

Date 11 April 2024

Recipient Stakeholders writing insurance in Canada

Subject Changes to the Complaint Management process in Canada

<i>Purpose:</i>	Advise stakeholders of changes to the Complaint Management process in Canada
<i>Affects:</i>	Stakeholders writing insurance business in Canada
<i>Line of Business:</i>	All
<i>Jurisdiction:</i>	Canada
<i>Effective:</i>	Immediately

What you need to know

Earlier this year, the complaint management requirements in various provinces in Canada changed. This included:

- A new definition of “complaint”;
- Extended time to review complaints at tier one, which is now 20 Calendar Days;
- The requirement for complaints of a serious nature to be handled directly by the Lloyd’s Canada Complaints Management Office.

What this means to you

Attached to this bulletin is a new [Guide](#) that details the requirements of the Canada Complaint Management process.

Generally speaking, these changes should not have a significant impact to the well-established complaint process that is currently in place for Canada. The majority of the complaints received are expected to follow the tier one review and (if needed) tier two escalations.

Although the complaint definition has changed, the interpretation of this definition should not significantly change the complaints that are reported to Lloyd’s Canada. The Market must continue to apply judgment when determining if a complaint is reportable. In a case when it is unclear or there is doubt, the complaint must be treated as a reportable complaint. However, we invite anyone with questions to reach out to us.

Should you have any questions regarding this bulletin, please contact lloydscanada@lloyds.com.

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