downloadable.
15. Customer can download the mobile apps "PIB Road Assist Mobile Apps" via Play Store for android or App Store for IOS. The app is a real time vehicle breakdown towing services and "Home Assist" facility to cater for minor home services.
16. Subsequently, PIB will ensure settlement of claims are promptly, fairly and effectively made based on documents, information and circumstances of the incident making reference to policy terms and conditions.
17. Upon acceptance of the settlement sum, PIB will raise the payment in a timely manner.

18. After payment has been issued, the customer will receive a confirmation that the payment has been remitted into their bank account via email address provided.

19. If customer did not receive the payment, PIB will check the root cause and provide explanation and resolution.

**CUSTOMER SERVICE CHARTER
(Human Resources & Administration Department)**

1. We will ensure our employees are trained on the core values and desired conduct and behaviors to deliver fair outcomes to our customers.
2. We will take customers' feedback seriously and provide immediate constructive feedback to our staff.
3. We will ensure that our staff remuneration practices are aligned to, and take into consideration, the desired outcomes for fair treatment of customers.