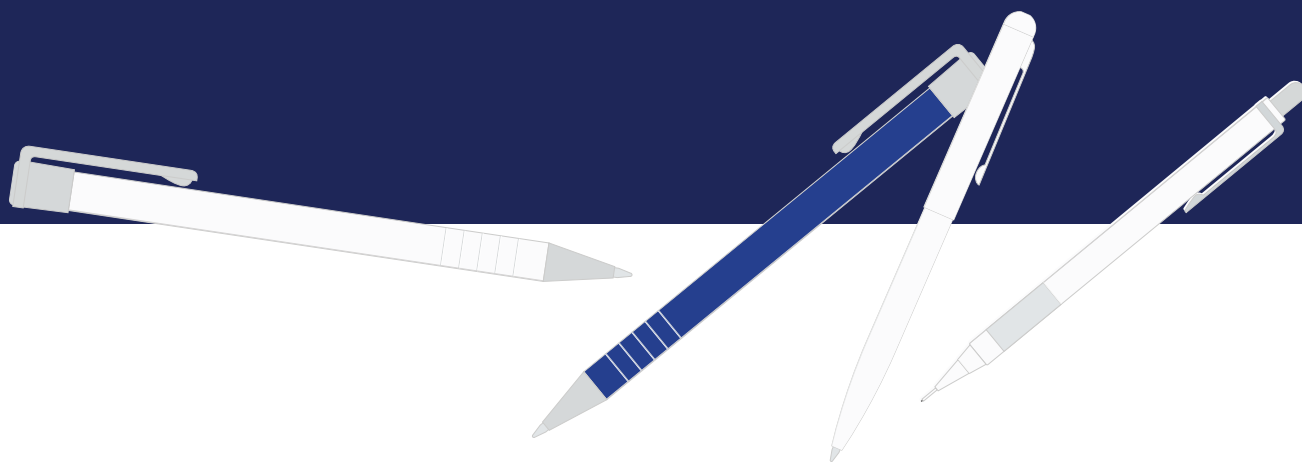


AGA

# Complaint examination and dispute resolution policy



AGA  
BENEFIT  
SOLUTIONS

FIRM IN GROUP INSURANCE OF PERSONS

At **AGA**  
BENEFIT SOLUTIONS,  
we have instituted  
a complaint examination  
and dispute resolution  
policy that has proven  
to be a valuable tool  
for guiding our actions  
to ensure client trust  
and satisfaction.

All complaints  
are submitted to  
a detailed examination  
and they are settled  
equitably and  
courteously.

OUR PROCEDURE  
IS QUITE SIMPLE

Complaint examinations  
and dispute resolutions  
are carried out in a series  
of easy well-defined steps  
set forth under this policy.

**STEP 1**

If you have any concern  
regarding a product or  
service, you must first  
notify your contact person  
or a representative in  
our Customer Service  
Department.

**STEP 2**

Following the first step,  
if you are dissatisfied with  
the answer you received,  
you may request that  
your issue be transferred  
to a higher echelon,  
for instance a supervisor,  
manager, department  
head, etc.

**STEP 3**

In most cases, requests  
or disputes are quickly  
settled through the first  
and second steps.

If this is not the case,  
you may file a formal  
complaint. It must  
be filed in writing and  
addressed to the **person  
in charge of complaint  
examinations and dispute  
resolutions** at AGA.

In your request, you  
must state the grounds  
for your complaint and as  
many details as possible  
regarding your reproach  
toward AGA and actual or  
potential prejudice, as well  
as the corrective measures  
you are seeking.

You must also attach any  
and all documentation in  
support of your request.

Your written complaint  
and documentation must  
be sent to:

**Person in charge of complaint  
examinations and dispute  
resolutions**

AGA Benefit Solutions  
3500 De Maisonneuve Blvd W.  
Suite 2200  
Westmount QC H3Z 3C1



## DUTIES OF THE PERSON IN CHARGE OF COMPLAINT EXAMINATIONS AND DISPUTE RESOLUTIONS

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The person in charge of complaint examinations and dispute resolutions receives your written complaint, opens a personalized file and sends you an acknowledgement of receipt of your complaint

- within five (5) working days for a complaint regarding a denied claim;
- within 60 days if you are dissatisfied with the handling of your claim.

The person in charge of complaint examinations and dispute resolutions then transmits a copy of your written complaint to the concerned department head.

## DUTIES OF DEPARTMENT HEADS

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The concerned department head must analyze your complaint with the assistance of resource persons, if deemed necessary.

Once your complaint has been analyzed, if he deems that the initial decision must be upheld, he must confirm and justify it with you by explaining the grounds and the reasoning underlying the decision.

On the other hand, if he deems your complaint to be well founded, he must confirm this with you and see that the situation is corrected.

He must inform you of the final decision within 15 working days of receiving all documents needed for analyzing your complaint.

## CONFIDENTIALITY

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When you file a written complaint, the person in charge of complaint examinations and dispute resolutions opens a distinct file, which contains all the documents pertaining to your complaint. The file is the kept by this person.

In compliance with our personal information protection policy, personal information contained in this file is confidential.

## OTHER RECOURSE

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If the handling of your complaint or the decision by the person who handles complaints and disputes proves to be unsatisfactory, you may at any time present your case before another regulatory body in the financial sector.

You may petition the person who handles complaints and disputes to transfer your file to one of the following organizations:

### **Anywhere in Canada**

OmbudService for Life & Health Insurance  
1-888-295-8112  
[olhi.ca](http://olhi.ca)

### **Québec**

Autorité des marchés financiers  
1-877-525-0337  
[lautorite.qc.ca](http://lautorite.qc.ca)

### **Ontario**

Financial Services Commission of Ontario  
1-800-668-0128  
[fsc0.gov.on.ca](http://fsc0.gov.on.ca)

### **Saskatchewan**

Financial and Consumer Affairs Authority  
1-877-880-5550  
[fcaa.gov.sk.ca](http://fcaa.gov.sk.ca)

### **Action before courts of law**

Any action taken before courts of law does not interrupt statutory limitations or prescriptions to which you are entitled for the defense of your rights before a civil rights court.

3500 De Maisonneuve Boulevard West, Suite 2200  
Westmount QC H3Z 3C1

Delta 1 Building  
2875 Laurier Boulevard, Suite 700  
Québec QC G1V 2M2

514-935-5444 | 418-683-8823 | 1-800-363-6217

[aga.ca](http://aga.ca)



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