



**MALAYAN
INSURANCE**
Insure to be Sure.

HERE

FOR

YOU

MALAYAN'S
**CUSTOMER
EXPERIENCE**

HANDBOOK

In compliance with RA 11765
A Consumer Assistance Management
System (CAMS) Manual

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FOREWORD

I am pleased to share with you our Customer Experience (CX) Center and Consumer Assistance Management System (CAMS) handbook dedicated to You, our valued customers.

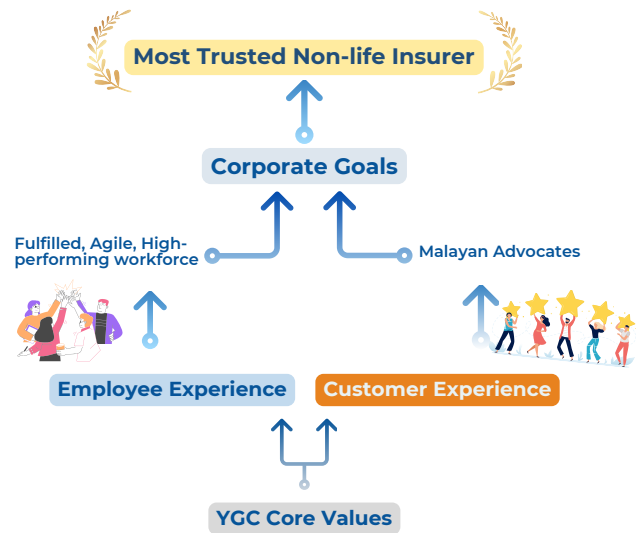
Our company has proudly upheld a legacy of integrity and reliability for over 90 years. As we approach our centennial celebration, our steadfast commitment to fulfilling our promises to you remains resolute. We recognize the pivotal role you play in our business, and your trust serves as our guiding light.

Guided by our core values—*Excellence, Professionalism, Loyalty, Urgency, and Teamwork*—we meticulously craft strategies to enhance both employee and customer experiences. Our ultimate goal is to become the nation's most trusted non-life insurer.

Within this handbook, you'll find insights into how Malayan's Customer Service has evolved to better serve you. Your feedback is invaluable, and our Customer Experience (CX) Center is dedicated to addressing your concerns promptly and effectively. We designed our CX Center and CAMS to enhance your Malayan experience as we continuously evolve and keep up with today's fast changing business and digital landscape.

Every feedback and every concern matters to us.

We are **here for you** and we support you in navigating life's uncertainties with confidence.



Paolo Y. Abaya
Paolo Y. Abaya
President and CEO
Malayan Insurance



GLOSSARY

CX

Stands for “Customer Experience” which refers to the overall journey of a customer while transacting with Malayan Insurance.

CX Unit

The Unit under Business Information Technology Division managing all customer feedback in all seven official Malayan feedback channels and enhancing customer loyalty through simplification of processes and integrating digital solutions

CX Center

Stands for Customer Experience Center, a special Malayan branch with more facilities for an enhanced customer experience. Identified CX Centers are branches in Binondo (Head office), Makati, Davao, and Cebu.

Malayan Frontliners

These are customer-facing employees of Malayan from various departments.

CXOT App

Stands for “CX Opportunity Tracker”, this is a centralized database that also works as a monitoring tool or customer feedback app used by the CX Unit and Malayan employees in tracking, updating, and closing customer-related concerns.

CFM

Stands for Customer Feedback Management.

CAMS

Stands for Customer Assistance Management System, coined by the Philippine Insurance Commission and a requirement for all insurance companies in order to formalize the process of addressing customer concerns and/or complaints.

NPS Survey

Stands for Net Promoter Score Survey, an online questionnaire that is sent to Malayan customers after a policy has been issued or after the travel period (if travel insurance was purchased), or after a Claim has been settled. This aims to get the advocacy rating of customers.

CSat Survey

Stands for Customer Satisfaction Survey and is usually sent out to clients along with NPS Survey. This survey aims to gather customer feedback based on specific transactions and gather points of improvements for the company’s internal processes.

INTRODUCTION

This handbook contains essential information about our Customer Experience (CX) Center operations that Malayan policyholders need to know. This manual aims to provide information with specific steps to take if customers want to voice out concerns, inquiries, and/or complaints about Malayan products and services.

