



COUNTRY BANKERS INSURANCE CORPORATION

Client Complaint Policies and Procedures

Introduction

Country Bankers Insurance Corporation (CBIC) seeks to maintain its reputation as a dynamic company that helps advance economic progress by reliably extending its insurance services to promote the interest of the country and its people. CBIC is also committed to maintaining its responsiveness to the needs and concerns of its clients.

This policy is designed to provide guidance to its clients on the manner in which CBIC will receive and handle complaints made against the Company's officers and employees, agents or any of its representatives.

What is a complaint?

A complaint is an expression of dissatisfaction made to the Company, related to its products or services, employees, agents or representatives or the complaint-handling process itself, where a response or resolution is explicitly or implicitly expected. Any complainant who is dissatisfied with a product or service provided by CBIC, for any reason, may contact the Company to complain. A complaint may be initiated orally or in writing.

CBIC Principles of Effective Complaint Handling

Accessibility	<ul style="list-style-type: none">- The Complaint Handling Policy is available on the Company's website at http://countrybankers.com/- A copy is maintained CBIC head office.- Is readily accessible to all partners, employees and clients.- Includes details on making and resolving complaints.
Responsiveness	<ul style="list-style-type: none">- Receipt of each complaint is acknowledged to the complainant immediately.- Complaints will be handled in an efficient and effective manner.- Complainants will be treated courteously and kept informed of the progress of their complaint throughout the complaint handling process.
Objectivity	<ul style="list-style-type: none">- Each complaint will be addressed in an equitable, objective and unbiased manner through the complaint handling process.

Charges	- There will be no charge to the complainant for making a complaint.
Confidentiality	- Personally identifiable information concerning the complainant is actively protected from public disclosure unless the complainant expressly consents to its disclosure or is required by regulating body.
Customer-focused Approach	- CBIC is committed to efficient and fair resolution of complaints. - Feedback from CBIC clients is solicited and client's right to complain is acknowledged.
Accountability	- CBIC employees are responsible for effective complaint handling. - The Complaint Officer will ensure that, where appropriate, issues raised in the complaint handling process are reflected in employee performance evaluations.
Continual Improvement	- The complaint handling process will be reviewed periodically, and at least annually, to enhance its efficient delivery of effective outcomes.

Handling a Complaint

a. Complaint may be made or submitted;

In writing to:

Complaint Officer (HR/Admin Manager)
GF Country Bankers Centre
648 TM Kalaw Avenue,
Ermita, Manila

Thru Telefax:

Fax: (02) 526-0412

Company website:

<http://countrybankers.com/>

b. What information is required when making a complaint?

When making a complaint, the following information is required:

- Name and contact details of the Complainant;
- Relationship with CBIC; applicant for insurance, assured or other party;
- Message or Nature of Complaint and if it relates to the insurance coverage and/or on claims filed to CBIC, a detailed description of the conduct giving rise to the complaint;
- Copies of any document supporting the complaint.

c. Assistance with making a complaint

If assistance is required in formulating or lodging a complaint, the Complainant can reach out to the Complaint Officer at the address or telephone number provided above.

d. Acknowledgement of complaints

- All complaints will be acknowledged immediately upon receipt. The company will endeavor to resolve complaints within 5 business days of receiving the complaint.
- Where the review exceeds 2 weeks, the Complaint Officer will contact the Complainant to coordinate the reasons of the delay and when to complete the review of the complaint.

e. Rights during the complaint process

- Status of the complaint can be inquired by sending an email to <http://countrybankers.com/contact-us/>.
- The company will endeavor to respond to inquiries within 3 business days.

f. Response to a complaint

- Once the complaint has been reviewed, the company will immediately provide a written response.
- The Complainant can still coordinate with the Complaint Officer by directly contacting CBIC head office thru the landline stated above to ask for reconsideration of the response.
- Request for reconsideration of the response can be made also in writing and forwarded by post, email, or fax to the address provided above.

g. Further action

The Complainant has the right to refer the matter to the Insurance Regulator if dissatisfied with the manner in which the complaint has been handled by visiting:

<https://www.insurance.gov.ph>

Insurance Commission (Department of Finance)
1071 United Nations Avenue
Ermita, Manila, Philippines