

INSURANCE/TAKAFUL INDUSTRY’S CUSTOMER SERVICE CHARTER

Pillar 1		INSURANCE / TAKAFUL MADE ACCESSIBLE
Description		<p>Offer an active engagement model wherein a customer is aware of:</p> <ul style="list-style-type: none"> • Multi-channel options & accessibility for purchase and enquiry. • Where and how to provide feedback, suggestions and to complain.
Expected Outcome		BETTER ENGAGEMENT & IMPROVED SERVICES
Service Level Target		<ol style="list-style-type: none"> 1. Multi-channels and appropriate channels are being used for purchase and enquiry. 2. Online channels are being used for purchase and enquiry. 3. Feedback, suggestions and complaints are received via channels provided.
No.	Commitment	Service Level
1.1	<p>We will make insurance and takaful products easily accessible via various channels, physically and virtually, to obtain information, purchase or make enquiries</p>	<p>To this end, the following are to be adopted: -</p> <ol style="list-style-type: none"> 1. Offer an active engagement model wherein a customer is aware of: <ul style="list-style-type: none"> • Multi-channel options and accessibility for making purchases and enquiries. • Where and how to provide feedback, suggestions and complaints. 2. Reinforce that insurance / takaful is easily accessible via various channels, physically and virtually. <ul style="list-style-type: none"> • Customers are kept informed on the physical and engagement channels available for them to purchase products or to make enquiries. • Specifically, customers should have access to the following:

1.2	We will actively seek feedback, suggestions or complaints on how insurers can serve customers better	<ul style="list-style-type: none"> ○ An insurance / takaful agent locator. ○ List of customer engagement channels, i.e. corporate website, self-service customer web portal and call centre. <ul style="list-style-type: none"> ○ Social media (if applicable) – www.facebook.com/KurniaInsurans <p>3. Channel availability may vary from time to time, and customers will be informed accordingly.</p> <p>1. Customers are provided with available channels to provide feedback and suggestions via:</p> <table border="1" data-bbox="806 602 1850 1013"> <tr> <td>Corporate Website</td> <td>www.kurnia.com</td> </tr> <tr> <td>Self-service customer web portal</td> <td>www.kurnia.com</td> </tr> <tr> <td>Call centre</td> <td>1800886333</td> </tr> <tr> <td>Branch</td> <td>https://www.kurnia.com/locate</td> </tr> <tr> <td>Email</td> <td>customer@kurnia.com</td> </tr> <tr> <td>Letter</td> <td>AmGeneral Insurance Berhad, Menara Shell, 211, Jalan Tun Sambanthan, Kuala Lumpur Sentral, 50470 Kuala Lumpur.</td> </tr> <tr> <td>Social Media</td> <td>www.facebook.com/KurniaInsurans</td> </tr> </table> <p>2. The Insurer / takaful operator will conduct periodic customer satisfaction feedback/surveys to ensure that customers’ needs are fulfilled.</p>	Corporate Website	www.kurnia.com	Self-service customer web portal	www.kurnia.com	Call centre	1800886333	Branch	https://www.kurnia.com/locate	Email	customer@kurnia.com	Letter	AmGeneral Insurance Berhad, Menara Shell, 211, Jalan Tun Sambanthan, Kuala Lumpur Sentral, 50470 Kuala Lumpur.	Social Media	www.facebook.com/KurniaInsurans
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