



**Guiding Manual for the
Minimum Standards of Quality Assurance for the
Services Provided to the Customers of Insurance
Companies and Brokers**

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Quality Assurance Standards for the Services Provided to Customers

Introduction

Continuous evaluation of the quality of the service provided to the customer to promote it taking into consideration the policyholders' expectation and satisfaction is one of the key methods for creating competitive environment in the insurance market to ensure better level of performance, greater ability to resist market volatility and changing local and global economic scene.

Based on CMA's vision to ensure and enhance the principles of quality of customer service and to upgrade the compliance of the companies with the responsibilities resulting from the provision of the service in line with the advances technology in customer service, insurance companies are required to have written quality assurance policies approved by the board of directors. Such standards shall be subject to continuous audit and evaluation by the compliance officer and quality assurance officer.

First: The Role of the Board of Directors and Main Office of the Branch of the Foreign Company

1. The board of directors (main office) shall review and approve written policies for quality assurance standards for comprehensive insurance services in the various operations of the company based on the idea that the high quality of the performance , services or product and related customer satisfaction are the key to success of insurance companies.
2. The board of directors (main office) shall ensure there is a unit (or person) in the company structure responsible for quality management and effective monitoring and evaluation of such services.

Second: Method of Communication with the Customer

3. Ensuring efficient and good management of the relationship between the company and the customer and understanding of his or her need to meet them correctly without delay.
4. Organizing entry of customers and provision of service counters at the branches taking into account privacy and provision of separate place for female customers.
5. Setting out the basis for communication with the customers through the telephone, fax, email etc.
6. Ensuring convenient and expedient dealing with the inquiries, request for advice, customer complaints and disputes.
7. Ensuring the availability of trained human resources to deal with various customer needs.

Third: Conclusion and Renewal of Insurance Contracts

1. Ensuring insurance contracts are expedient for the needs of the customers , collection of premiums, variation and rescinding the contracts efficiently.
2. Ensuring provision of brochures for every insurance product including brief description of the benefits, exclusions and terms and conditions of the policy, claim and complaints procedures and Sharia opinion for Takaful products.

3. In addition to the above, Takaful companies shall ensure provision of Sharia opinion if required.

Fourth: Policy Validity Term

1. Ensuring efficient and clear method for the customers enabling them to know the status of the policy, claims and printing the related documents such as providing special account to the customer in the website of the company.
2. Ensuring specific processes allowing the customer to change the coverage of the policy without delay.
3. Ensuring expedient management of the renewal process of the policy efficiently and effectively according to the needs of the customer.
4. Ensuring prompt payment of the insurance benefits and refund.

Fifth: Claim Settlement

1. Giving policyholders the option to report the claims through the telephone, email or postal services without the need to visit the company branch.
2. Where direct communication and interaction with the customer is required a designated place shall be provided for communication with the customers.
3. Where there is no branch in the regions of the Sultanate there must be efficient method for receiving the claims of the customers without the need to visit the head office of the company.
4. In all cases the customer must be notified forthwith the accident is reported by the required procedures and documents for the settlement of the claim.
5. Ensuring having experienced and knowledgeable valuers to inspect the losses at specific and reasonable time.
6. Ensuring transparency and competitiveness in method of selecting workshops for repair of vehicles with written agreement with reputable garages and workshops in the various parts of the Sultanate and specifying reasonable period to repair without breaching the laws and regulations.

7. Agreements with agencies and workshops shall include reasonable term of guarantee for the parts and repairs. All workshops and garages shall be subject to routine review appropriate with quality assurance.
8. Provision of a division designated for evaluation of claim settlement process and repairs to ensure quality assurance standards and customer satisfaction in all the stages of claim settlement.
9. Ensuring efficient method for communication with customers and updating the status of their claims, providing advice on indemnity option prior to final settlement whether repair or cash compensation.
10. Ensuring settlement timetable for policyholders claims, beneficiaries and third parties as per the settlement stages of the company as follows:

Type of Service	Quality Standards
Initial notice of the claim	Claims must be registered within specific term not exceeding one business day. This includes orientation of the customers and notification of the required procedures and documents.
Assessment of the documents and statements required for the claim settlement	Forthwith receiving the claim, the documents shall be assessed. If any statements are incomplete the customer must be notified as soon as possible in not more than two business days to complete the file.
Settlement process	After receiving the claim documents the claim settlement shall not exceed four days
Claim payment	After completing settlement procedures, payment of the claim amount to the customer shall not take more than three business days
Inspection	For accidents which require inspection. Inspector shall be dispatched in not more than two business days from the reporting date of the accident.
Repair in the agency and workshop	For claims requiring repair in the workshops and garages, repair order must be sent within not more than three days from the date of inspection.
Repair period	Repair agreements shall specify repair term appropriate for the nature of the damage and ensuring the repair process will commence on the first day of the repair order.

Sixth: Quality of E-services

1. The insurance company shall ensure provision of e-services for all its direct insurance business, where reasonable so as the customer will be required to visit the company office.
2. In the event of e-payment, they must be safe and approved by the competent authorities.
3. The service shall have the feature of informing the user of the approximate date for approval of the application or electronic delivery or through (express post, direct delivery or any other method so as the customer will not be required to visit the company physically).
4. User must be able to print confirmation notice or e-service receipt.
5. User must be able to retrieve the information pertaining to the e-services later if required.
6. There must be standards for measurement of whether the services is easy and users acceptance of the services through specific measures.
7. Information at all the stages of service must be accurate, reliable, user friendly and clear.
8. There must be assurances for the users' privacy and safety and security of the statements.
9. E-service must be available 24/7 through all the channels.

Seventh: Confidentiality of Information and Conflict of Interests

1. Ensuring all required steps are taken to ensure confidentiality of customers information and safety of their fund or documents or assets dealt with or kept on behalf of the customer.
2. Ensuring proper management for conflict of interests so as the interest of the customers will not be harmed unfairly due to the company or the groups dealings.
3. Ensuring proper management of the other operations the insurer sees necessary for customer protection of enhancing customer confidence.

Eight: Audit and Evaluation of Quality Assurance Standards

1. Ensuring creation of a division or staff designated for continuous audit and evaluation of the quality of the services provided to the customers.
2. Ensuring internal audit of the various services provided to the customers focusing on quality standards of the service.
3. Ensuring taking prompt remedial measures in the event of any act affecting the quality of the service provided to the customer.
4. Ensuring the board of directors is aware of and monitor quality audit reports and ways of improvement and remedial measures for defects if any.