

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

For Quebec Residents

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 it being recorded in AXIS Re's complaints register, which contains the following information:
 - A statement to the effect that the Consumer has the right to request to have the complaint record examined by the Authority¹;
 - The complaint record identification code;
 - The date on which the complaint was received (if different than the date of its registration);
 - 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:

¹ Referring to the *Autorité des marchés financiers* (the “**Authority**”, also known as the AMF); regulatory entity tasked with overseeing insurers' activities in the province of Québec.

- 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, concerns, and documentation are well reflected in the complaint, as well as properly captured in the complaint record;
- A complaint may also be validly filed by using the complaint form offered by the Authority ([Complaint Form \(lautorite.qc.ca\)](http://lautorite.qc.ca));
- 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 request to have the complaint record examined by the Authority, as well as the business contact information of the AXIS Re's officially designated person tasked with responding to 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 pursue the following alternative recourses:

- Request that your file be transferred to the Authority 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 [FormtoRequestFileTransferttoAMF-lautorite.qc.ca](http://lautorite.qc.ca);

To learn more about the Authority 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.

- 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.