Swiss Re

Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch

Complaint Resolution Process (Canada)

Filing a complaint

At Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch (SRCSAICcb)[1], we are committed to addressing our customers' concerns fairly, objectively and promptly. We value your confidence and trust. If you have concerns about the products or services you have requested or received in Canada, we want to work with you to resolve them as efficiently as possible and take appropriate action, when necessary. We make sure complaints are assigned quickly and processed in a timely manner.

What is a complaint?

A complaint within the meaning of this process is the expression of at least one of the following three elements, which persists after being handled in SRCSAICcb's regular course of business:

- a reproach against SRCSAICcb or one of its employees.
- the identification of real or potential harm that a consumer has sustained or may sustain; or
- a request for remedial action.

The purpose of this process is to outline your rights and responsibilities and the steps you must follow to ensure proper review of any concerns or complaints.

Step 1: Contact your broker or agent about your concerns. If you've completed this step and your broker or agent is unable to resolve your concerns, proceed to Step 2.

Step 2: You can contact us directly if you still have concerns regarding your insurance policy or claim. Concerns that cannot be resolved at the broker or agent level are defined as "complaints" for the purposes of this process.

How to file a complaint

You can file a complaint with us by whichever means is convenient for you.

You are responsible for providing a complete summary of your complaint. Your complaint should include supporting documentation and be submitted as soon as possible.

Contact us by

E-mail: Complaints_Canada@swissre.com

Or
Mail: Swiss Re Corporate Solutions America
Insurance Corporation – Canadian Branch
150 King Street West, Suite 1000
Toronto, Ontario M5H 1J9, Canada
Attention: Complaints Officer

Questions? Contact us to find out how we process complaints.

Steps in the complaint process

For certain complaints, we may follow a simplified process to facilitate the resolution of the situation. We go into more detail on this approach further in the document. If we are unable to resolve your complaint according to this process or if the nature or complexity of your complaint is such that the complaint does not

[1] Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch, is the Canadian branch of Swiss Re Corporate Solutions America Insurance Corporation. Swiss Re Corporate Solutions America Insurance Corporation, is domiciled in the State of Missouri. This process is effective as of July 1, 2025, and will be reviewed annually.

lend itself to the simplified process, then the complaint is processed according to the following steps.

1. We acknowledge receipt of your complaint

We send you an acknowledgement of receipt in writing within 10 days of receipt of your complaint.

2. We analyze the complaint

We make sure we understand your complaint and what you expect from us. If necessary, we contact you to request additional information.

3. We provide a written final response

We provide you with a final response in writing within 60 days. In our response, we will explain how we analyzed your complaint and what led to our response and, if possible, the proposed solution to your complaint.

Contact us if you have any questions or comments regarding our response.

Extension of the period for providing our final response

Your complaint may take longer to process or be more complex than anticipated, in which case we may determine that additional time is required for the analysis of your complaint. The additional time may not exceed **30 days**. We notify you in writing, indicating the circumstances warranting the extension.

4. Assessment of the offer and resolution of the complaint

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give you should provide you with sufficient opportunity to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer or propose an alternative resolution for consideration.

Once we reach an agreement with you to resolve your complaint, we will give effect to the offer within 30 days of our agreement unless we agree upon a different timeline that is in your best interest.

Simplified process for certain complaints

We may follow a simplified process for certain complaints. This process is for complaints that we can resolve to the client's satisfaction within 20 days.

We consider a complaint to be resolved to your satisfaction when you accept our proposed solution to your complaint or when the explanations we provide to you are sufficient to resolve your complaint.

Under the simplified process, complaints may be handled in writing or verbally (e.g., in a phone call).

If we cannot propose a satisfactory solution or provide sufficient explanations to resolve your complaint under this process, we will notify you in writing. Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier.

The time that we take when trying to resolve your complaint under the simplified process does not have any effect on our obligation to provide you with our written final response within the required time period.

Quebec residents

You can also file a complaint by completing the form from the Autorité des marchés financiers (AMF). We can help you file your complaint. The filing of a complaint with the AMF does not interrupt the prescriptive period for civil remedies.

Examination of the complaint record by the AMF

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

You can contact us to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We are required to send your complaint record to the AMF no later than 15 days following receipt of your request.

British Columbia residents

In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the Insurance Act (British Columbia), whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.

If we determine that there is a such a dispute within 10 days of that discovery, or within 70 days after the proof of loss submission, if at that time we have not yet made a decision in respect of such matters, we will advise you of your rights to a dispute resolution process.

Regulatory bodies and other resources

Government regulators provide alternative sources of consumer information and have offices that handle specific complaints. Depending on your issue, the federal government and provinces may have their own regulatory body that can be contacted.

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 Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body: The General Insurance OmbudService (GIO) 1-877-225-0446 | GIO HOME - GIO.

If you want to know your rights or need information about Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch'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

General Insurance OmbudService (GIO)

GIO is an independent dispute resolution service of which we are a member. If you wish to make a complaint, you can initiate the process by registering your complaint by telephone (1-877-225-0446) or with the GIO's online complaint form on the organization's website: GIO HOME - GIO. GIO will provide guidance towards a resolution of your issue. The GIO does not assist in legal proceedings.

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