In response to any Malayan customer's feedback, this handbook also outlines internal procedures the Management takes on to ensure all concerns are properly attended to or resolved in a timely manner.

In using this handbook as a reference, it should be kept in mind that changes in guidelines may be made in case of shifts in government regulations, business conditions, and the like. Supplementary guidelines or changes may be communicated by Malayan Corporate Communications through official Advisory for all customers, followed by the release of the updated handbook.



THE CX UNIT

Independent from the Claims Division, Sales Division, and other concerned units, the CX Unit leads organization-wide innovations to enhance customer touch points and implement solutions to loopholes that hinder seamless digital and non-digital customer journeys, with an end goal of creating Malayan Advocates.

The CX Unit implements the Customer Assistance Management System (CAMS) and manages all customer concerns being received from feedback channels such as, but not limited to, inquiries, complaints, follow throughs, commendations, etc., by following guidelines on Customer Concern Management. Primarily through the use of the centralized database called the CX Opportunity Tracker (CXOT) App, the CX Center is able to evaluate the effectiveness of CAMS.



Additionally, the NPS/CSat (Net Promoter Score/Customer Satisfaction) Survey results and the Chatbot customer feedback reports are also considered as sources of information in enhancing the CAMS.

Quarterly, the CX Unit is required to submit risk entries and mitigation strategies as part of Malayan's Enterprise Risk Management. This is regularly monitored by the Actuarial and Risk Management Department, ensuring that all risk entries, with specific risk scores, are mitigated with solid action plans and timeline.

THE CX UNIT STRUCTURE

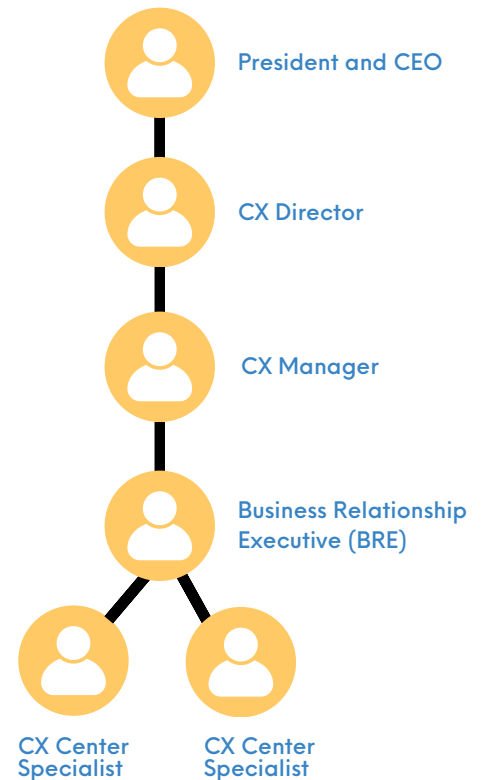
The **President & CEO** is the ultimate CX Champion in the organization. He aligns all Division Heads' strategies to the company's vision of being the most trusted non-life insurer in the country by ensuring the CX standards are incorporated well into the entire frontline operations, support group deliverables, and talent management.

The **CX Director** is responsible for overseeing the CX Unit and ensuring the CX targets of the organization are being accomplished in alignment with the corporate strategic objectives.

The **CX Manager** is responsible for enriching customer journeys dedicated to proactively enhancing their experience. By refining customer touchpoints across various channels, this individual collaborates closely with internal and external customers.

The **Business Relationship Executive (BRE)** is responsible for handling customer complaints and all other critical customer concerns via all feedback channels in a positive and timely manner. This individual makes sure that all CX Centers and Malayan branches adhere to the CX standards and all customer feedback and concerns are properly attended to.

The **CX Center Specialists** are responsible in addressing basic inquiries of customers via all seven channels, referring to the right Malayan point person for specialized handling, and ensuring proper feedback or resolution is provided in a timely manner. They ensure that all customer concerns are recorded in the Customer Feedback App. They are responsible in assisting the BRE or the assigned Account Executive in accommodating walk-in clients and in making sure that the basic facilities in all branches and CX centers are in place for a pleasant walk-in customer experience.



