



Making a complaint about your insurance provider

From: **Financial Consumer Agency of Canada**

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Step 1: Address the problem with your agent, broker or company representative

If you have a concern about your policy, claim, or any dealings with your insurance company or broker, contact the company. Every company has an internal complaint-handling process which is posted on their website.

When filing a complaint, remember to:

- state the facts, such as why you think there is a problem and what you'd like to happen
- provide copies of documents, such as brochures, account statements, contracts and medical information, if needed
- keep a record of who you talked to and what was said
- ask for a letter that clearly states your insurer's final decision regarding your complaint

Step 2: Contact regulators or ombudsman if needed

If you're not satisfied, you can make a formal complaint in writing to your insurance company's internal ombudsman. This is a person who's responsible for conducting an independent investigation of your complaint within the company.

For issues related to your insurance product or policy

Make a formal complaint in writing to your insurance company to your insurance company's internal ombudsman.

Include the following:

- your name
- your policy number
- the name of your insurance agent or broker
- the details of your complaint

For issues related to the conduct of the agent or broker

Provincial and territorial insurance regulators oversee the licensing and conduct of insurance agents and brokers. Each province and territory has its own insurance regulator and all insurance companies must follow the rules and regulations of the province or territory in which they carry out business.

Contact the insurance regulator in your province or territory.

Step 3: Contact a third-party if needed

If your complaint has still not been resolved, contact one of the following organizations to get a third-party review:

Unresolved life and health insurance complaints

Contact OmbudService for Life and Health Insurance (OLHI (OmbudService for Life and Health Insurance)).

Quebec residents can also contact l'Autorité des marchés financiers (AMF (Autorité des marchés financiers))—Regulator.

Unresolved home, auto and business insurance complaints

Contact General Insurance OmbudService (GIO (General Insurance OmbudService)).

Quebec residents can also contact l'Autorité des marchés financiers (AMF (Autorité des marchés financiers))—Regulator.

Related link

- [Cancelling your insurance](#)

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