

**From:** Chua Seng Khim  
**To:** MICA DP Bill Consultation (MICA)  
**Subject:** Blanket versus categorized do not call list

Dear MICA,

As an insurance agent, I personally have met a lot of prospects who are averse to prospecting calls from agents like myself, but later discovered that indeed there are **gaps in their existing insurance coverage or shortfall that they fail to notice as their income increases and standard of living improves.**

Indeed, **insurance is a unique product which needs persuasion, rigorous explanation and documentation, and most importantly it impacts the lives of the client tremendously, especially in events such as inability to work, critical illnesses, permanently disabled and death. It is entirely different from products which have a one-off effect such as spa/wellness etc.**

As such, I personally feel ***the opt-in system should be fine-tuned***, in that the consumer should have the choice to receive calls/email/sms from insurance, property, spa etc. Under the proposed system, **if the consumer does not want to receive property news but wants to know the latest updates on insurance matters**, then he is in a dilemma. Last resort may be to opt in, thus he ***may have to forgo the opportunity to receive sophisticated products innovation on insurance products.***

Thus, the **blanket system severely distorts consumer choice, and is inflexible too. If the consumer later wants to opt out, is he allowed to do so?**

Hence proposed amendments will be:

- 1) Rather than having a **blanket system**, replace it with a **categorized system**. **During opt in, have various categories so that consumer can check against the types of calls/sms/email from a certain service provider.**
- 2) **Consumer must have the choice to choose otherwise any time they want.** For instance if they opt in and later regret, they must have the means to opt out later, and vice versa.

**Chua Seng Khim**