

file and transfer it to GIO's SAO. The CSO will make sure that the SAO has all necessary material and is fully informed of all aspects of the complaint.

The SAO may wish to speak to you or the company representative to clarify something, but this is not like Mediation. Neither you nor the company representative attend before the Senior Adjudicative Officer. The SAO will independently review the case and deliver a report containing a non-binding recommendation on how the matter should be resolved.

### AFTER SENIOR ADJUDICATION

The conclusion reached and the delivery of the non-binding recommendation from the Senior Adjudicative Officer conclude the services offered by GIO. If you or your insurance company do not accept the non-binding recommendation, then you may wish to consider legal action. None of the services provided by GIO will affect your legal rights or the rights of your insurance company. Any further action you may wish to take is up to you.

### OUR GOAL

GIO's services provide consumers with an alternative solution to the courts. The primary objective is to resolve disputes efficiently and equitably. It is our hope that this process will also increase the confidence and satisfaction of insurance consumers by encouraging them to participate in the dispute resolution process with their insurance company. Finding a mutually agreeable solution in a confidential, non-confrontational, and cost-effective manner is a benefit to all participants.

**CONTACT THE GENERAL INSURANCE OMBUDSERVICE**

**TOLL FREE 1.877.225.0446**

FOR MORE INFORMATION PLEASE VISIT THE  
GENERAL INSURANCE OMBUDSERVICE WEBSITE AT:

**WWW.GIOCANADA.ORG**

**WORKING TOWARDS SOLUTIONS**



**GIO SCAD**

## THE GENERAL INSURANCE OMBUDSERVICE

(GIO) assists in the timely resolution of conflicts between consumers and their insurance companies. When disputes arise, GIO's neutral and professional Consumer Service Officers help insurance companies and their customers work toward a solution that is in the best interest of both parties in a fair, independent and impartial environment.

GIO only works with those companies offering home, automobile and business insurance.

## BACKGROUND

Since 2002 all federally-licensed home, car and business insurance companies are required to have a procedure in place for addressing customer disputes - including a Complaint Liaison Officer within the company with whom customers may discuss concerns.

Each federally licensed general insurance company must be a member of an independent organization such as GIO, which deals with complaints that cannot be resolved with the company to the satisfaction of the customer. In Alberta and British Columbia all general insurance companies must be members of GIO.

Although it is not required of them, outside of Alberta and British Columbia, other provincially regulated companies have also chosen to be members of GIO.

If you are not sure whether your insurance company is a member of GIO, please contact us at our toll free number 1-877-225-0446 or go to our website at [www.giocanada.org](http://www.giocanada.org) and click on the "Contact a GIO Member" tab.

## WHEN A DISAGREEMENT ARISES

Disagreements between insurance companies and their customers can often be quickly and easily resolved. Problems often arise over a simple misunderstanding.

The GIO provides services across Canada to consumers to work out problems they are having with their insurance companies before they become protracted or difficult to address.

## WHO CAN USE GIO AND WHEN?

Any home, car or business insurance policyholder who has a concern, problem or dispute with a General Insurance OmbudService (GIO) member company can use the service. The types of consumer complaints that GIO generally deals with include claims, interpretation of policy coverage, policy processing and handling.

Some matters are beyond the scope of GIO services.

These include:

- The cost of insurance and rates;
- Availability of insurance;
- Dispute settlement procedures as required by law or designated regulatory authorities;
- Matters that have been, or are, before the courts.

GIO's experienced Consumer Service Officers will review a matter to determine if the company acted appropriately, verify those situations where GIO's dispute resolution services do not apply and discuss other options available to the consumer. Your GIO representatives will guide you through the options and will on occasion follow up with your insurance company to address preliminary issues or questions concerning the complaint.

## WHAT DOES IT COST?

There are no costs charged to you for GIO's efforts, including its Mediation (or Senior Adjudication - where applicable) that we arrange for you.

## STEP ONE - CONSUMER ASSISTANCE

If you have a problem, your first step is to contact GIO. We will assign a Consumer Service Officer (CSO) to you. After discussing the situation with you, the Officer will work with you to determine how your problem might be resolved. You may be advised to first contact your insurance company's Complaint Liaison Officer (CLO) yourself, as it is up to your insurance company to initially respond to your complaint. The CLO will help you through the company's formal complaint handling process. If you still need help, our CSO may proceed to informal conciliation.

## STEP TWO - INFORMAL CONCILIATION

Our CSO may help by providing your company with a written summary of the complaint, and discuss unresolved issues with the company's Complaint Liaison Officer or other official. At the end of this process, the company will provide a Final Position Letter explaining what action they intend to take to resolve your complaint. If this is not resolved to your satisfaction, you may be able to proceed to GIO's Mediation.

## STEP THREE - MEDIATION

At this stage you may be able to proceed to Mediation. Our Manager of Complaints will help at this point to determine if the option of Mediation is possible. If your complaint proceeds to Mediation, our CSO will help you select a mediator. All of our mediators are independent and experienced in mediating disputes with insurance companies. Once all necessary and relevant documents have been received by GIO, the mediator will facilitate a two hour session between you and a representative of your insurance company.

During this session, the mediator will act as a neutral third party to help you and the company representative resolve issues through discussion in an informal and confidential environment. At the conclusion, the mediator will prepare a report for GIO setting out what happened, including whether or not an agreement was reached between you and your company. If you and your company still cannot resolve all of the issues at this meeting, in certain instances, one additional option to address the issues may be available through GIO's Senior Adjudicative Officer (SAO).

## SENIOR ADJUDICATION

If a Mediation has taken place and has not resulted in an agreement, the Manager of Complaints may at this point determine if Senior Adjudication is appropriate. If your complaint is deemed favourable for further consideration under GIO's process, our CSO will send a letter to the company informing them of the next phase and giving them an opportunity to submit any further written documentation in support of their position. The CSO will prepare the

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