



AXA XL Canada Complaint Handling Procedure

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: 416-928-8552 Fax: 416-928-8858

E-mail: manni.cymbalista@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.

In Quebec, the Ombudsman acts as the respondent with the Autorité des marchés financiers (AMF). He or she is also responsible for transferring your file to the AMF, at your request, and filing an annual complaint report to the CCIR.

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)

10 Milner Business Court, Suite 701
Toronto, Ontario M1B 3C6
<https://www.giocanada.org/>

Toll Free Telephone: 1-877-225-0446

Financial Consumer Agency of Canada (FCAC)

Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
www.fcac-acfc.gc.ca

Toll Free Telephone inquiries: 1-866-461-3222 (English)
1-866-461-2232 (French)

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec, Québec G1V 5C1800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal, Québec H4Z 1G3

<https://www.lautorite.qc.ca/en/file-complaint-conso.html>

Toll Free Telephone: 1-877-525-0337

Quebec consumers may ask the Ombudsman to transfer their complaint file to the AMF at any time if they are not satisfied with AXA XL's complaint handling procedures or the outcome of the Ombudsman's examination of the complaint.

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

[Treasury Board and Finance](#)

British Columbia

[Financial Institutions Commission](#)

Manitoba

[Financial Institutions Regulation Branch](#)

New Brunswick

[Financial and Consumer Services Commission](#)

Newfoundland and Labrador

[Consumer and Commercial Affairs Branch](#)

Northwest Territories

[Office of the Superintendent of Insurance](#)

Nova Scotia

[Financial Services Division](#)

Nunavut

[Government of Nunavut](#)

Ontario

[Financial Services Commission of Ontario](#)

Prince Edward Island

[Consumer, Labour and Financial Services Division](#)

Quebec

[Autorité des marchés financiers](#)

Saskatchewan

[Financial and Consumer Affairs Authority](#)

Yukon

[Government of Yukon](#)