



**HEALTHIER, LONGER,
BETTER LIVES**

Our Commitment to you.

As your reliable and caring partner, we are dedicated to protect every Filipino family and empower them to achieve healthier, longer, and better lives. Our Customer Service Standards demonstrate our commitment to effectively address your needs and our promise to provide you with financial and wellness solutions as you go through key milestones in your life such as starting with your first job, getting married, or planning for your retirement.

Our promises: Anchored on 3 Pillars

Our drive for excellence is anchored on three main pillars:

Pillar 1: Personalized Solutions

We aim to know your needs and preferences as we ground our understanding through direct conversations with you, market research and other relevant customer insights that are conducted within the framework of the Data Privacy Act. We provide you with relevant tools and complete product information that will help you assess your current financial health and find the right solutions. We strive towards continuously enhancing our products and services through actively listening to your feedback from various channels and surveys.



Pillar 2: Seamless Experience

We promise to deliver safe and secure operations, and to create a seamless experience with you by providing you with knowledgeable, properly equipped and empathetic Life Planners and call center or service branch support who can inform you of the products, services, and benefits that are available to you. Making sure you have the right tools, such as an easy access to a secure online portal, is also a priority for us to ensure that we can help you through various channels that are convenient for you anytime, anywhere.



Pillar 3: Consistent Delivery on our Promises

We set clear expectations on servicing and response times for any assistance you may require — these are done as promptly as possible. The next portion provides you a summarized list of services we offer and the corresponding time it will take for us to attend to your request.





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Service Name	Service Description	Average Turnaround Time
New Business Application	From client's application of new policy coverage up to the ePolicy contract's delivery	<p>ePolicy*</p> <ul style="list-style-type: none"> • within 24 hours for clean and paid applications • 2 working days upon submission of complete requirements and payment <p><i>VUL policies are sent from Monday to Friday only</i></p> <p><i>*ePolicy for VUL policies will have account value after policy effectivity date</i></p> <p><i>*Complete applications - no further requirements needed upon submission of policy application</i></p> <p><i>*Paper policy contract is available upon request (with a printing fee of P500 if annualized premium is below P500,000; FREE if annualized premium is P500,000 and above).</i></p> <p><i>Printing and sending of contract through courier may take 5-10 working days</i></p>
Policy Contract	General inquiries regarding policy contract	<p>Same day when received on or before 3pm</p> <p>1 working day when received beyond 3pm</p>
General Policy Changes and Requests	<p>General policy requests or changes such as, but not limited to:</p> <ul style="list-style-type: none"> • Updating of contact information* • Addition/Deletion of Beneficiary • Change of Beneficiary Designation • Transfer of Ownership • Change in Mode of Payment* • Change in Payment Method • Change in Dividend Option* • Change in NFO* 	<p>5 working days upon submission of complete requirements to the branch</p> <p><i>*Real-time via My AIA</i></p>



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Service Name	Service Description	Average Turnaround Time
Benefit Payouts	For Ordinary Life Products: Scheduled maturity benefits to be available by benefit due date	On due date
	For Variable Unit-Linked Products: From fund execution date to disbursement	4 working days
Loans	For Ordinary Life Product: Client's application policy loan application to disbursement	6 working days upon submission of complete requirements to the branch
Dividend Withdrawal	For Ordinary Life Participating Product: Client's dividend withdrawal application to disbursement	6 working days upon submission of complete requirements to the branch
Reinstatement	Request for an inactive policy (due to missed premium payments) to be put in-force again following the policy provisions stated in the contract	2 working days upon submission of complete requirements to the branch *Real-time via My AIA
Refund	Request for refund of premium paid due to declined/postponed policy application	10 working days upon receipt of request.
		12 working days upon receipt of request if chosen disbursement option is still for enrollment
Fund Switch (per fund) Top-Up	Request for change for underlying funds of the VUL / ULP type of policy.	(Peso) – 4 working days (Dollar) – 5 working days *Upon submission of complete requirements to the branch *Real-time via My AIA (<i>Not applicable for Top-Up</i>)
Change in Fund Allocation	Request for change in allocation of funds (percent, number of units, amount) without change in the underlying funds of the VUL / ULP type of policy.	2 working days upon submission of complete requirements to the branch *Real-time via My AIA

