

**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](mailto: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](mailto: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 60<sup>th</sup> 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 90<sup>th</sup> 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 60<sup>th</sup> 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 30<sup>th</sup> 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 information in writing on how to contact the FCAC:
    - Financial Consumer Agency of Canada
    - 427 Laurier Avenue West
    - 6<sup>th</sup> 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;
  - 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](mailto:info@giocanada.org)  
Website: [www.giocanada.org](http://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: [bf.insurance-licens@gov.ab.ca](mailto:bf.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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:complaints.plra@yukon.ca)  
Phone: 867 667-5798 or toll free 1-800-661-0408  
Website: [Government of Yukon](#)