

Service Level Agreement (SLA)

Service Category	Response time
Providing Information about the Non-Life Insurance and Offering Insurance Policy	
1. Providing Information about a Non-Life Insurance and Offering Insurance Policy. <ul style="list-style-type: none"> In cases of inquiring directly to MSIG In cases where necessary investigation/information checks are required 	<ul style="list-style-type: none"> Within the day of receiving such inquiry. Within 3 business days
Underwriting and Post-Sale Services for the Insurance Policy	
1. Underwriting Consideration, Insured Property Inspection, and Notification of Underwriting Decision. <p>Motor Insurance</p> <ul style="list-style-type: none"> Individual customer Group customers or complex case <p>Non-Motor Insurance</p> <ul style="list-style-type: none"> Individual customer Group customers or complex case <p>Remarks:</p> <ol style="list-style-type: none"> The response times above may vary or be longer depending on the risk characteristics and whether reinsurance arrangements are required. The insured property inspection may be considered before or after insurance acceptance depending on the company's underwriting policy based on the risk characteristics. 	<ul style="list-style-type: none"> Within 2 business days Within 7 business days Within 2 business days Within 15 business days
2. Delivery of the Insurance Policy. <p>Motor Insurance</p> <ul style="list-style-type: none"> Individual customer Group customers or complex case <p>Non-Motor Insurance</p> <ul style="list-style-type: none"> Individual customer Group customers or complex case <p>Remark:</p> <ol style="list-style-type: none"> The response times above do not include delivery times of mail or via an intermediary. In cases of co-insurance, the stated response time may vary. 	<ul style="list-style-type: none"> Within 5 business days Within 7 business days Within 5 business days Within 15 business days
3. Submission of the Insurance Information to the OIC's Systems <ul style="list-style-type: none"> Non-Life Insurance Bureau System : IBS- Non-Life Compulsory Motor Insurance System : CMIS) 	<ul style="list-style-type: none"> Within the timeframe prescribed by the OIC.
4. Issuance of the Policy Endorsement <ul style="list-style-type: none"> Change of general information (such as Name/Surname, Address or Contact Information, etc.) Change of information which may significantly impact the insurance policy (such as an increase in the sum insured, change of risk associated with the insured property, reinsurance arrangement, etc.) <p>Remarks:</p> <ol style="list-style-type: none"> The response times above do not include the delivery times of mailing or via an intermediary. In cases of co-insurance, the stated response times may vary. 	<ul style="list-style-type: none"> Within 5 business days Within 10 business days
5. Request for the re-issuance of an insurance policy to replace a damaged or lost policy. <p>Remarks:</p> <ol style="list-style-type: none"> The response times above do not include the delivery times of mailing or via an intermediary. In cases of co-insurance, the stated response time may vary. 	<ul style="list-style-type: none"> Within 7 business days
6. Issuance and Delivery of the Premium Payment Receipt <p>Remark: The premium payment receipt is enclosed in the insurance policy package.</p>	<ul style="list-style-type: none"> Within 7 business days

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Claim Payment According to the Insurance Contract	
1. Recording the Incident or Claims Notification and Issuing a Number for Damage Inspection and Preliminary Compensation Estimation. <ul style="list-style-type: none"> Motor Insurance Non-motor Insurance 	<ul style="list-style-type: none"> Within 7 days after receiving complete documentation and information.
2. Risk Survey <ul style="list-style-type: none"> Motor Insurance Upon receiving an accident notification in Bangkok and its vicinity only, except for reasonable delays, such as traffic congestion, roadblock, or natural disaster (e.g. rain or flooding, etc.). <ul style="list-style-type: none"> Non-motor Insurance 	<ul style="list-style-type: none"> Within 30 minutes Within the appointment date and time notified by the insured.
3. Issuing the Incident Report Documents or Damage Inspection Reports. <ul style="list-style-type: none"> Motor Insurance Upon completion of the damage inspection and receipt of all required documents and information, except in cases where the insured/the driver/the third party is not present at the accident scene or appointment location. <ul style="list-style-type: none"> Non-motor Insurance Upon completion of the damage inspection and receipt of all required documents and information.	<ul style="list-style-type: none"> Immediately Immediately
4. Damage Assessment, Evaluation, and Notification of Decision, Including Denial of Claims. Motor Insurance <ul style="list-style-type: none"> Voluntary Compulsory Upon completion of the damage inspection and receipt of all required documents. Non-Motor Insurance Upon completion of the damage inspection and receipt of all required documents Remark: In cases where there is reasonable doubt that the claim for compensation under the insurance policy does not align with the agreement of insurance coverage, the stated response time above may be extended as necessary but not beyond 90 days after the company receives all required documents.	<ul style="list-style-type: none"> Within 15 days Within 7 days Within 15 days
5. Refund of the Insurance Premium due to insurance policy cancellation. From the effective date of the insurance policy cancellation.	<ul style="list-style-type: none"> Within 15 days
Complaint Handling	
1. Acknowledgement of Complaint Receipt	<ul style="list-style-type: none"> Within 1 business day
2. Procedure of Complaint Consideration and Issuance of Complaint Resolution Notification.	<ul style="list-style-type: none"> Within 30 days

Response time: Commences on the day receiving either a verbal or written request or the request form, along with complete supporting documentation from the customer (as applicable).

Disclaimer:

This Service Level Agreement (SLA) aims to meet and facilitate customer requests while keeping the customer informed in a timely and efficient manner. However, the SLA is contingent upon the accuracy and completeness of facts and/or information, the customer's cooperation, occurrence of any force majeure event, events beyond the Company's control, and/or any event requiring the Company to comply with applicable laws and/or its business continuity plan on a case-by-case basis. The Company reserves the right to amend the time response under this SLA as necessary and will notify customer of any problems or obstacles in providing such services along with an estimated time to complete such requests on a case-by-case basis.