## 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.