A Study on Major Disputes Cases Related to Cancer Insurance

Recently, disputes over the eligibility for cancer hospitalization payment under cancer insurance policy have been a major problem. Cancer insurance policies often contain medical and technical terms, making it difficult for consumers to understand their exact meaning. Also, interpretation of cancer insurance policies may vary depending on the medical judgment made by medical doctors, and further, standards for the medical judgment themselves may change according to the development of medical technology. In this regard, there have been a lot of disputes in relation to cancer insurance policies.

In this report, we have studied the major cases of disputes related to the interpretation of cancer insurance policies. We examined and analyzed which provisions of cancer insurance policies have raised disputes, what issues have been in question in the past disputes, and how the courts and the Financial Supervisory Service’s Financial Dispute Resolution Committee have judged the issues.

We hope that the analysis of the past disputes cases will help consumers to understand and make rational choices about cancer insurance products. As for insurance companies, they can refer to the past disputes cases when reviewing and determining whether to pay cancer insurance payments. We also hope that identifying the provisions that have caused a number of disputes may help improve the cancer insurance policies in the future.