

Complaint Figures of Travel Insurance

Types of Complaints	2010	2011	2012
Amount of indemnity	13	5	6
Repudiation of liability	9	10	4
Delay in settlement	0	3	3
Excluded items	23	16	23
Interpretation of policy terms	27	41	29
Breach of warranties or policy conditions	4	6	2
Others (e.g. cancellation of policy, poor service, misrepresentation)	8	7	8
Total	84	88	75