

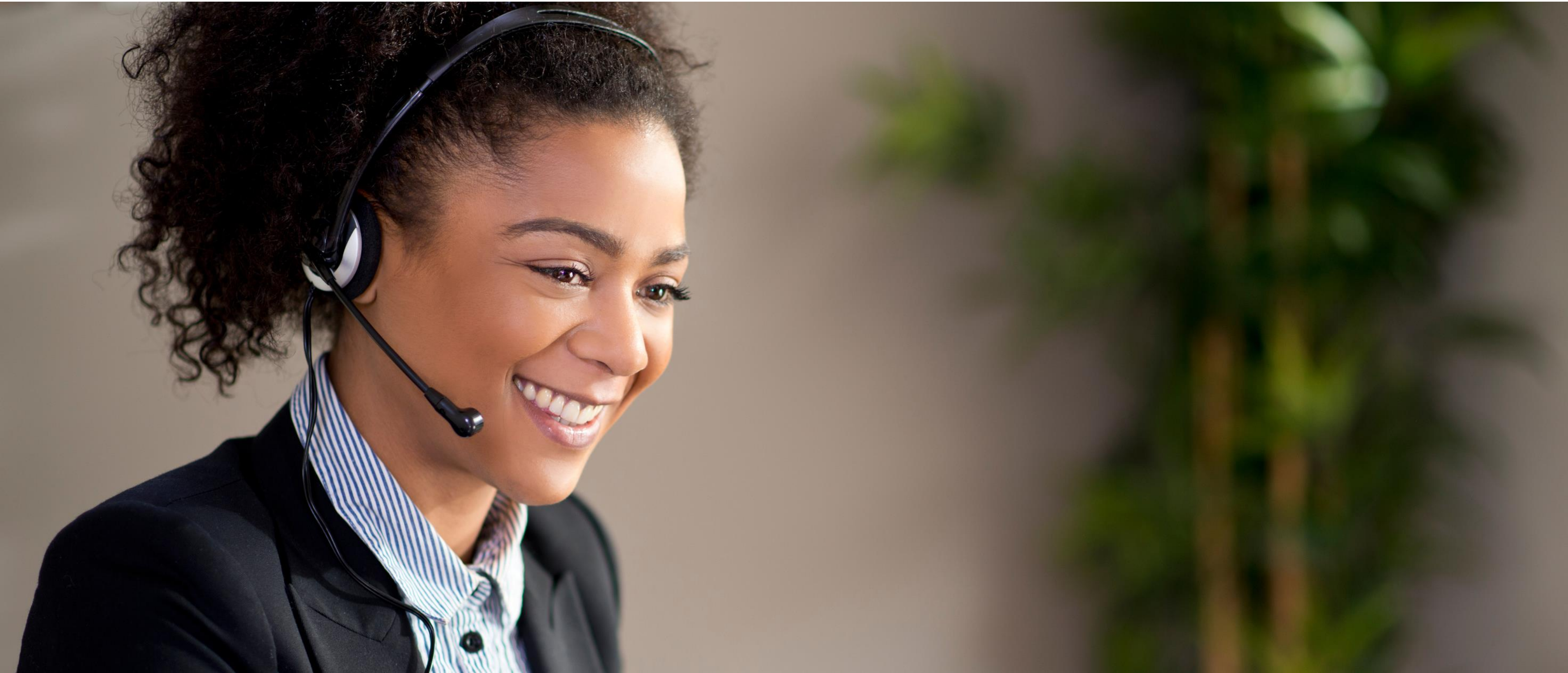
# GIO SCAD

General Insurance  
OmbudService

Service de conciliation en  
assurance de dommages



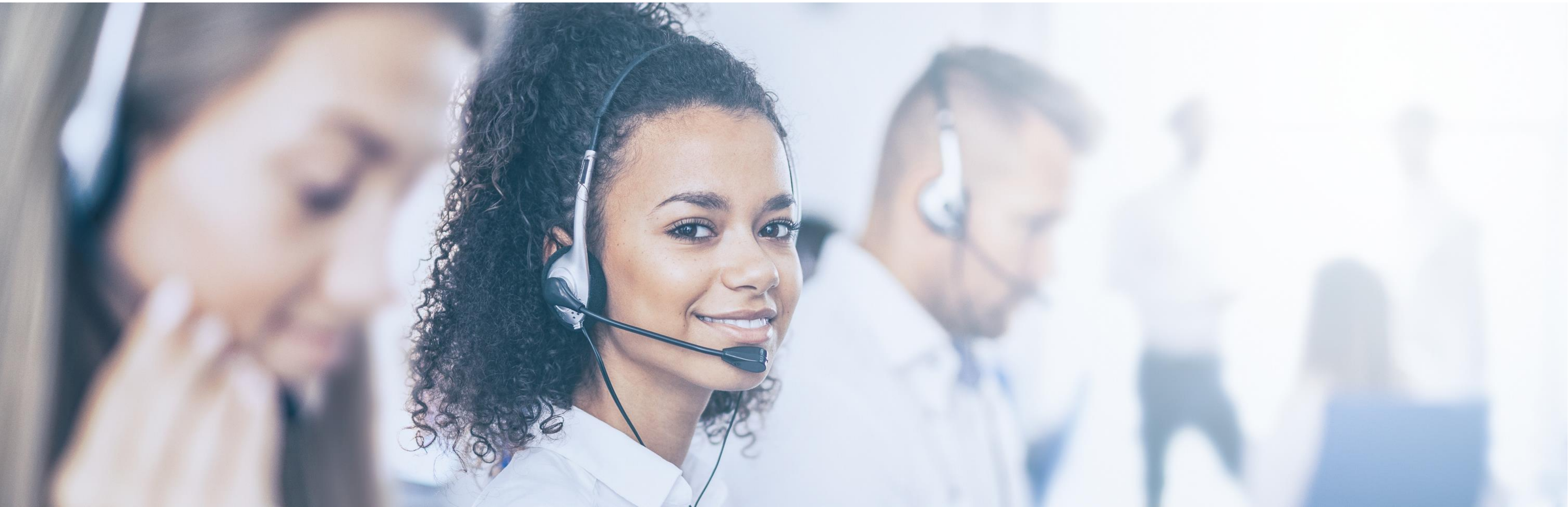
# Introduction



## What is GIO?



The General Insurance OmbudService is an independent dispute resolution service that provides free and impartial help for Canadian consumers of home, automobile and business insurance.



# Celebrating 20 years of service

- Established in 2002
- Responded to more than 56,000 complaints from across Canada
- More than 150 member companies



General Insurance  
OmbudService

20 years of  
complaint resolution

## How we help

- People who have a dispute or question about their home, auto or business insurance contact us for assistance.
- In 2022, GIO received 4,370 contacts from consumers and 174 of those contacts were escalated to case status
- GIO is committed to responding to consumers within one business day



## Who can use our services?



Any policy holder of one of our 151 member companies can use our services, in English or French, free of charge.



