

# Complaint channels for insurance policyholders

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## Insurance, Hong Kong

In Hong Kong, if a policyholder is dissatisfied with any aspect of the conduct of an insurer, agent or broker, there are various channels for making a complaint. For instance, if a policyholder's claim is unfairly denied, he or she could make a complaint to the Insurance Claims Complaints Bureau.

On January 16 2018 the Insurance Claims Complaints Bureau was revamped to provide Hong Kong's insurance industry with improved methods of settling personal insurance claims and disputes by providing policyholders with an alternative dispute resolution process. It is now known as the Insurance Complaints Bureau (ICB).<sup>(1)</sup>

The main changes which have been implemented are:

- the overhaul of the governance structure, with non-industry members sitting on the board of directors;
- the inclusion of non-claim-related insurance disputes (eg, medical services not matching a policyholder's expectations, or failing to issue medical cards to policyholders);
- the introduction of mediation services to handle non-claim-related complaints, which will commence during the second quarter of 2018; and
- the appointment of Pamela Chan Wong Shui as chair of the ICB.

According to the ICB, the revamp should:

- enhance policyholders' confidence;
- encourage the purchase of insurance products in Hong Kong; and
- strengthen the city's position as an insurance centre.

The current jurisdictional limit is HK\$1 million. If policyholders are unsatisfied with the outcome of the ICB's complaints procedure, they can seek redress through legal proceedings.

The ICB will not handle complaints relating to alleged misconduct or breach of professional ethics by an insurance agent or broker. Instead, these complaints are handled by three self-regulatory organisations (SROs):

- the Insurance Agents Registration Board;
- the Hong Kong Confederation of Insurance Brokers; and
- the Professional Insurance Brokers Association.

The SRO concerned will depend on which body the agent or broker is registered with.

The ICB will not handle complaints which are subject to or have completed legal or arbitration proceedings. Consequently, policyholders should consider whether to make a complaint to the ICB before commencing a court action or arbitration proceedings.

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## Endnotes

(1) Further information can be found on the ICB website.

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