



AXA XL Canada Complaint Handling Procedure (excluding Quebec)

The purpose of our Complaint Handling Procedure is to set up a free and equitable procedure for dealing with complaints. This Complaint Handling Procedure provides information as to how complaints are received by us, how we acknowledge receipt of a complaint, the creation of complaint files when a complaint is recorded, and how complaints can be reported to regulators.

What is a Complaint?

A complaint is an expression of at least one of the following elements:

1. A reproach against AXA XL;
2. The identification of a real or potential harm that a consumer has sustained or may sustain; or
3. A request for remedial action.

Informal steps to correct a specific problem are not considered a complaint, provided that the problem has been resolved as part of AXA XL's normal activities and a complaint containing at least one of the above elements has not otherwise been communicated to us.

How to Resolve a Complaint

If you wish to make a complaint in relation to XL Specialty Insurance Company (Canadian Branch) or XL Reinsurance America Inc. (Canadian Branch) (hereinafter "AXA XL") it will be addressed according to the complaint handling procedures outlined below.

How to File a Complaint

1. Contact your Broker or Agent

If you have an insurance broker or agent, please bring your complaint to their attention. If your broker or agent is unable to resolve your concern, you may request that the issue be escalated to your broker's or agent's management for further review.

2. Contact AXA XL

If your complaint remains unresolved and involves the actions of an AXA XL employee, or that of an individual or firm acting on behalf of AXA XL, the following procedure should be followed:

Stage 1 Speak with the appropriate AXA XL business representative.

Should your complaint not be resolved to your satisfaction and you wish to escalate the matter further, please ask to speak with a manager in that department.

Stage 2 Contact our Canadian head office.

If your complaint remains unresolved, you may contact the following individual:

Ombudsman

AXA XL

100 King Street West, Suite 3020 Toronto, ON M5X 1C9

Tel: +1 416-928-5586 Fax: +1 416-764-7952

E-mail: canadalegalandcompliance@axaxl.com

The Ombudsman has a mandate to carry out a fair and impartial review of your complaint and provide recommendations as to a resolution. The Ombudsman will acknowledge receipt of your complaint within 10 days and establish a complaint file recording details of your complaint. The Ombudsman will promptly investigate your complaint and may contact you during this process to request additional information regarding your complaint. The Ombudsman will endeavor to provide you with a final written response regarding your complaint, including justifying reasons, within 15 days of receipt of all information necessary for the examination of the complaint. Should the examination and response to your complaint be delayed, the Ombudsman will provide you with updates on the progress of the matter.

Stage 3 Consult a third-party dispute resolution entity.

If your complaint has not been resolved to your satisfaction at Stage 1 and/or Stage 2, you can:

- Contact a third-party dispute resolution entity: the General Insurance OmbudService (GIO), or
- Contact the Financial Consumer Agency of Canada (FCAC), or
- Contact a provincial regulator for further support.

Please see section 3. and 4. for further information.

3. External Alternative

If you remain unsatisfied with our resolution process, and wish a further review of your complaint, the following organizations can provide you with information or assistance:

General Insurance OmbudService (GIO)

4711 Yonge Street

10th Floor

Toronto, ON M2N 6K8

<https://www.giocanada.org/>

Toll Free Telephone: 1-877-225-0446

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with: **AXA XL**. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body:

General Insurance OmbudService (GIO)

4711 Yonge Street

10th Floor

Toronto, ON M2N 6K8

<https://www.giocanada.org/>

Toll Free Telephone: 1-877-225-0446

If you want to know your rights or need information about **AXA XL**'s complaint-handling process, 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

4. Provincial and Territorial Regulators

Every province and territory regulates financial institutions and provides information and assistance to consumers who may have inquiries, concerns or complaints regarding their financial service provider. Additional information is available by using the contact information provided below:

Alberta

[Alberta Insurance Council / Alberta Superintendent of Insurance](#)

British Columbia

[British Columbia Financial Services Authority \(BCFSA\)](#)

Manitoba

[Financial Institutions Regulation Branch](#)

New Brunswick

[Financial and Consumer Services Commission](#)

Newfoundland and Labrador

[Office of the Superintendent of Insurance](#)

Northwest Territories

[Office of the Superintendent of Insurance](#)

Nova Scotia

[Office of the Superintendent of Insurance](#)

Nunavut

[Consumer Affairs](#)

Ontario

[Financial Services Regulatory Authority](#)

Prince Edward Island

[Financial and Consumer Services Division](#)

Saskatchewan

[Financial and Consumer Affairs Authority](#)

Yukon

[Government of Yukon](#)

5. Effective Date

This Complaint Handling Procedure is effective as of July 2026 and replaces all prior versions of the same.