

Ref : PHM / MEMO / CLAIMS / 2017-01

Date : 10th April 2017

Attn : All MXM Agency Leaders, Membership Advisors, Branches and Service Centers

C.C. : Mr. Sam Tang - Chief Operating Officer

Ms. Ho Chai Lee - Assistant General Manager

Head Of Departments

Re : **Underwriting Turn-Around-Time for Lonpac Cases**

Please take note that with immediate effect, all underwriting queries/exclusions/loading offers from Lonpac will be subjected to a turn-around-time of **SEVEN (7) DAYS**. If after seven days, Lonpac does not receive any response, Lonpac will close file and member will need to re-apply with fresh proposal forms.

As such, we urge everyone to quickly take action on the requirements and not delay. Do bear in mind that there is no insurance coverage until the policy is issued.

Thank you.

CLAIMS DEPARTMENT