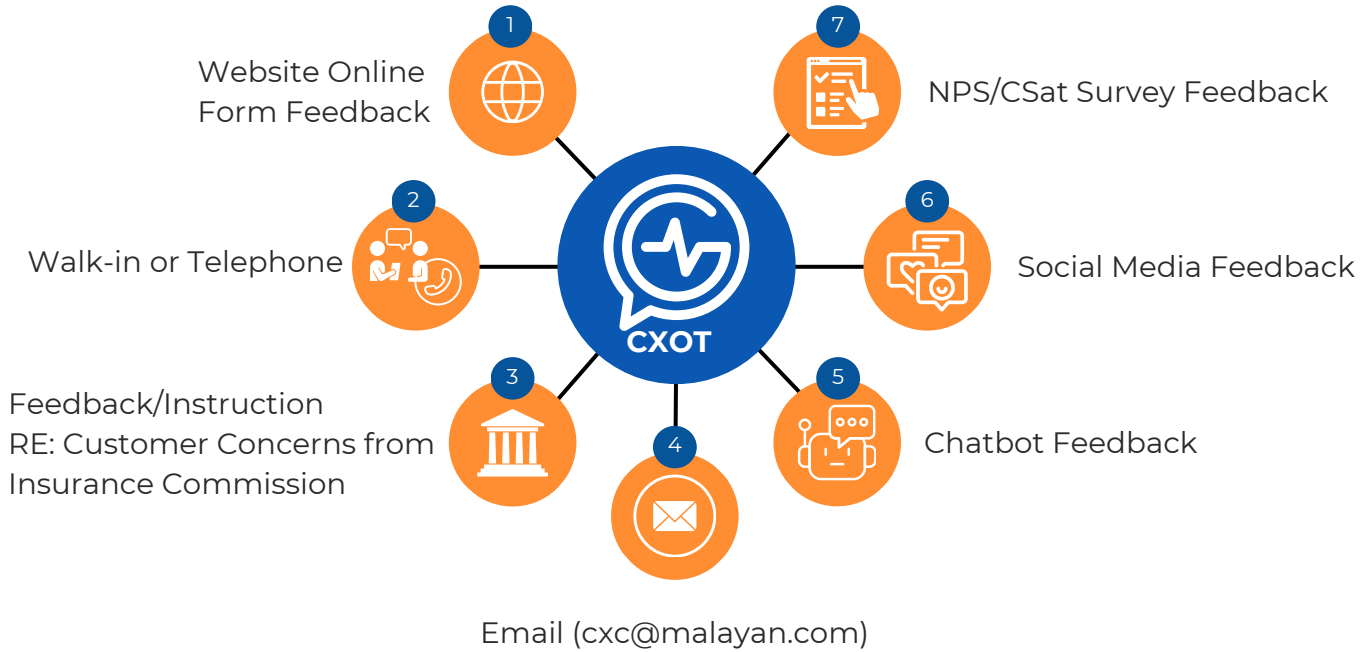
CX UNIT - TRAINING REQUIREMENTS

The CX Center Specialists have completed and are mandated to have yearly refresher trainings on **Basic Customer Service** and **Delivering Customer Experience (CX)** focused on establishing a "CX mindset". These Trainings enhance the basic and advanced active listening skills, interpersonal skills, written and verbal communication skills, problem-solving skills, conflict resolution skills, design thinking, critical thinking, and strategies in dealing with difficult people.

The BRE, CX Manager, and CX Director have also completed Basic Customer Service Training and the CX Certificate course by a global CX training provider for business owners and CX leaders.

The CX Unit collaborates with other CX Champions in the organization to co-facilitate CX-related courses, sessions, and activities.

THE SEVEN OFFICIAL FEEDBACK CHANNELS OF MALAYAN



1

Customers who visit Malayan's website (www.malayan.com) may leave a message or any type of inquiry at the **CONTACT US** page. Inquiries submitted are received by our CX Center on the next working day, with automated confirmation of receipt sent to the inquirer via email.

2

From Mondays to Fridays 8AM to 5PM, customers may walk-in to any Malayan branch or speak to a CX Center Specialist by calling any of the following hotlines:
(02) 8628-8628
0919-062-3649
0919-062-1190

Due to the volume of inquiries Malayan CX Center receives each day, connecting to the hotline may take some time.

3

This type of feedback has a usual turnaround time of five (5) days for basic concerns, starting from the date the Insurance Commission sent the complete information via email to Malayan.

4

Customers may easily send concerns and inquiries through the CX Center email address: **cxc@malayan.com**

Messages received will be acknowledged on the same day or on the next business day.

5

Customers who visit Malayan's website and chat with **MICA the Chatbot** may request for customer support at the end of the conversation.

