

**AXIS Reinsurance Company (Canadian Branch) Summary Complaint Processing and
Dispute Resolution Policy**

For All Canadian Provinces and Territories Except for Quebec

AXIS Re 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 Re 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 the handling of a claim to determine if your issue can be quickly resolved with their assistance.
- 2) If your concerns are not resolved, you can file a complaint and may contact our Consumer Complaint Coordinator (“CCC”), who is readily available to ensure that your right to obtain assistance throughout this process is assured.

AXIS Re has a designated a CCC in its branch office located in Toronto who may be contacted for initial concerns and questions from consumers. AXIS Re’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: sherry.tallis@axiscapital.com
70 York Street
Toronto, ON M5J 1S9

- 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 Re personnel members tasked with assessing your complaint.

AXIS Re 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
Brad.randell@axiscapital.com
70 York Street
Toronto, ON M5J 1S9

How will your complaint be processed?

- 1) Upon receipt of the complaint, AXIS Re will open a distinct complaint record for your complaint and assign it an identification code. Your complaint record will become part of AXIS Re's 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; and
 - A copy of the final response provided to the Consumer.
- 2) Upon receipt of the complaint, you will be sent a written acknowledgement of receipt of the complaint within 10 days of its receipt, which contains the following information:
 - A statement to the effect that the Consumer can contact the Authority¹ to file a complaint;
 - The complaint record identification code;
 - The date on which the complaint was received;
 - The means by which Consumer can obtain information about the processing of the complaint (i.e. via the CCC or CLO);
 - The expected timeframe for the complaint's processing and the date by which the final response must be sent (i.e. as soon as possible and no later than the 30th day following receipt of the complaint); and
 - A hyperlink providing access to AXIS Re's summary of its complaint processing and dispute resolution policy or a copy thereof.
- 3) A thorough review of your complaint and relevant documentation will be completed.

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

- If a complaint is received via phone, the Consumer will be requested to forward the complaint in writing via email to ensure that all relevant facts,

¹ The "Authority" refers to the regulatory entity tasked with overseeing insurers' activities in the province of the Consumer.

concerns, and documentation are well reflected in the complaint, as well as properly captured in the complaint record;

- Upon review and analysis of the complaint, 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 Re will give effect to the offer no later than the 30th day following acceptance of the offer;
- If the complaint involves a consumer provision of the *Insurance Companies Act*, the consumer shall be given information in writing on how to contact the FCAC:

Financial Consumer Agency of Canada
427 Laurier Avenue West
6th Floor
Ottawa, Ontario K1R 1B9
Telephone Toll Free: 1-866.461.3222

For more information, see the FCAC's website:

<http://www.fcac-acfc.gc.ca/>

- The Consumer will be provided with a detailed final response, including the reasons which led to its conclusion and the outcome of the complaint;
- The final response will be signed by the person who processed the complaint and will mention the Consumer's right to have the complaint reviewed by the Authority;
- Once a final response to the complaint has been provided, AXIS Re will remain available to follow up regarding any of the Consumer's possible questions or concerns.

4) If you remain dissatisfied with AXIS Re's final response, you may also pursue the following alternative recourse:

- Request that AXIS Re's selected third-party independent dispute resolution service reviews 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](#)

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](#)

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](#)

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](#)