



Asian Reinsurance Corporation, Bangkok

**COMPLAINT HANDLING POLICY– 2025 (Ver1.0)**

## **INDEX**

<b>Sl.No.</b>	<b>TOPIC</b>
1.	Introduction
2.	Sources of Complaints
3.	Lodging a Complaints
4.	Nature of Complaints
5.	Processing of Complaints
6.	Complaint Register
7.	Time frame for Investigation
8.	Action against persons making false complaints
9.	Amendment
10.	Annexure 1

## 1. Introduction:

This Complaint Handling Policy is approved by the Management Board of the Asian Reinsurance Corporation (hereinafter referred to as Asian Re) and shall apply to all manner of complaints received by Asian Re. This policy shall come into immediate effect.

- 1.1. Asian Re believes in the highest level of personal and institutional integrity. Integrity and Transparency are among the core values of the Company. Asian Re has a zero-tolerance approach towards any form of corruption.
- 1.2. The Complaint Handling Policy (hereinafter referred to as the CHP) is designed to provide guidance on the manner in which Asian Re receives and handles complaints against its employees, suppliers / contractors, brokers, vendors etc.
- 1.3. The objective of the Policy is to assist the Management and the public in handling of complaints in an efficient, effective and professional manner wherein every possible step is taken to ensure that instances of misconduct do not escape scrutiny and action, while at the same time, the morale of the employees is not adversely affected by complaints of trivial nature.
- 1.4. The CHP shall be available on the Asian Re website to make it readily accessible to all stake holders and the public.
- 1.5. Each complaint shall be addressed in an equitable, objective and unbiased manner within the specified/reasonable time frame and in line with the CHP.
- 1.6. Information regarding personal identity etc. of complainants shall not be disclosed, if so desired by the complainant.
- 1.7. Based on the feedback received through complaints, the company shall initiate necessary action for systemic improvements, if found necessary.

## 2. Sources of complaints:

Information about corruption, malpractice or misconduct on the part of Asian Re employees etc. may be received from/through (i)The Customers/Public (ii) Employees of Asian Re (iii) Audit reports (iv) Media reports etc.

## 3. Lodging a complaint:

Complaints can be lodged in Asian Re by writing directly to the **President & CEO, Asian Reinsurance Corporation 17th Floor, Tower B Chamnan Phenjati Business Center Rama 9 Road Huaykwang, Bangkok 10310.**

Complaints may also be lodged through e-mail at [hrhead@asianrecorp.com](mailto:hrhead@asianrecorp.com)

Written complaints may also be handed in personally at the Asian Re Office Reception Desk.

#### **4. Nature of complaints:**

All complaints received may be classified as under:

- 4.1. Complaints which relate to Asian Re's business Transactions/Operations/Services
- 4.2. Complaints which relate to corruption, forgery or other similar criminal offences

#### **5. Processing of Complaints:**

- 5.1. All complaints would be recorded by Head of HR department in Asian Re who will be referred as **Complaints Handling Officer (CHO)**. The CHO shall maintain a register called "Complaints Register" for the purpose. (Annexure 1). The CHO should enter the brief details of the complaint in the register along with date, stamp and follow the procedure depending on the nature of complaint as described below.
- 5.2. Complaints, which relate to purely administrative matters, lack of supervision, minor operational irregularities or technical lapses, would be sent to head of the department concerned by the CHO, for necessary action including systemic improvements, if any. The CHO shall monitor the disposal of such complaints.
- 5.3. Complaints, other than mentioned in 5.2 and complaints received against any head of the department including CHO, shall be sent to the President & CEO. The President & CEO can appoint an Investigating Officer for purpose of investigation or take further action at his discretion.
- 5.4. Complaints against Board Members/Executives, shall be examined by The President & CEO/ Management Board. If the President & CEO/Management Board members have a conflict of interest in any given case, then he/she should recuse himself/herself and the other Board Members should deal with the matter on hand.
- 5.5. In case the complaint contains vague, general and/or prima facie unverifiable allegations or anonymous complaints, no action need to be taken.
- 5.6. Complaints received under Asian Re "Whistle Blower Policy 2025" shall be dealt with as per the guidelines stated in the same.

#### **6. Complaint Register:**

The CHO will maintain the Complaints Register, as per Annexure '1'. The CHO shall present quarterly reports to the President & CEO on the position of outstanding complaints.

#### **7. Time frame for Investigation:**

All complaints registered must be investigated immediately and the head of the department concerned or the investigation Officer appointed by the President & CEO / Management Board for the purpose must submit his/her report to the President & CEO / Management

Board within a reasonable time.

**8. Action against persons making false complaints:**

A person making false complaint is liable for prosecution and/or disciplinary action.

**9. Amendment**

The President & CEO of Asian Re can amend the policy time to time and all such changes shall be brought to the notice of the Management Board in the next meeting.

**Annexure '1'**

**Complaints Register**

<b>Sr. No</b>	<b>Date</b>	<b>Complaint received from</b>	<b>Brief description of Complaint</b>	<b>Marked for Action to</b>	<b>Report received on</b>	<b>Remarks</b>

**Complaints Handling Officer  
(Name)**