

**mitsui sumitomo insurance (singapore) pte ltd**

## **CUSTOMER'S SATISFACTION**

**Our Customer's Satisfaction Procedure**

## **1. INTRODUCTION**

In our Mission Statement, we state that we commit ourselves to "...Providing the finest products and services, and realising customer satisfaction..."

In line with that mission, we are committed to providing the highest standard of service to all our customers. We aim to serve you, our customers, to your satisfaction. If there are failings on our part, please let us know and we will look into the matter and have it resolved as quickly as possible.

## **2. WHAT DO WE DEAL WITH**

We will deal with any feedback or comment that you may have on our service or product. We will respond to:

- any enquiries that you make
- any issues on your policy
- any claims that you make
- any settlement that we make to you

We will also deal with any market conduct issues, sales and service advice, or any other complaints that you may have on our services and conduct, or on the services and conduct of our agents, workshops, adjusters and surveyors, medical service provider, or any other service providers that we have appointed to take care of you.

### **3. OUR CUSTOMER'S SATISFACTION PROCEDURE**

#### **Informal Procedure**

Our corporate culture is based on the Company's slogan of 6 "C" – Communication, Cooperation, Cheerfulness, Creditability, Challenge and Continuity. On that basis, we welcome you to speak to the person who has been serving you if you are not happy with the service provided by him or any of our agents or associates or on any other matters that you are not satisfied with. If however, you are not satisfied with the response, you may use our formal procedure.

#### **Formal Procedure**

As our commitment to the Singapore General Insurance Industry's Code of Practice, we will deal with your matters on a formal basis as follows:

##### **Stage 1**

Please write to the Head of Department of the department concerned, setting out in details, the nature of your dissatisfaction. We will acknowledge your letter within 3 working days of receipt. We will investigate the matter fully and send you a reply within 7 working days. If we need additional information from you, we will contact you and request for that information within 7 working days. Any further correspondence will all be responded to within 7 working days.

If we are unable to respond to you within the timescale, we will keep you advised on the progress of the matter within 14 working days of our last correspondence to you.

##### **Stage 2**

If you are not satisfied with the reply, you may write to our Managing Director:

Mr Takaaki Nakamura  
Managing Director  
Mitsui Sumitomo Insurance (Singapore) Pte Ltd  
16 Raffles Quay  
#24-01  
Hong Leong Building  
Singapore 048581

Our Managing Director will look into the matter and will reply to you within 14 working days.

If he is unable to respond to you within the timescale, he will keep you advised of the progress of the matter and let you know when to expect a reply.

## **What you can expect**

We will:

- investigate all matters thoroughly
- ensure strict confidence
- and continue to serve you fairly

After our investigation, we will:

- explain fully our investigations
- apologise for any mistakes or wrongdoings on our part
- correct any such mistakes or wrongdoings
- ensure that corrective measures are put in place to prevent the mistakes or wrongdoings

## **General Insurance Association of Singapore and The Monetary Authority of Singapore**

If you are not satisfied with how we have handled your matter, you may want to bring the matter further to the General Insurance Association of Singapore or The Monetary Authority of Singapore:

General Insurance Association of Singapore  
112 Robinson Road  
#05-03 HB Robinson  
Singapore 068902  
Email: [feedback@gia.org.sg](mailto:feedback@gia.org.sg)  
Tel: 6221 8788  
Fax: 6227 2051

The Monetary Authority of Singapore  
Insurance Supervision Department  
10 Shenton Way  
MAS Building  
Singapore 079117

Tel: 6225 5577  
Fax: 6229 9229

## **FIDReC**

If you are an individual or a sole-proprietor and you do not agree with our offer in relation to a claim that you make (of not more than S\$100,000.00) or with how we have dealt with your claim, or you do not agree with us on any market conduct issues, sales and service advice, financial loss, misrepresentation, etc., you may refer to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) at the following address:

