



**PROGRESSIVE INSURANCE BERHAD (19002-P)**

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(Registration No. 197401001891)

**FAIR TREATMENT CHARTER**

The Board and Management are committed to fair treatment of our customers as financial consumers and important stakeholders. In our quest to be a preferred insurer, we are committed to deal with all customers fairly, responsibly, and professionally as part of our corporate culture and foster continuing trust and confidence in our mutually beneficial relationships and standards of fairness and professional conduct based on the following principles and commitments:

**1. Corporate culture, core values and standards of conduct**

As an integral part of our corporate culture, our staff, representatives, and agents are trained and educated continuously on our established core values and philosophy to act fairly and professionally, and exercise due care, skill, and diligence in the best interest of our customers. They are also required to conduct themselves in a fair, ethical and responsible manner when dealing with customers.

**2. Products and terms of contract**

Our products are developed with considerable care and diligence, including disclosures, brochures, and policies which provide fair and clear terms as well as adequate timely and relevant information and advisory to facilitate informed assessment of contract terms and product suitability. All information and terms are written in clear, plain, concise, and easy to understand language for customers to make informed decision based on their needs.

**3. Customers' feedback**

Mechanisms are put in place to assess, investigate, and resolve expeditiously all complaints, disputes, and claims from our customers which are invaluable feedback and an integral part of our quality assurance process to improve customers' experience.

## **4. Confidentiality of personal data and information**

Privacy and confidentiality of personal and financial data of all our customers are strictly protected and preserved at all times in compliance with applicable laws and regulations.

- 5.** Underpinning our Fair Treatment Charter is the Customer Service Charter. Please click [here](#).