

## 1.5 Company Contact and Steps, timeline, documents and methods used in the application process.

### 1.5.1 Procedures, duration, documents to claim under the insurance contracts

#### Reinsurance Processes

1. Life Insurance Companies (Ceding Companies) request reinsurance papers and basic information via fax or Mailbox@thairelife.co.th
2. The 4 initial information's reinsurance for treaty reinsurance and facultative reinsurance are
  - The information of insured is in accordance with insurance policy of each company
  - The type, conditions and ratio of reinsurance
  - The experienced life insurance companies are able to get claim
  - Etc.
3. The underwriting process period depends on conditions that Thairelife Companies contract with ceding companies.
4. The contract process, Thairelife and ceding company would sign the mutual agreement for treaty reinsurance, and/or the company would send the confirmed document to ceding company for facultative reinsurance,

#### Claims Processes

1. The ceding companies send basic claimed documents or all claims documents that include details of considering claims processes to the company.
2. The details of claims consideration processes are reinsurance ratio, the date of dead or injured claimer, causes' claims information, coverage, a copy of death certificate, copy of ID card, investigate report and copy of request for claims to the insured or beneficiary.
3. The claims processes pay claims as fast as possible when receiving the all details and documents contain full payment details the duration of insurance policy and conditions of facultative reinsurance.

### 1.5.2 How to contact our company and applicable department in case of dispute or complaint.

<http://www.thairelife.co.th/EN/contactus.php>