

From: [F](#)
To: [CEO](#)
Sent: Monday, March 31, 2008 1:48 AM
Subject: Insurance Company Behaviour-Medical Reform

Dear Tang Tang and Bureua Directors,

Pls find below my complaint message sent to the insurance broker. Their attitude and behaviour is frustrating and lack of professionalism despite the fact they get paid by fees from the insurance companies.

In my view if the Government pushes the Medical Reform placing more emphasis on medical insurance more, stringent admininstrative and legal control over the insurance companies and brokers must be exercised before the gist or good nature of the medical reform scheme may be effective, without catching citizens by surprise when they really need financial resources from insurance companies for urgent medical treatment or medical operations.

Take my case, it may be a mistaken non-payment of premium by the employer, it could be a willful non-payment for a few months, or say a bankruptcy, then the employee may be suddenly caught by surprise if they really need financial support for some urgent medical treatment. For consideration pls.

In my case, I have asked the broker to follow up my case on 7/4/2008, by giving them a week's noitce.

Copy

From: [F](#)
To: [\[REDACTED\]](#)
Sent: Monday, March 31, 2008 1:03 AM
Subject: AIA policy ()

Dear SHKF,

I am very astonished with the AIA notice letter on 26/3/2008 copied to you that my policy had lapsed for want of premium payment of only one month without even a call from my agent, which is SHKF. The notice would effectively ripped off some US25,000 previous premium payment with a reimbursement cheque of some HK\$2500.

Incidentally I recalled that my agent never called the undersigned to update any financial news so far after the gentleman had been named and I nearly forgotten his name. After a thorough check I find out the gentleman is Mr Lee. This above situation is totally unsatisfactory.

Please investigate the case and deal with AIA. I anticipate you would be able to facilitate the reinstatement of my policy and hear of your positive reply by 7/4/2008. I can be reached at tel no. .

Lau Tse Fung