

**AXIS Reinsurance Company (Canadian Branch) and AXIS Specialty Canada
Services, ULC (together “AXIS Canada”)**

Summary Complaint Processing and Dispute Resolution Policy as of 2024

For All Canadian Provinces and Territories Except for Quebec

AXIS Canada is dedicated to providing high-quality products and services to all its customers, while also committed to quickly and efficiently resolving any of their potential concerns.

AXIS Canada has established the following summary of its *Complaint Processing and Dispute Resolution Policy* in compliance with governing laws to ensure all consumer complaints are promptly processed in a fair and diligent manner.

What is a complaint?

A complaint refers to any reproach or dissatisfaction that is communicated by a Consumer to AXIS Re regarding its services or products, and for which a final response is expected.

How to file a complaint?

- 1) We recommend that you first contact your broker or agent (if applicable) about your policy or a potential concern to determine if your issue can be quickly resolved with their assistance.
- 2) If your concerns are not resolved, you can file a complaint. If you need help, you may contact our Consumer Complaint Coordinator (“CCC”). Our CCC is readily available to ensure that your right to obtain assistance throughout this process is assured.

AXIS Canada has a designated a CCC in its branch office located in Toronto who may be contacted for initial concerns and questions from consumers. AXIS Canada’s CCC also assists the Consumer Complaint Liaison Officer with complaint investigations and responses.

Consumer Complaint Coordinator:

Sherry Tallis

Phone: +1.416. 361.7202

Fax: +1 416. 361.7225

Email: CanadaConsumerComplaints-ShdMbx@axiscapital.com

123 Front Street West

Suite 1700

Toronto, ON M5J 2M2

- 3) To file a complaint, please contact our Consumer Complaint Liaison Officer (“CLO”) and make sure to include all relevant information regarding the circumstances of your complaint, such as:
 - Your full name and policy number;

- Your contact details;
- A description of your complaint;
- Supporting documentation; and
- Your expectations and/or desired outcome.

Our CLO will ensure your complaint is forwarded to the appropriate AXIS Canada personnel members tasked with assessing your complaint.

AXIS Canada has designated a CLO in its branch office located in Toronto who monitors and responds to complaints.

Consumer Complaint Liaison Officer
 Brad Randell
 Phone: +1.416. 361.7207
 Fax: +1 416. 361.7225
CanadaConsumerComplaints-ShdMbx@axiscapital.com
 123 Front Street West
 Suite 1700
 Toronto, ON M5J 2M2

How will your complaint be processed?

- 1) Upon receipt of your complaint, AXIS Canada will open a unique complaint record for your complaint and assign it an identification code. Your complaint record will become part of AXIS Canada's respective complaints register. Such a record is systematically kept up to date and notably contains the following documents and information:
 - The complaint;
 - A copy of the acknowledgement of receipt sent to the Consumer;
 - Any documents or information used in analysing the complaint, including any exchanges with the Consumer;
 - If applicable, a copy of any document or information sent or provided with respect to:
 - An offer to resolve the complaint;
 - New relevant facts or questions submitted by the Consumer after a final response was communicated; and
 - The confirmed or potential involvement of other institutions, intermediaries, or agents in the complaint, as well as any related information communicated to the Consumer;
 - A copy of the final response provided to the Consumer; and
 - A copy of any other potential communications or exchanges with the Consumer.

- 2) Upon receipt of your complaint and **within 10 days** of it being recorded in AXIS Canada's respective complaint register, you will be sent a written acknowledgement of receipt of your complaint, which contains the following information:
- Your complaint record identification code;
 - The date on which your complaint was received (if different than the date of its registration);
 - The means by which you can obtain information about the processing of the complaint (via the CCC);
 - The expected timeframe for your complaint's processing and the date by which a final response must be sent:
 - As soon as possible and **no later than the 60th day** following receipt of the complaint or, in exceptional circumstances which must be explained to the you in writing **within 60 days** of the complaint's receipt, **no later than the 90th day** following the receipt of the complaint; and
 - A hyperlink providing access to AXIS Canada's summary of their complaint processing and dispute resolution policy or a copy thereof [[Complaints - AXIS \(axiscapital.com\)](https://www.axiscapital.com/complaints)].
- 3) A thorough review of your complaint and relevant documentation will be completed.

The following is a summary description of how AXIS Canada will process your complaint, including relevant information regarding your rights and AXIS Canada's obligations:

- If a complaint is received via phone, the Consumer will be requested to forward the complaint in writing via e-mail or mail to ensure that all relevant facts, concerns, and documentation are well reflected in the complaint, as well as properly captured in the complaint record;
- If AXIS Canada does not intend to adhere to the usual **60-day** timeframe within which it must send a Customer a written final response, AXIS Canada will, as soon as possible, but **no later than the 60th day** following receipt of the complaint, send a written notice containing the following information:
 - The circumstances warranting the prolongation of the usual timeframe for the Consumer to receive a final response; and
 - The date by which the final response shall be communicated to the Customer;
- If an offer to resolve the complaint is presented, the Consumer will be given a reasonable amount of time to assess and respond to the offer, as well as a sufficient opportunity to seek advice for the purpose of making an enlightened decision;

- If such an offer is accepted and an agreement is reached, AXIS Canada will give effect to the offer **no later than the 30th day** following acceptance of the offer or, where the interest of the Consumer warrants it, within any other timeframe agreed upon with the Consumer;
- If the complaint involves a consumer provision of the *Insurance Companies Act*, the Consumer shall be given the following information in writing regarding the FCAC:

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Please see General Insurance OmbudService information in Section 4 (below).

