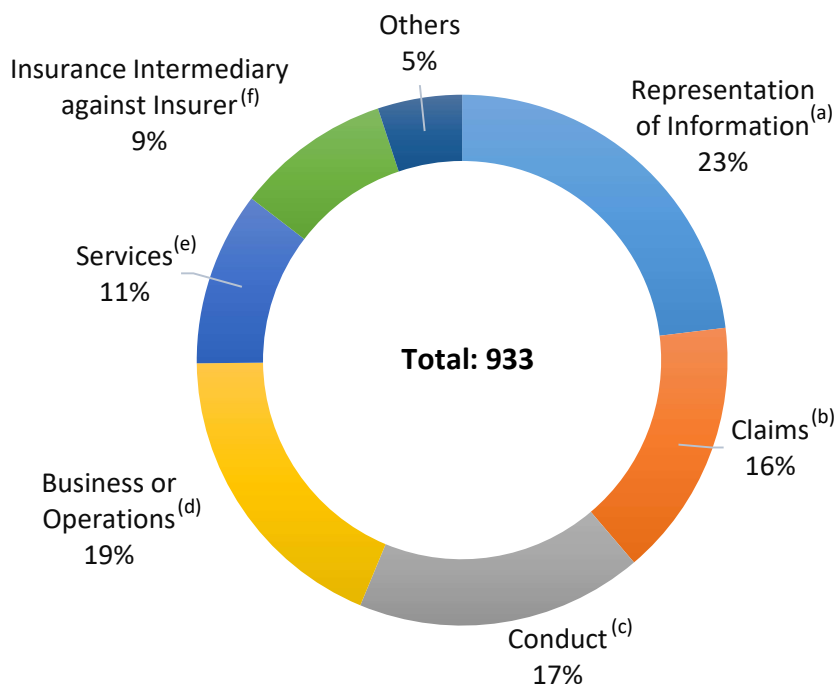


Summary of Complaints received by the Insurance Authority
26 June 2017 - 31 March 2018



Remarks:

- Under the current self-regulatory system for insurance intermediaries, some complaints against insurance intermediaries might have been lodged directly with the three Self-Regulatory Organizations (i.e. Insurance Agents Registration Board, The Hong Kong Confederation of Insurance Brokers and Professional Insurance Brokers Association). These complaints are not captured in the above table.
- The above data already include insurance-related complaint cases referred from other regulators (e.g. the Hong Kong Monetary Authority, the Securities and Futures Commission of Hong Kong and the Mandatory Provident Fund Schemes Authority, etc.) to the Insurance Authority.
- If the complaint has multiple natures, the complaint case will be categorized based on the major nature.

Explanatory Note:

- ^(a) Representation of Information (e.g. presentation of product features, policy terms and conditions, premium paying terms or returns on investment, dividend or bonus shown on benefit illustrations, etc.)
- ^(b) Claims (e.g. dispute on the result of claims assessment or settlement amount, etc.)
- ^(c) Conduct (e.g. fraud, forgery, matters related to selling process, handling of client's premium or money, commission rebate, twisting, cross-border selling or unlicensed selling, etc.)
- ^(d) Business or Operations (e.g. matters related to cancellation or renewal of policy, adjustment of premium, underwriting decision, or matters related to the management of insurer, etc.)
- ^(e) Services (e.g. delay in delivery of premium notice or annual statement, dissatisfaction with service standards, etc.)
- ^(f) Insurance Intermediary against Insurer (e.g. Agent's registration or deregistration, termination of appointment, terms and conditions of agency agreement, remuneration arrangement, etc.)