

保險業監理處

香港金鐘道六十六號
金鐘道政府合署二十一樓



OFFICE OF THE COMMISSIONER
OF INSURANCE

21st Floor,
Queensway Government Offices,
66 Queensway,
Hong Kong

圖文傳真 Fax: (852) 2869 0252

覆函請註明本處檔號

In reply please quote this ref. INS/TEC/4/5

21 February 2005

來函檔號 Your ref.

電話 Tel. 2867 2547

To : Chief Executive of all authorized insurers
carrying on direct business

Dear Sirs,

Customer complaint handling procedure

As laid down in the Insurance Companies Ordinance, one of the principal functions of the Insurance Authority (IA) shall be the regulation of the insurance industry for the protection of existing and potential policyholders. To perform this function effectively, the IA has a responsibility to ensure that complaints lodged by existing and potential policyholders are expeditiously and satisfactorily dealt with by the relevant insurer/insurance intermediary self-regulatory bodies (SROs).

The Office of the Commissioner of Insurance (OCI) receives some 150 written and verbal complaints against individual insurers or insurance intermediaries on average each month. It is not uncommon for a complainant to lodge the same complaint to the insurer/SRO and the IA at the same time. To avoid duplication of effort between the IA and the insurer/SRO and clarify the responsibility for handling policyholder complaints, we have recently reviewed our internal complaint handling procedures. One of the objectives of the review is to ensure that the insurer/SRO is given the first opportunity to deal with the complaint.

Since most of the complaints we receive are verbal complaints, we intend, with effect from 1 April, to designate a customer services officer in our office, who will receive all telephone complaints centrally. On receiving a complaint, the customer services officer will ascertain from the complainant whether he/she has approached the insurer/SRO for a resolution of the complaint and advise him/her to do so if not. Only after the insurer or SRO has considered and dealt with the complaint and the complainant remains unsatisfied, the customer services officer would refer the complaint to the responsible officer within OCI for follow up action.

To enable this new arrangement to operate, you are requested to provide us with a telephone number or hotline for receiving policyholder complaints referred by us. The number must be manned during office hours and the staff manning the telephone should preferably be properly trained or suitably briefed on handling customer complaints. The IA places great emphasis on complaints handling, since how effective policyholder complaints are handled and dealt with will affect not only the image of the insurer/SRO concerned but also the confidence of consumers in the industry as a whole. To facilitate the above procedure to be put in place, please complete and return the attached [reply slip](#) to us **on or before 15 March 2005**.

I would also like to draw your attention to the Guidelines on Complaint Handling issued by the Hong Kong Federation of Insurers on 17 December 2002. The Guidelines have the full support of the IA and you are expected to put in place, among others, appropriate and effective internal procedures for handling customer complaints. To promote the image of the insurance industry and enhance protection for policyholders, the IA will include compliance with these Guidelines in conducting regular on-site inspection of insurers.

Yours faithfully,

(Richard Yuen)
Commissioner of Insurance

c.c. Chairman, The Hong Kong Federation of Insurers