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NATIONAL STANDARD OF THE PEOPLE'S REPUBLIC OF CHINA

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Specification of insurance consumer complaints handling

保险消费投诉处理规范

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Foreword

This document complies with the provisions of GB/T 1:1-2020 "Standardization Work Guidelines Part 1: Structure and Drafting Rules of Standardization Documents" Drafting:

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Standards for Handling Insurance Consumer Complaints

1 Scope

This document stipulates the overall requirements for handling commercial insurance consumer complaints within the People's Republic of China, the organization and management of insurance institutions and Complaint handling process, describing verification methods:

This document applies to the handling of insurance consumption complaints by consumers and consumption complaints by insurance institutions: Consumer Complaints Office of Insurance Intermediaries The management work shall be carried out with reference to this document:

2 Normative reference documents

GB/T 7027

GB/T 10113

3 Terms and definitions

The following terms and definitions apply to this document: 3:1 Insurance consumer complaintconsumercomplaint Consumers have disputes with insurance institutions or their employees because of purchasing insurance products or receiving insurance-related services, and report them to the insurance agency:

The organization asserts its civil rights and interests: 3:2 thecomplainant Disputes with insurance institutions or their employees due to purchasing insurance products or receiving insurance-related services, and making claims against the insurance institutions A natural person or legal person whose civil rights and interests are subject to the law: 3:3 insurer An insurance company that enters into an insurance contract with the policy holder and assumes the liability for compensation or payment of insurance premiums as stipulated in the contract: [Source: GB/T 36687-2018,2:4] 3:4 The collective name for insurance group (holding) companies, insurance companies and their branches, representative offices, and other organizations that bear insurance responsibilities:

[Source: GB/T 36687-2018,11:1:1] 3:5 Business institutions and marketing service institutions established by insurance companies in accordance with the law:

Note: Including branches, central branches, branches, sales departments and marketing service departments: