Processing of Non-claim related Complaints Flow Chart 處理非索償相關的投訴個案之流程圖



Informs the insurer of the complaint and request written submissions/representations 通知保險公司接獲投訴,並要求保險公司提交書面申述書/陳述 The insurer maintains its The insurer changes its previous decision to decision and settles The ICB reject the complaint the complaint rejects the complaint 保險公司堅持原來的決定, 保險公司改變原來的決定, 投訴局駁回投訴 就投訴個案作出賠償 拒絕就投訴個案作出賠償 The ICB encourages the Parties to reach an amicable resolution 投訴局鼓勵爭議雙方達成和解 The insurer maintains its previous The insurer changes its decision decision to reject the complaint and settles the complaint 保险公司堅持原來的決定, 保險公司改變原來的決定, 拒絕就投訴個案作出賠償 就投訴個案作出賠償 Refers the complaint to mediation 投訴個案提交調解處理 The Mediator terminates The Mediator terminates upon written the mediation (with no notification from the Complainant Parties reach an agreement reached between (with no agreement reached between agreement at mediation the Parties at mediation the Parties at mediation 爭議雙方於調解中達成協議 調解員終止調解(爭議雙方 調解員遵循投訴人的書面通知終止調解 未能於調解中達成協議) (爭議雙方未能於調解中達成協議)

Remarks: This flow chart is a summary of the Non-claim related Complaints handling procedures and is for reference only. For details, please refer to the Terms of Reference of the ICB.

備註: 有關流程圖簡述處理非索償相關的投訴個案的步驟,僅作參考。詳情請參閱投訴局的《職權範圍》。