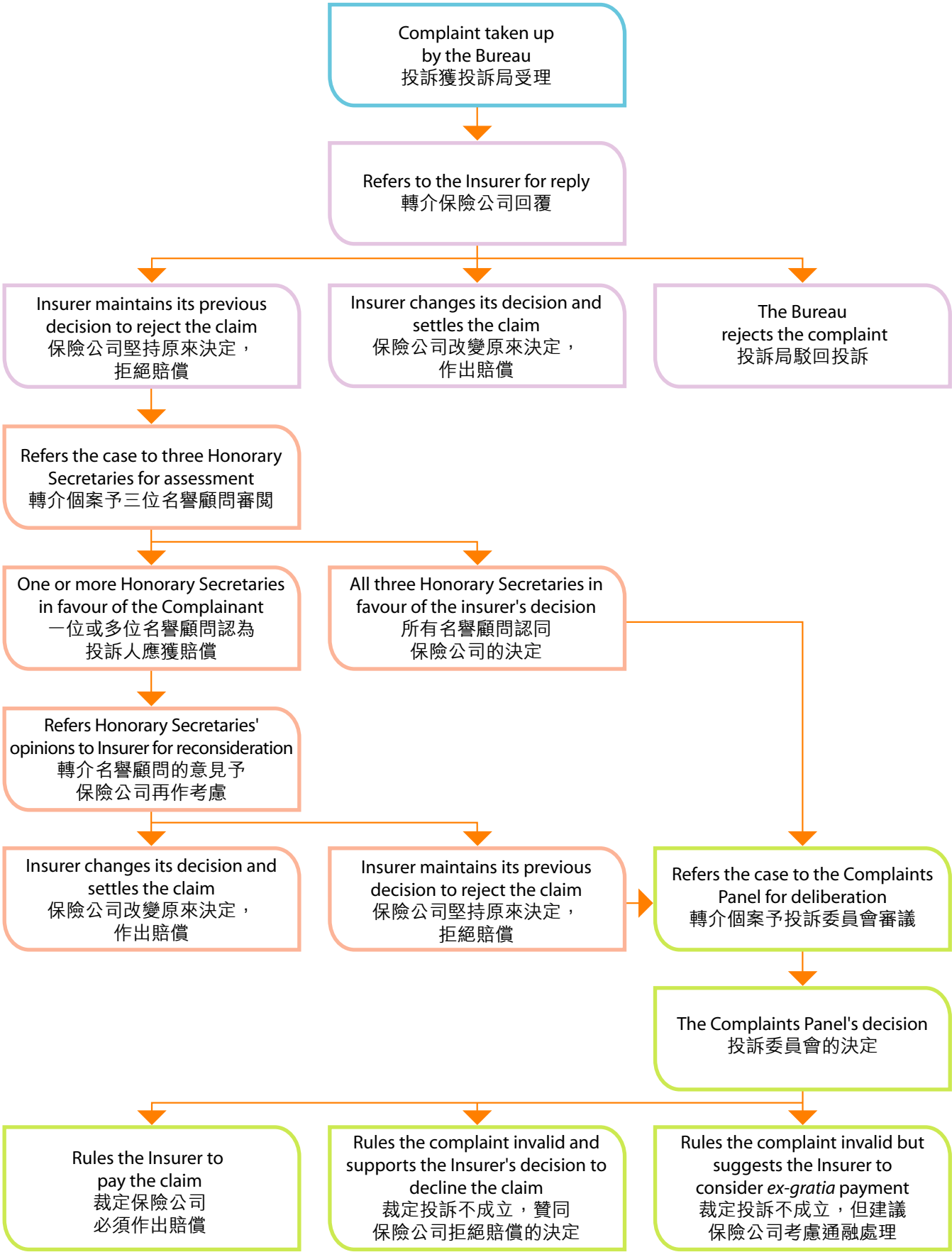
Complaint taken up by the Bureau
投訴獲投訴局受理
Refers to the Insurer for reply
轉介保險公司回覆
Insurer maintains its previous decision to reject the claim
保險公司堅持原來決定，拒絕賠償
Insurer changes its decision and settles the claim
保險公司改變原來決定，作出賠償
The Bureau rejects the complaint
投訴局駁回投訴
Refers the case to three Honorary Secretaries for assessment
轉介個案予三位名譽顧問審閱
One or more Honorary Secretaries in favour of the Complainant
一位或多位名譽顧問認為投訴人應獲賠償
All three Honorary Secretaries in favour of the insurer's decision
所有名譽顧問認同保險公司的決定
Refers Honorary Secretaries' opinions to Insurer for reconsideration
轉介名譽顧問的意見予保險公司再作考慮
Insurer changes its decision and settles the claim
保險公司改變原來決定，作出賠償
Insurer maintains its previous decision to reject the claim
保險公司堅持原來決定，拒絕賠償
Refers the case to the Complaints Panel for deliberation
轉介個案予投訴委員會審議
The Complaints Panel's decision
投訴委員會的決定
Rules the Insurer to pay the claim
裁定保險公司必須作出賠償
Rules the complaint invalid and supports the Insurer's decision to decline the claim
裁定投訴不成立，贊同保險公司拒絕賠償的決定
Rules the complaint invalid but suggests the Insurer to consider ex-gratia payment
裁定投訴不成立，但建議保險公司考慮通融處理