

**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 Quebec Residents

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.

AXIS Canada has also implemented in its complaint process the various instructions and guidelines established by the Autorité des marchés financiers (the “AMF”: the regulatory body mandated by the Government of Quebec to oversee the province’s financial markets and assist consumers of financial products and services).

What is a complaint?

A “complaint” means:

- Any reproach or dissatisfaction in respect of a service or product offered by AXIS Canada;
- That is communicated by a person who is a member of AXIS Canada; and
- For which the complainant expects a final response.

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 may file a complaint. If you require help in doing so, 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

- 4) Please note that you may also validly file a complaint by using the complaint form available on the AMF’s website:

https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-plainte-an.pdf

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:
- A statement regarding your right to request to have the complaint record examined by the AMF and that such transfer to the AMF does not interrupt the prescription period for civil remedies;
 - 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/en/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;

- When a complaint can be processed and resolved to the Consumer's satisfaction **within 20 days** of its receipt, AXIS Canada **may**, upon completing its analysis of the complaint, provide, verbally or in writing, its immediate conclusion and/or offer to resolve the complaint. This expedited way of processing a complaint is subject to the following modalities:
 - Upon completing its analysis of the complaint, AXIS Canada will provide, verbally or in writing, the following:
 - The conclusion of the analysis, with the reasons for it, and the outcome of the Consumer's complaint; and
 - If an offer to resolve the complaint is presented to the Consumer, the timeframe within which the Consumer has to accept the offer;
 - Importantly, a complaint **is resolved to the satisfaction of the Customer where an offer is presented to and accepted by the Consumer or, if no offer is presented, the Consumer accepts the outcome of the complaint process;**
 - As such, complaints processed in this expedited way do not require AXIS Canada to provide a Consumer with a written acknowledgement of receipt within 10 days of the complaint's receipt nor a written final response;
 - However, where a complaint **is not resolved to the satisfaction** of the Customer, AXIS Canada will send the Customer, **no later than on the 20th day** following receipt of the complaint, a written notice containing the same information as required for a written acknowledgment of receipt;
 - In that case, AXIS Canada will send the Customer the same written final response as required for the usual processing of a complaint;
- 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 and is not processing a complaint in an expedited way, 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;
 - The date by which the final response shall be communicated to the Customer; and

- A statement regarding the Consumer's right to request to have the complaint record examined by the AMF;
- 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* (S.C. 1991, c. 47), 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: the AMF whose information is detailed in the Section 4 below and the General Insurance OmbudService for the Canadian Branch in the same Section.

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 pursue the following alternative recourses:
- Request that your file be transferred to the AMF for review (**it should be noted that such a transfer does not interrupt the prescription period for civil remedies**):

The following form can be used:

https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-transfert-dossier-an.pdf

To learn more about the AMF or to determine whether your complaint falls within its mandate, go to <https://lautorite.qc.ca/> or call toll free at 1 877 525-0337.

- **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.