

**Complaint Figures of Travel Insurance**

<b>Types of Complaints</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
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
<b>Total</b>	<b>84</b>	<b>88</b>	<b>75</b>