# How to find us

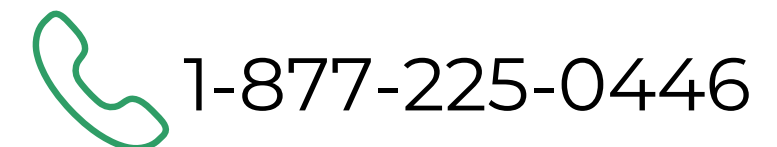
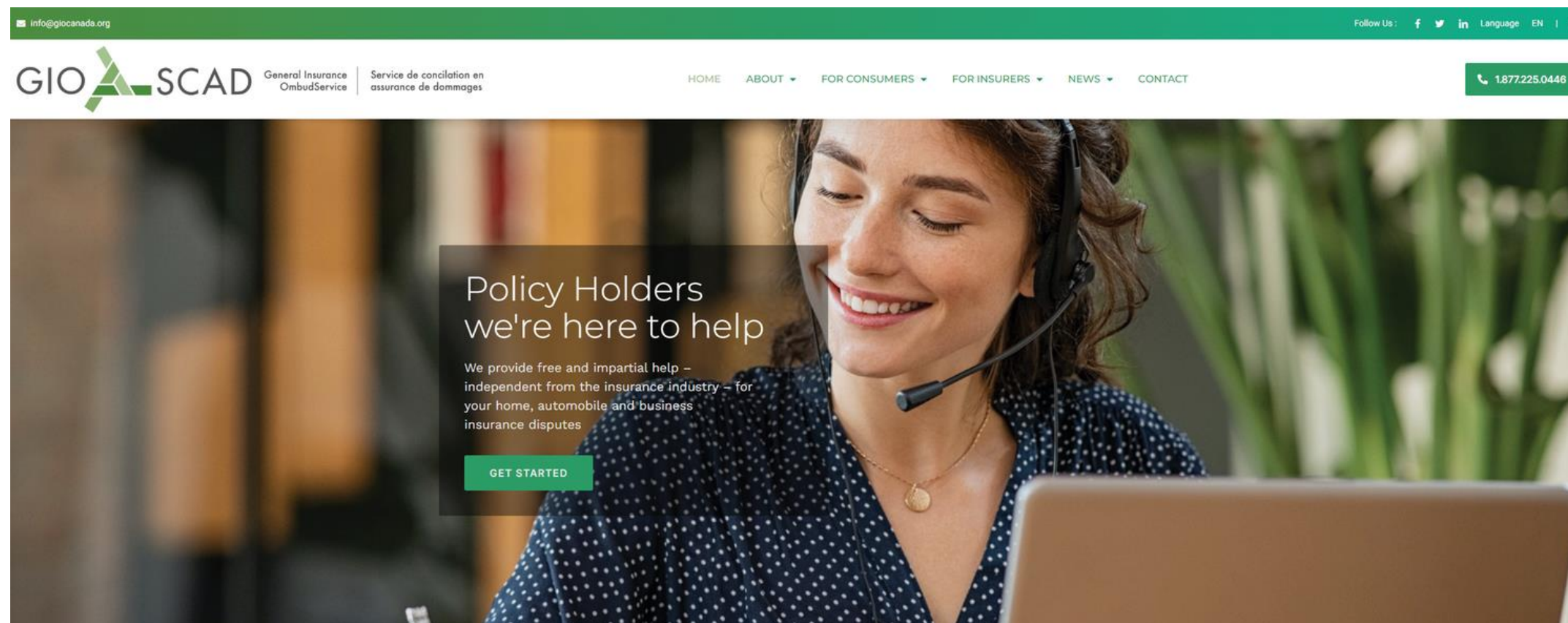
Website: [www.giocanada.org](http://www.giocanada.org)

Telephone: 1-877-225-0446

Email: [info@giocanada.org](mailto:info@giocanada.org)

Mail: 4711 Yonge Street, 10<sup>th</sup> Floor, Toronto, ON, M2N 6K8

Fax: 416-299-4261



# Natural Disaster Support



## Natural Disaster Support on GIO Website

info@giocanada.org

Follow Us : Language EN | FR

**GIO** **20** YEARS ANNIVERSARY General Insurance OmbudService | 20 years of complaint resolution

HOME ABOUT ▾ FOR CONSUMERS ▾ FOR INSURERS ▾ DISASTERS NEWS ▾ CONTACT

1.877.225.0446

### NATURAL DISASTERS

We are here to help. If you have been impacted by a natural disaster (such as a tornado, wildfire, flood, ice or snow storm, etc.) and have an unresolved claim with your insurance provider, GIO is here to support you. We provide an independent and impartial review of your complaint, free of charge, in either English or French.

[Click Here to submit a complaint →](#)



# Governance



# How we are structured and governed



- GIO is a not-for-profit and independent body with no direct ties to specific insurance companies.
- GIO is governed by a seven-member Board of Directors, committed to the ideals of fairness and integrity. The Board is regionally and socially diverse.
- Five Directors are individuals from outside the insurance industry and offer a fully independent perspective, while the other two directors are appointed from within the insurance industry.
- Oversight framework
- Independently evaluated every five years
- Terms of reference

## Our Vision

The General Insurance OmbudService will be recognized as the destination of choice for complaint resolution for the General Insurance Industry, its customers, and Governments, by being a centre of excellence.



# Our Mission



The General Insurance OmbudService mission is to provide consumers of property and casualty insurance in Canada with a cost-free, independent and impartial process to resolve their complaints.