[Last update: April 2024]



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Service Name	Service Description	Average Turnaround Time
Sending of Billing Notice	Generation of billing notice 28 days before due date	Released 28 Days before due date.
Sending of eBilling Notice	Generation of eBilling notice 25 days before due date to sending of soft copy via email.	Receipt of e- Billing Notice - 28 days before due date
Auto-Debit / Auto – Credit Enrollment	From submission, enrollment and processing of Auto-Debit or Auto-Credit payment method.	ADA Enrollment - 7 working days ACA Enrollment - 7 working days
Payment Posting/ allocation	Customer requests for validation of payment made, and a subsequent payment application request post validation.	3 working days from receipt of request
Electronic Official Receipt (eOR)	Upon receipt of email request for a copy of the eOR	2 working days
Auto-Debit- Arrangement (ADA) Disenrollment	Request to discontinue the deduction of policy premium payments against the client's nominated bank account.	7 working days <i>*Requests have to be received 7 working days prior the client's expected premium deduction due date.</i> <i>*Clients need to request for disenrollment first to their branch of account.</i>
Auto-Credit- Arrangement (ACA) Disenrollment	Request to discontinue the charging of policy premium payments against the client's enrolled credit card,	7 working days Same day - if request is done via our Customer Service Center and if with cancellation of policy, full surrender or claims with active ACA enrollment. <i>*Requests have to be received 7 working days prior the client's expected premium deduction due date.</i>

[Last update: April 2024]



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Service Name	Service Description	Average Turnaround Time
Chargeback	Request for chargeback due to double payments.	7 working days
Benefit Recapture	Request to transfer benefits to another existing policy or new policy instead of pay-out.	1 working day
Living and Death Claims	Living and Life Claims submission of complete requirements to the branch and payout	5 working days for clean applications 13 working days for unclean applications
Complaints Handling	Response/Resolution time for complaints filed by a customer	Upon acknowledgement of complaint: Straight forward cases - within 1 working day Complex cases - within 10 working days Specialized cases - within 30 working days
Transfer of Business	Customer requests to transfer to another Financial Advisor/Agent	3 working days
Call Center Customer Handling	Customer waiting time before a call is answered on our Customer Center support	Within 20 seconds (depending on volume)
Walk-In Customer Handling	Customer waiting time when they visit a Customer Service Branch	Within 15 minutes (depending on volume)

[Last update: April 2024]

For Group Policies: NEW BUSINESS



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Service Name	Service Description	Average Turnaround Time
Underwriting Approval of EI Docs	From receipt of fully accomplished Health statement to release of Approval letter to Advisor	<p>Both Packaged and Customized Products:</p> <ul style="list-style-type: none"> • 3-5 working days <p><i>*Cut off time for submissions: 12NN</i></p>
Initial Billing	From receipt of complete new business documents at CSC to release of initial billing to Advisor	<p>For Customized Products:</p> <ul style="list-style-type: none"> • 5 working days
Electronic Official Receipt (eOR)	Upon receipt of email request for a copy of the eOR	<p>1 working day</p> <p><i>*After posting of payment</i></p>
Payment Posting	Upon receipt of the client's payment	<p>1 working day</p> <p><i>*This is applicable if client paid using bills payment</i></p>
Payment Allocation	Recognition of payment in our system	5 working days
Transfer of Business	Upon request for a replacement of the servicing agent by another authorized agent.	3 working days

[Last update: April 2024]

For Group Policies: NEW BUSINESS



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Service Name	Service Description	Average Turnaround Time
FOR GL AND GA		
Master Policy Contract & Member Certificates Release (Initial)	From receipt of complete new business documents at CSC to release of policy to agency office together with the member certificates	<p>For Packaged Products:</p> <ul style="list-style-type: none"> • Metro Manila: 6 working days • Province: 7 working days <p>For Customized Products:</p> <ul style="list-style-type: none"> • Metro Manila: 7 working days • Province: 8 working days
Initial Release of Master ePolicy Contract & Member eCertificates	Upon receiving the proof of payment to release of policy & member eCertificates to Life Planners	<p>Both Packaged and Customized Products:</p> <ul style="list-style-type: none"> • Nationwide: 2-3 working days <p><i>*Subject to a maximum of 500 eCertificates to be issued</i></p>
FOR GM ONLY		
Initial Release of Master Policy Contract & Member Certificates	Upon receiving the proof of payment to release of policy & member eCertificates to Life Planners	<p>Both Packaged and Customized Products:</p> <ul style="list-style-type: none"> • Metro Manila: 15 working days • Province: 20 working days



