



General Insurance
OmbudService



Service de conciliation en
assurance de dommages

ALBERTA'S THREE-STEP PREMIUM DISPUTE RESOLUTION PROCESS

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1.877.225.0446

www.giocanada.org



In October 2004, the Alberta Government introduced a new three-step dispute resolution process for consumers who may have concerns with their automobile insurance premiums for basic coverage. This mechanism is also designed to assist drivers who allege unfair contractual practices with their insurer.

It is clearly outlined in the *Insurance Act and the Automobile Insurance Premiums Regulation* that an insurer cannot:

- refuse to process an application for automobile insurance;
- refuse to issue a contract;
- refuse to renew a contract;
- terminate a contract;
- cancel a contract;
- refuse to provide any coverage or endorsement;
- refuse to continue any coverage or endorsement;
- engage in any other prescribed action that is an adverse contractual action.

The process for resolving an alleged dispute is as follows:

- Talk to your broker or agent first. If you aren't satisfied, file a complaint with your insurer. Request a letter from the insurance company stating their final position.
- If you are not satisfied with the company's final position, contact the General Insurance OmbudService (GIO) to look into the matter. GIO will help you resolve your complaint, and if necessary, assign an independent mediator who will set up a mediation session between you and your insurer. If you cannot solve the problem during this session, the mediator will issue a report.
- If you are still not satisfied, the third step is to apply to the Automobile Insurance Dispute Resolution Committee (AIDRC). The AIDRC will review the matter and 1) attempt to resolve the dispute, 2) take no further action, or 3) refer the issue to an arbitrator. The arbitrator's decision will be binding.

About the General Insurance OmbudService (GIO)

The General Insurance OmbudService (GIO) is an independent, not-for-profit corporation that has been in operation since 2002 providing dispute resolution services for conflicts between complainants and their insurers in the areas of home, auto and business insurance. GIO's neutral and professional mediators and experienced Information Officers help complainants and insurance companies work toward a solution that is in the best interests of both parties in a fair, independent and impartial environment.

What does it cost?

There are no costs to you to use the three-step premium dispute resolution process and services. However, if you choose to proceed to arbitration, the Arbitrator has the discretion to assess all, or a portion, of the costs of the arbitration if a party's claim is obviously without merit, or a party has acted in an inappropriate manner.

How do I contact the General Insurance OmbudService?

For help in resolving problems with your insurance company over the calculation of your premium or rating for basic automobile coverage and/or alleged unfair contractual practices contact the Alberta Office of the General Insurance OmbudService toll free at **1.877.225.0446**

For more information about GIO's other dispute resolution services for home, automobile and business insurance, please visit the General Insurance OmbudService website at: **www.giocanada.org**