To achieve our mission, we are committed to:

- Making insurance consumers aware of the service we provide;
- Applying best practices and standards in addressing complaints;
- Providing access for consumers by toll-free telephone, mail, e-mail, online forms and facsimile;
- Maintaining a knowledgeable and courteous consumer service staff; and
- Ensuring that all cases are treated in a confidential, balanced and fair manner.

## How we are funded



GIO is a federal not-for-profit corporation and is funded through mandatory membership fees paid by federally and provincially regulated insurance companies. GIO is independent from its members and is accountable to its own independent Board of Directors.



# Making a Complaint



## When to make a complaint

Before we can review your complaint, you must first try to resolve your complaint with your insurance company.

Once you receive a Final Position Letter from your insurance company and you remain unsatisfied, you can bring your complaint to GIO for review.



## How to make a complaint

- Fill out the complaint form on our website: [www.giocanada.org](http://www.giocanada.org)
- Give us a call: 1-877-225-0446
- Email us: [info@giocanada.org](mailto:info@giocanada.org)
- Send us a fax: 1-416-299-4261
- Mailing address: 4711 Yonge Street, 10th Floor, Toronto, ON, M2N6K8







## Types of complaints



The types of consumer complaints that GIO generally deals with include:

- Claims
- Interpretation of policy coverage
- Policy processing and handling.

# Types of complaints



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

# Our complaint handling process

Step 1

Consumer Assistance

Step 2

Informal Conciliation

Step 3

Mediation

Step 4

Senior Adjudication



## Are GIO's recommendations binding?



No. GIO makes non-binding recommendations to resolve disputes, which can assist the parties to come to a resolution without resorting to costly and lengthy legal proceedings.



## **What if I am not satisfied with the outcome of my complaint?**



If you remain unsatisfied with the outcome of your complaint at GIO, you may still pursue legal remedies (being mindful of limitation periods).



# Case Studies



# Paying the Full Amount for Car Repairs

## SYNOPSIS OF COMPLAINT:

A consumer had a not-at-fault accident and their vehicle was declared reparable. The consumer used a non-preferred body shop, and a labour charge rate was applied in accordance with the shop's fees.

The insurer took the position that this charge was not approved, which resulted in the consumer owing some additional funds.

The consumer stated that they had dealt with the insurer on 5 separate occasions and they were not advised that the labour charge rate was unapproved.

The consumer contacted GIO for assistance after receiving a Final Position Letter from their insurer, which maintained the decision to pay only the labour charge rate when a preferred body shop was used.



# Paying the Full Amount for Car Repairs

## REVIEW BY GIO:

The Consumer Service Officer reviewed the consumer's Final Position Letter and the supporting documentation of their claim.

## RESOLUTION:

The CSO discovered that the consumer's supporting documentation included an approval by the insurer to pay the labour charge rate in this case.

Once provided with this information, the insurer determined that this information had been overlooked and agreed to pay the outstanding funds owed for the repair.

The consumer was very grateful for GIO's assistance and this outcome redeemed her confidence in her insurer.







# Pandemic Travel Restrictions



## SYNOPSIS OF COMPLAINT:

A consumer travelled to Florida on a personal trip, where she was admitted to the hospital for a serious illness. She was released from the hospital one day before her return flight to Canada.

She was required to provide negative results from a COVID-19 PCR test before her flight home, but the hospital was unable to perform one.

As a result, her test results were not available for 72 hours and she missed her flight. The insurer denied the consumer coverage for the cost of the new return ticket.



# Pandemic Travel Restrictions



## REVIEW BY GIO:

The Consumer Service Officer reviewed the consumer's Final Position Letter from their insurer, as well as their insurance policy and communications with the insurer.

## RESOLUTION:

The CSO wrote to the Complaint Liaison Officer at the insurance company asking for them to change their position since the delay in receiving COVID-19 test results was not caused by the consumer. Upon further review of the file, the insurer agreed to pay the consumer's claim.

# Testimonials



**"This is the most professional and surprising experience I have had. Keep up the excellent work!"**

**"Thank you for taking the time to speak with me and for giving me a few ideas for avenues to approach the situation that I hadn't thought of; it was extremely helpful."**

## How to contact us



[www.giocanada.org](http://www.giocanada.org)



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