

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 mediation. These include:

- The cost of insurance and rates. (In Alberta only, GIO assists policyholders in resolving complaints about auto premiums in accordance with provincial legislation);
- 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.

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.

WHAT DOES IT COST?

There are no costs charged to you for GIO's efforts. If mediation is required, a free 90-minute session is arranged with an independent mediator.

How to reach the General Insurance OmbudService?

TOLL FREE

1.877.225.0446

For more information please visit the General Insurance OmbudService website at:

www.gio-scad.org



For Alberta Insurance Policy Holders

In Alberta, GIO provides additional services to auto insurance policyholders. Information about Alberta's three-step dispute resolution process is outlined in a separate brochure available from our website, or by calling GIO.

Working Towards Solutions



General Insurance
OmbudService



Service de conciliation en
assurance de dommages

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

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

BACKGROUND

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 you may discuss concerns.

Also, 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 within the company to the satisfaction of the insurance customer.

Although it is not required of them, some provincially regulated companies are also members of GIO.

If you're not sure whether your insurance company is federally or provincially regulated, or whether it is a member of GIO or another dispute resolution system, please contact us, or go to our website www.gio-scad.org.

WHEN A DISAGREEMENT ARISES

STEP ONE • Consumer Assistance

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

General Insurance OmbudService provides services across Canada to consumers to work out problems they are having with their insurance companies before they become more serious.

If you have a problem, your first step is to contact GIO who will assign a Consumer Services Officer to your case. After discussing the situation with you, the Officer will work with you to determine how your problem might best be resolved.

Often, the suggested approach will involve you contacting your insurance company's Complaint Liaison Officer, who will aid you in moving through the company's formal complaint handling process. This process will include clarification of the issues in dispute, confirmation of the facts of the case, and the exchange of any relevant documents. At the end of this process, the insurance company will send you a final letter of position explaining what action they plan to take to resolve your complaint.

If you aren't satisfied with your insurance company's proposed settlement, you may ask GIO to arrange for mediation. Before you contact GIO to take this action however, you must first have tried to resolve your problem with your insurance company.

STEP TWO • Dispute Resolution

To start the GIO mediation process, write, call, e-mail or fax GIO with the details of the dispute, and any relevant correspondence relating to the dispute. A Consumer Services Officer will be assigned to your file and will ask you to complete a Mediation Registration form or submit a written request for formal mediation.

The Consumer Services Officer will help you select an independent mediator from a list provided by the ADR Institute of Canada Inc. or in Quebec, by le Barreau du Quebec. Once all necessary documents have been received by GIO, the mediator will facilitate a 90-minute discussion between you and a representative from your insurance company.

During this session, the mediator will act as a neutral third party to help you and the company representative resolve issues in an informal and confidential environment. If you and your company still disagree or cannot resolve all of the issues at the meeting, the mediator will prepare a report for GIO. Upon consulting with the mediator, GIO will provide a non binding report for you and your insurance company to consider.

After the Mediation

If you are still not satisfied, you may wish to consider your legal options. General Insurance OmbudService does not assist in any legal processes, however. Any further action that you choose to take is between you and your legal representative.

(In Alberta only, if the mediation is unsuccessful in resolving your automobile premium complaint, you can apply to the Automobile Dispute Resolution Committee to have your complaint reviewed.)

