

Summary of Complaints received by the Insurance Authority

1 January 2018 - 31 December 2018

Nature of Complaints	No. of Complaints
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.)	242
Claims (e.g. dispute on the result of claims assessment or settlement amount, etc.)	143
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.)	289
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.)	182
Services (e.g. delay in delivery of premium notice or annual statement, dissatisfaction with service standards, etc.)	167
Insurance Intermediary against Insurer (e.g. Agent's registration or deregistration, termination of appointment, terms and conditions of agency agreement, remuneration arrangement, etc.)	76
Others	12
Total:	1,111

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 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 & 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.