

Insurance Dispute Resolution At-a-Glance



1. Speak with your insurance representative or escalate the issue to a supervisor/manager. You could also call the IBC Consumer Information Centre at **1-844-227-5422** for more information.
2. Insurers have their own internal dispute resolution process (customer ombudsman). Ask your insurance representative for the ombudsman's contact information.
3. Inquiries can also be directed to the General Insurance OmbudService (GIO) at **1-877-225-0446** or **www.giocanada.org**
4. Contact the office of the Financial Services Regulatory Authority of Ontario at **1-800-668-0128** or by email **contactcentre@fsrao.ca**. For more information, visit **www.fsrao.ca/consumers/home-life-and-health-insurance/how-resolve-insurance-complaint**

Consider These Steps to Resolve a Dispute

If you have a complaint about your insurer or insurance professional, here's an overview of options to help ensure your concerns are addressed.

1. Get more information from your insurer.

- a. Ask your broker, agent, company representative or claims adjuster for an explanation. Insurance policies are legal contracts that specify the rights and responsibilities of both parties – sometimes misunderstandings can occur.
- b. If you have further questions, ask to speak with the claim supervisor.
- c. Consider contacting the IBC Consumer Information Centre at **1-844-227-5422**. Our independent staff have years of insurance experience and can answer general questions about:
 - i. Policy wordings and coverage
 - ii. How insurance companies handle claims
 - iii. Buying, renewing or updating insurance coverage
 - iv. How to proceed with a complaint

Please note that the IBC Consumer Information Centre is unable to provide legal advice.

2. Contact your insurance company's ombudsperson.

All licensed insurers have a dispute resolution process and a complaints liaison officer.

a. When you make a complaint:

- i. Make your concern clear and clearly state what you expect
- ii. Have all pertinent information and documentation available
- iii. Allow time for your insurer to investigate and answer your complaint
- iv. Make sure you keep a record of the people you talked to and what was said.

3. Use the General Insurance OmbudService (GIO).

If your matter is not resolved with your insurer's complaints liaison officer, request a final position letter and contact GIO. The GIO is an independent, regionally based consumer dispute-resolution system for the insurance industry. Its members include most federally licensed and several provincially incorporated insurers. GIO helps you and your insurer resolve differences about claims-related matters and interpretation of policy coverage in a fair, independent and impartial environment.

General Insurance OmbudService is available at 1.877.225.0446 or www.giocanada.org

4. Contact a federal or provincial Superintendent of Insurance.

If your dispute is not resolved by GIO or if your insurer is not a member of GIO, get in touch with a Superintendent of Insurance.

Provincial – The Financial Services Regulatory Authority of Ontario protects the rights of consumers by promoting high standards of business conduct and transparency within the financial services we regulate. Information provided about these sectors will help you understand your rights, give you confidence in the choices you make and the process for filing complaints.

The Financial Services Regulatory Authority

contactcentre@fsrao.ca

www.fsrao.ca

Federal – Part of the role of Financial Consumer Agency of Canada (FCAC) is to ensure that financial institutions have a complaint-handling process in place. If you are having difficulty finding out about your institution's complaint-handling process or if you are experiencing delays when using it, contact FCAC. However, please keep in mind that FCAC does not provide redress or compensation and cannot get involved in individual disputes.

FCAC can be reached at:

www.canada.ca/en/financial-consumer-agency/services/complaints.html

or 1-866-461-3222