

Composite (Insurer) (綜合業務(保險人)) Originally designating an insurer which transacted more than one type of business, the term now is likely to mean an insurer which transacts both types of insurance business as per the Insurance Companies Ordinance (i.e. Long Term Business and General Business). **5.2.1(c)**

Contract (合約) A legally enforceable agreement. **2.1.1**

Counter-Offer (反要約) An offer made by the original offeree to the original offeror, proposing a contract on different terms from those originally offered by the latter (thus legally destroying the original offer). **2.1.3(b)**

Customer Servicing (客戶服務) Also known as **Client Servicing (顧客服務)**, this involves all aspects of communication with existing policyholders and potential policyholders, including public relations, complaints handling and correspondence. **4.2**

Deeds (契據) A deed is a written instrument signed, sealed and delivered. **2.1.2(b)**

Deemed (當作) Treated as. **2.2.1**

Defective Contracts (有缺陷的合約) Contracts which, for one reason or another, are void, voidable or unenforceable, as the case may be. **2.1.3**

Duties owed by Agent to Principal (代理人對委託人的責任) Responsibilities deemed to apply, or individually specified, such as obedience to legitimate orders, the exercise of due care and skill, etc. **2.2.4**

Duties owed by Principal to Agent (委託人對代理人的責任) Corresponding responsibilities deemed to apply, or individually mentioned, such as payment of agreed remuneration, etc. **2.2.5**

Electronic Transactions Ordinance 《電子商務條例》 Legislation which from April 2000 (amongst other things) allows electronic information submission when supplying details required by the Insurance Authority. **6.1.1f(c) Note 1**

Emotional (Risk) (情緒上的(風險)) An uncertainty that leads to grief and sorrow if realised. **1.1.1(c)**

Employees' Compensation Insurance (僱員補償保險) Compulsory insurance in Hong Kong which relates to the statutory liability of an employer to pay specified compensation in respect of an employee's death or injury arising out of and in the course of his employment. **5.1.1(b)**