

**ASIAN INSTITUTE OF INTERNATIONAL FINANCIAL LAW  
FACULTY OF LAW, THE UNIVERSITY OF HONG KONG**

**CONSUMER LAW AND POLICY SEMINARS**

**Consumer Protection for Insurance Services:  
Evaluating Hong Kong's Sector-specific Approach**

**Dr Victor Hung**

*Head, Planning & Trade Practices Division, Consumer Council*

**Wednesday, 6 March 2019**

**12:30 - 1:30 pm**

**Academic Conference Room, 11/F Cheng Yu Tung Tower**

**The University of Hong Kong**

In Hong Kong, insurance services do not come within the consumer protection provisions under the Trade Description Ordinance (Cap. 362). Instead, the marketing of insurance services is regulated directly by the Insurance Ordinance (Cap. 41). Are there any justifications for Hong Kong's sector-specific approach to consumer protection for insurance services? In this seminar, Dr Victor Hung argues, with reference to overseas experience, that Hong Kong's sector-specific approach can be justified by its effectiveness in dealing with future disruptive changes in the insurance market.



**Victor Hung** received his PhD from the London School of Economics and taught economics and finance for many years at the University of Southampton. After returning to Hong Kong, Victor worked at the City University of Hong Kong, researching on regulatory economics. During his time with the Consumer Council, he supervised numerous studies on different Hong Kong industries, such as education advisory, energy, food distribution, grocery, medical beauty, online retailing, telecommunications and transport. He also acted as an advisory member of the Telecommunications Regulatory Affairs Committee of the OFCA, the Central Policy Unit Task Force for Transport, and the Product Advisory Committee of the SFC. He is also an adjunct associate professor in the Faculty of Business and Economics of the University of Hong Kong.

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*For Enquiries: Flora Leung at [fkleung@hku.hk](mailto:fkleung@hku.hk)*



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