

# General Reinsurance Corporation

## Canada Consumer Complaint Procedures Manual

General Reinsurance Corporation - Canadian Branch (the "Company") has established certain procedures to investigate and handle consumer complaints. The purpose of this document is to outline such procedures.

If you have a complaint, you may contact the designated Complaint Liaisons Contact:

Allan Cole,  
Branch Manager  
1 First Canadian Place, Suite 5705  
Toronto, Ontario M5X 1E4  
416-360-2043  
[allan.cole@genre.com](mailto:allan.cole@genre.com)

- OR -

Stuart McAlister  
Chief Agent  
1 First Canadian Place, Suite 5705  
Toronto, Ontario M5X 1E4  
437-221-0938  
[stuart.mcalister@genre.com](mailto:stuart.mcalister@genre.com)

Upon receipt of an initial level complaint, the Complaint Liaisons Contact will log all relevant information regarding the complaint, including the complainant, his/her contact information, and a brief summary of the complaint. After logging the complaint, the Complaint Liaisons Contact will open a file regarding the complaint and communicate with the complainant to obtain such additional information as may be needed. The Complaint Liaisons Contact will also provide the complainant with information on how to contact the Financial Consumer Agency of Canada ("FCAC"). An investigation will take place and a written response will be provided to the complainant as quickly as possible.

If this response is satisfactory to the complainant, the resolution will be noted in the complaint log and the file on such complaint will be closed.

If this process does not resolve the complaint, the Company will treat the matter as a reportable complaint. The Company will forward a "Complaint Summary Report ("CSR") to the FCAC within 60 days. The Company will advise the complainant when the CSR is forwarded to the FCAC. The CSR will contain, at a minimum, the following information:

- the Company's address and telephone number;
- contact information for the Complaint Liaisons Contact;
- identification of the complainant, with appropriate contact information;
- a description of the complaint, including the date the complaint was first received; and
- a description of the current status of the complaint.

Copies of all complaint files, and related reports, will be maintained at the Company's offices in Toronto, Ontario, Canada. Copies of documents and correspondence associated with a complaint shall be archived electronically in accordance with the Company's Records Management Policy.

The Chief Agent, will prepare a Complaint Handling Report ("the Report") on a semiannual basis. If any complaints have been received, this Report will be submitted to the Company's Branch Management Committee, with a copy to the FCAC, on or before June 30 and December 31 of each year. This Report will contain a summary of consumer complaints that have been reported to the FCAC during the reporting period.

These procedures may be supplemented or revised at any time to ensure the Company's compliance with FCAC regulations and other applicable law.

## **Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

Financial Consumer Agency of Canada ("FCAC")  
General Insurance OmbudService (GIO)  
Head Office: 4711 Yonge Street, 10<sup>th</sup> Floor  
Toronto, ON M2N 6K8  
Website: [www.giocanada.org](http://www.giocanada.org)  
National Toll Free: 1-877-225-0446  
Fax: 416-299-4261

If you want to know your rights or need information about the complaint-handling process of a financial institution, 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](http://www.canada.ca/fcac)

**Online form:** <https://www.canada.ca/en/financial-consumer-agency/corporate/contactus.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, 5<sup>th</sup> Floor  
Ottawa ON K1R 7Y2