FIDReC  
112 Robinson Road  
#13-03  
HB Robinson  
Singapore 068902

Tel: 6327 8878  
Fax: 6327 8488

**You are advised to speak to us or FIDReC on how you can bring your dispute with us to FIDReC.**

#### 4. OUR OFFICE DETAILS

DEPARTMENT	HEAD OF DEPARTMENT/ CONTACT PERSON	CONTACT DETAILS
Management	Mr Andrew Lim	Tel: 6594 2600 E-mail: <a href="mailto:andrewlim@ms-ins.com.sg">andrewlim@ms-ins.com.sg</a>
Marketing (Commercial & Retail)	Ms Helen Tan	Tel: 6594 2606 E-mail: <a href="mailto:helentan@ms-ins.com.sg">helentan@ms-ins.com.sg</a>
Marketing (Agency)	Ms Karen Wee	Tel: 6594 2660 Email: <a href="mailto:karenwee@ms-ins.com.sg">karenwee@ms-ins.com.sg</a>
Marketing (Broker )	Ms Lee Li Li	Tel: 6594 2640 E-mail: <a href="mailto:leelili@ms-ins.com.sg">leelili@ms-ins.com.sg</a>
Marketing (Customer Service)	Mr Charles Tan	Tel: 6594 2510 E-mail: <a href="mailto:charles_tan@ms-ins.com.sg">charles_tan@ms-ins.com.sg</a>
Marketing (Marine)	Ms Cynthia Wong	Tel: 6594 2650 E-mail: <a href="mailto:cynthiawong@ms-ins.com.sg">cynthiawong@ms-ins.com.sg</a>
Marketing (Business Development)	Ms Miiki Hoe	Tel: 6594 2610 E-mail: <a href="mailto:miikihoe@ms-ins.com.sg">miikihoe@ms-ins.com.sg</a>
Accounts	Ms Low Yuet Keng	Tel: 6594 2471 E-mail: <a href="mailto:lowyuetkeng@ms-ins.com.sg">lowyuetkeng@ms-ins.com.sg</a>
Underwriting, Reinsurance & Policy Processing	Mr Ronnie Low	Tel: 6594 2581 E-mail: <a href="mailto:ronnielow@ms-ins.com.sg">ronnielow@ms-ins.com.sg</a>
Underwriting	Ms Priscillia Teo	Tel: 6594 2584 E-mail: <a href="mailto:priscilliateo@ms-ins.com.sg">priscilliateo@ms-ins.com.sg</a>
Underwriting	Ms Adeline Tan	Tel: 6594 2582 E-mail: <a href="mailto:adelinetan@ms-ins.com.sg">adelinetan@ms-ins.com.sg</a>
Reinsurance	Ms Karen Cheng	Tel: 6594 2730 E-mail: <a href="mailto:karencheng@ms-ins.com.sg">karencheng@ms-ins.com.sg</a>
Policy Processing	Ms Seah Hoon Wah	Tel: 6594 2670 E-mail: <a href="mailto:hoonwah@ms-ins.com.sg">hoonwah@ms-ins.com.sg</a>
Claims	Mrs Tan Juay Heok	Tel: 6594 2520 E-mail: <a href="mailto:tanjuayheok@ms-ins.com.sg">tanjuayheok@ms-ins.com.sg</a>
Marine Claims	Mr Lim Soon Hock	Tel: 6594 2570 E-mail: <a href="mailto:sh_lim@ms-ins.com.sg">sh_lim@ms-ins.com.sg</a>
Property & Casualty Claims	Mr Wan Weng Seng	Tel: 6594 2521 E-mail: <a href="mailto:wanwengseng@ms-ins.com.sg">wanwengseng@ms-ins.com.sg</a>
Motor Claims	Mr Lim Kok Ang	Tel: 6594 2540 E-mail: <a href="mailto:limkokang@ms-ins.com.sg">limkokang@ms-ins.com.sg</a>
General Affairs	Ms Karen Chee	Tel: 6594 2490 E-mail: <a href="mailto:karenchee@ms-ins.com.sg">karenchee@ms-ins.com.sg</a>
Business Excellence	Mr Henry Tan	Tel: 6594 2464 E-mail: <a href="mailto:henrytan@ms-ins.com.sg">henrytan@ms-ins.com.sg</a>
Legal & Corporate Affairs	Ms Looi Pek Hong	Tel: 6594 2470 E-mail: <a href="mailto:looipekhong@ms-ins.com.sg">looipekhong@ms-ins.com.sg</a>

You can also get information about us at our website at <http://www.ms-ins.com.sg>

We thank you for insuring with us and we are proud to be able to serve you.