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RENEWAL BUSINESS

Service Name	Service Description	Average Turnaround Time
Mailbox Acknowledgement and Ticket Creation	Acknowledgement and ticket creation of request and inquiry	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 1 working day
Renewal	From receipt of signed renewal proposal, to updating of members	For Customized Products: <ul style="list-style-type: none">Nationwide: 8 working days
Renewal Adjustment Billing	From receipt of complete renewal requirements at the CSC to releasing of renewal billing	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 7 working days <i>*Upon submission of complete renewal documents</i>
Renewal Adjustment Rates	From receipt of request to update rates to referring to UW team for customized account	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 7 working days
Account Termination	From receipt of email with request to discontinue policy	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 5 working days
Claims Extract or Member Extract	Request for member extract to check current members on record & request for claims extract for UW for renewal purposes	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 5 working days
Member Updates, Upload, or Reconciliation	From receipt of Member Maintenance Form at the CSC to uploading of members in Compass	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 5 working days
Commission Crediting	From receipt of renewal documents & payment at the CSC until release of commission to advisor's account	Both Packaged and Customized Products: <ul style="list-style-type: none">Nationwide: 5 working days <i>*Upon submission of complete renewal documents</i>

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RENEWAL BUSINESS

Service Name	Service Description	Average Turnaround Time
Correspondence	Certificate coverage issuance to members and corporate account	Both Packaged and Customized Products: <ul style="list-style-type: none"> Nationwide: 5 working days
Payment Allocation	Upon successful posting in Lifelines and BRS	Both Packaged and Customized Products: <ul style="list-style-type: none"> Nationwide: 1 working day
Renewal Proposal Generation	Send out 60 days from policy anniversary	For Customized Products: <ul style="list-style-type: none"> Nationwide: 60 working days
Underwriting Approval of Evidence of Insurability Documents	From receipt of fully accomplished Health Statement to release of Approval Letter to Advisor	Both Packaged and Customized Products: <ul style="list-style-type: none"> 3-5 working days <i>*Cut-off time for submission: 12NN</i>
Underwriting Approval of EI Docs	From receipt of fully accomplished Health Statement to release of Approval letter to Advisor	Both Packaged and Customized Products: <ul style="list-style-type: none"> 3-5 working days <i>*Cut off time for submissions: 12NN</i>
Renewal Billing	Request for member extract to check current members on record & request for claims extract for UW for renewal purposes	Both Packaged and Customized Products: <ul style="list-style-type: none"> 5 working days <i>*Upon submission of complete renewal documents</i>
Adjustment Billing	From receipt of complete renewal requirements at the CSC to release of renewal billing to advisor (via email)	Both Packaged and Customized Products: <ul style="list-style-type: none"> 10 working days

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CLAIMS

Service Name	Service Description	Average Turnaround Time
Living and Death Claims	Upon receipt of complete requirements needed for claims assessment	For cases with no adverse findings – 13 working days For cases with adverse findings – 23 working days

Service turnaround times indicated are for branch submissions. For some policy requests, faster processing can be done if requirements are submitted via My AIA. Contact your Life Planner for more information on My AIA submissions.

Prescribed daily cut-off time for requirement submissions is observed across all branches.

For your peace of mind, we will be sending you timely updates regarding your policy and the status of any concerns you have raised with us. We assure that all your information with us is kept safe and secured because your privacy is a priority for us, too. In case you may have any complaints, our team will acknowledge them and assure you that we will do our best in delivering our promise of providing you a fair resolution as quickly as we can.

At **AIA Philippines**, we make it our promise to abide and commit to these Customer Service Standards. We assure you that your satisfaction and our relationship with you will always be our number one priority.

How you may contact us:

- Chat with **AYA of AIA Philippines** on FB Messenger
- Send us an e-mail at **customerservice.ph@aia.com**
- Call our Customer Hotline at **(02) 8528 - 2000**