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone: For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2

- The Consumer will be provided with a detailed final response, including the reasons which led to its conclusion and the outcome of the complaint;

- Once a final response to the complaint has been provided, AXIS Canada will remain available to follow up regarding any of the Consumer's possible questions or concerns.
- 4) If you remain dissatisfied with AXIS Canada's final response, you may also pursue the following alternative recourse:

- **If your complaint is regarding the insurer AXIS Reinsurance Company (Canadian Branch):** you can contact its selected third-party independent dispute resolution service to review your complaint:

General Insurance OmbudService (GIO)

4711 Yonge Street

10th Floor

Toronto, ON M2N 6K8

Toll Free Tel: +1-877-225-0446

Fax: +1-416-299-4261

info@giocanada.org

Website: www.giocanada.org

The General Insurance OmbudService (GIO) helps resolve differences between insurance companies and their customers for home, automobile and business insurance issues in Canada. GIO is an independent dispute resolution service, and there is no charge for their services. The GIO will determine if your issue falls within their mandate. You can access GIO by phone, mail, e-mail, fax or through their website. *If mailing please use Priority Post rather than FedEx, Purolator or other courier services. The GIO does not provide any type of compensation and its services are non-binding.

AXIS Reinsurance Company (Canadian Branch) will work with the GIO and all applicable provincial and federal regulators in order to resolve the issue as effectively as possible.

- **Consumers may also contact the regulatory entity overseeing insurers in their province or territory of residence:**

Alberta

Office of the Superintendent of Insurance, Financial Sector Regulation and Policy, a division of Alberta Treasury Board and Finance

Mail: 402 Terrace Building, 9515-107 Street, Edmonton, AB, T5K 2C3

Email: tbf.insurance-licens@gov.ab.ca

Telephone: 780 643-2237

Website: Insurance in Alberta

British Columbia

Financial Services Authority

Mail: 600-750 West Pender Street, Vancouver, BC, V6C 2T8

Email: insurance@bcfsa.ca
Phone: 604 660-3555
Website: [Insurance | BCFSA](#)

Manitoba

Financial Institutions Regulation Branch, Office of the Superintendent
Mail: 500-400 St. Mary Avenue, Winnipeg, Manitoba, R3C 4K5
Email: insurance@gov.mb.ca
Phone: 204 945-2542
Website: [Province of Manitoba | FIRB](#)

New Brunswick

Financial and Consumer Services Commission
Mail: 85 Charlotte Street, Suite 300, Saint John, New Brunswick, E2L 2J2
Email: information@fcnb.ca
Phone: 1 866 933-2222
Website: [New Brunswick Financial and Consumer Services Commission \(FCNB\)](#)

Newfoundland and Labrador

Consumer and Financial Services Division
Mail: 100 Prince Phillip Drive, P.O. Box 8700, St. John's, NL, A1B 4J6
Email: Servicenlinfo@gov.nl.ca
Phone: 709 729-4834
Website: [Insurance - Digital Government and Service NL](#)

Northwest Territories

Office of the Superintendent of Insurance
Mail: PO Box 1320, Yellowknife, NT, X1A 2L9
Email: Superintendent_Insurance@gov.nt.ca
Phone: 867 767-9174 ext. 15209
Website: [Office of the Superintendent of Insurance](#)

Nova Scotia

Nova Scotia Department of Finance - Insurance
Mail: PO Box 2271, Halifax, NS, B3J 3C8
Email: macleoal@gov.ns.ca
Phone: 902 424-5613
Website: [Nova Scotia Department of Finance - Superintendent of Insurance](#)

Nunavut

Office of the Superintendent of Insurance
Mail: P.O. Box 2260, Iqaluit, Nunavut, X0A 0H0
Email: insurance@gov.nu.ca
Phone: 867 975-6852
Website: [Superintendent of Insurance | Government of Nunavut](#)

Ontario

Financial Services Regulatory Authority of Ontario

Mail: 25 Sheppard Avenue West, Suite 100, Toronto, ON, M2N 6S6

Email: contactcentre@fsrao.ca

Phone: 416 250-7250

Website: [Financial Services Regulatory Authority of Ontario | FSRA](https://www.fsrao.ca/)

Prince Edward Island

Office of the Superintendent of Insurance

Mail: 105 Rochford Street, Charlottetown, PEI

Email: ccs@gov.pe.ca

Phone: 902 368-4550

Website: [Insurance | Government of Prince Edward Island](https://www.insurance.gov.pe.ca/)

Saskatchewan

Financial and Consumer Affairs Authority of Saskatchewan

Mail: 1919 Saskatchewan Drive, 6th Floor, Regina, SK, S4P 4H2

Email: fcaa@gov.sk.ca

Phone: 306 787-6700

Website: [Financial and Consumer Affairs Authority of Saskatchewan](https://www.fcaa.gov.sk.ca/)

Yukon

Office of the Superintendent of Insurance

Mail: PO Box 2703 Whitehorse, Yukon, Y1A 2N1

Email: complaints.plra@yukon.ca

Phone: 867 667-5798 or toll free 1-800-661-0408

Website: [Government of Yukon](https://www.governmentofyukon.ca/)