

**Summary of Complaints received by the Insurance Authority**  
**1 January 2018 - 30 June 2018**

Nature of Complaints	No. of Complaints
<b>Representation of Information</b> (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>119</b>
<b>Claims</b> (e.g. dispute on the result of claims assessment or settlement amount etc. )	<b>67</b>
<b>Business or Operations</b> (e.g. complaints related to cancellation or renewal of policy, adjustment of premium, underwriting decision, or complaints against the management of insurer, etc. )	<b>93</b>
<b>Conduct</b> (e.g. fraud, forgery, complaints about selling process, handling of client's premium or money, commission rebate, twisting, cross-border selling or unlicensed selling, etc. )	<b>136</b>
<b>Service</b> (e.g. delay in delivery of premium notice or annual statement, dissatisfaction with service standards, etc.)	<b>70</b>
<b>Insurance Intermediary against Insurer</b> (e.g. Agent's registration or deregistration, termination of appointment, terms and conditions of agency agreement, remuneration arrangement, etc.)	<b>59</b>
<b>Others</b>	<b>4</b>
<b>Total:</b>	<b>548</b>

Explanatory Note:

- 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 covered 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 & 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.