Inquiries submitted are received by the CX Center on the next working day.

6

Facebook (FB) or Instagram (IG) users may also leave a message through Malayan's official social media accounts. This can be done via FB messenger or IG Direct Message.

FB: Malayan Insurance (Philippines)
IG: malayaninsuranceph

7

Customers will receive, via email or Text Message, the NPS/CSat Survey after a policy has been issued, a claim settlement, or after the travel dates (for travel insurance customers).

By filling up the online questionnaire, customers can submit concerns, inquiries, commendations, and improvement/suggestions. These are jointly received by CX Center and Quality Management Department

CUSTOMER FEEDBACK MANAGEMENT

Each message and feedback given by the customer through any of the seven Malayan feedback channels are evaluated by the handling CX Center Specialist to determine the right Feedback category, as well as the designated turnaround time.

While using the Customer Feedback App of Malayan, the CX Center Specialist initiates the handling by evaluating and identifying Feedback qualifiers and Feedback category of the customer concern, following this basic 3-step illustration.

1

Customer reaches out via any Malayan feedback channel

2

CX Center receives, acknowledges, and addresses the concern. If it requires specialized handling and access of another Malayan Frontliner, the CX Center registers in the CXOT app and assigns it to the right pointperson for handling

3

CX Center or Assigned Frontliner completely addresses the concern and closes the entry in the CXOT app.



Once the feedback that needs specialized handling is registered in CXOT App, the customer receives an automated acknowledgment via email.

For Requests, Inquiries, and Commendations, these are all resolved by an assigned Frontliner as monitored by CX Center.

For Complaints, the CX Center handling adheres to internal Guidelines on Complaints Resolution (please see page 5)

Note:

Closed entries are retrievable from the CXOT app, for review, as needed.

The CX unit monitors based on the standard turnaround time and sends out process improvement points or suggested interventions to concerned department/s, based on findings during resolution.

CX Center reports every month to the CEO.



RESPONSE TIME TO CUSTOMER CONCERNS

CX Center adheres to the following standard turnaround time

Basic Inquiries

this refers to frequently-asked questions about Malayan products and services

The following business day

Simple Requests/Complaints

this refers to concerns that can be addressed based on published terms and conditions and standard operating procedures

Maximum of nine (9) days from acknowledgment up to communication of resolution with the customer

Complex Requests/Complaints

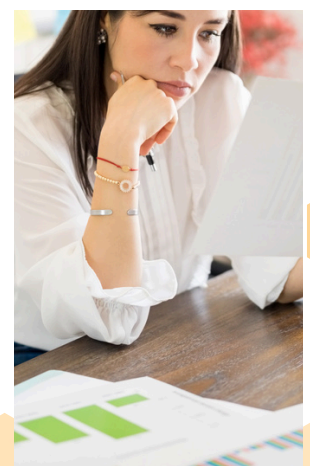
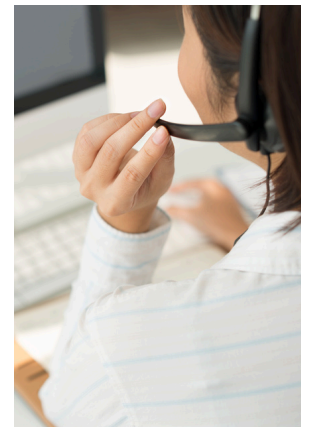
this refers to concerns that may need further internal discussion and/or escalation

Maximum of 47 days from acknowledgment up to communication of resolution to the customer

COMPLAINTS RESOLUTION

Once a complaint is received, the following steps are taken by the CX Unit. This is the same process as reflected in the Customer Feedback Management page, with additional specific details on the information to be gathered.

- 1 When a complaint is received via any of Malayan's seven feedback channels, the customer's or representative's information is collected and entered into the Customer Feedback App for accurate tracking, assigning a reference number for follow-up.
 - Name of complainant
 - Date of receipt of the complaint
 - Subject / Nature of the complaint
 - Name of the Malayan Frontliner handling the customer and the Department Head supervising the complaint resolution
- 2 The CX Center Specialist will record the following in the Customer Feedback App
 - Actions taken by assigned Malayan Frontliner / CX Unit on the complaint
 - Date of resolution
 - Other relevant information
- 3 All complaints will be included in the quarterly report to the Board of Directors and the Insurance Commission to be submitted within the first 15 days of the month following the end of the quarter.



THANK YOU!

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