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ABOUT US

The General Insurance OmbudService (GIO) is an independent organization, created in 2002, with the sole purpose of helping Canadian consumers resolve disputes or concerns with their home, auto or business insurers. Our goal is to use our extensive experience and industry-related insight to work towards a fair resolution between individuals and their insurance providers.

Any home, auto or business insurance consumer in Canada who has a concern or dispute with one of GIO’s member insurance companies can initiate the process by contacting us with the details of his or her complaint. GIO’s services are available free of charge, in both English and French. The majority of issues GIO deals with concern claims, interpretation of policy coverage, policy processing and handling.

HOW TO REACH US

GIO can be accessed right across Canada. For help with problems with your insurance company, call General Insurance OmbudService on its national toll free number at 1.877.225.0446 or visit www.giocanada.org

Head Office
10 Milner Business Court, Suite 701 • Toronto, Ontario M1B 3C6
Tel. 416.299.6931 • Fax 416.299.4261

Front cover illustration: Slave Lake, original acrylic on canvas by Lea (Algar) Lauren

Minimum 10% post consumer waste
FSC certified and elemental chlorine free
Archival and acid-free
MISSION & COMMITMENT

OUR MISSION
The General Insurance OmbudsService mission is to provide consumers of car, home and business insurance in Canada with a cost-free, independent and impartial process to resolve their complaints. To achieve our mission, we are committed to:

- Making insurance consumers aware of the service we provide;
- Applying best practices and standards in addressing complaints;
- Providing access for consumers by toll-free telephone, mail, e-mail, internet and facsimile;
- Maintaining a knowledgeable and courteous consumer service staff;
- Ensuring that all cases are treated in a confidential, balanced and fair manner.

OUR COMMITMENT TO CONSUMERS
The General Insurance OmbudsService treats all consumers with fairness, impartiality and integrity. We cultivate an environment characterized by the highest ethical standards and consistently adhere to the following principles:

ACCESSIBILITY
Providing convenient ease of contact for consumers to express and pursue their concerns. Consumers wishing to access our services may contact GIO in a variety of ways, including our national toll-free telephone number 1.877.225.0446, mail, electronic mail, facsimile and through our website, www.giocanada.org. Our Consumer Service Officers will assist consumers in either English or French.

TIMELINESS
Responding promptly to consumer inquiries and complaints. In the case of fax or e-mail messages, we strive to get back to the consumer within one business day. In most cases, our telephones are answered directly. When that is not possible, we will respond to messages within one business day. For all situations, GIO will strive to keep the consumer informed at all times of the status of their concern.

COURTESY
Always treating consumers with respect, civility and politeness.

CONSISTENCY
Treating similar cases in a similar fashion. We learn from each experience and use that knowledge to refine and enhance the perspective we can bring to recurring issues.

ACCURACY
Always providing consumers with information that is accurate and correct. If we don’t fully understand any aspect of the issue, we will ask the appropriate party for clarification.

FAIRNESS & IMPARTIALITY
Approaching every interaction with integrity and objectivity, dealing with each case on the basis of due diligence and factual information.

CLARITY
Using simple, easy-to-understand language in all our communications, delivered in the consumer’s choice of English or French.

KNOWLEDGE
Demonstrating an understanding of the product and providing accurate information and guidance on the complaint resolution process.

PRIVACY/CONFIDENTIALITY
Ensuring that personal/proprietary information is kept absolutely private and confidential. Our employees are bound by rigorous confidentiality standards and agreements as defined in our privacy policy.

INDEPENDENCE & OBJECTIVITY
Ensuring that GIO is independent and separate from government and industry, with its own Board of Directors, whose members represent a range of professional backgrounds, the majority coming from outside the insurance industry.
It is my pleasure to present the Annual Report of the General Insurance OmbudService (GIO) for its ninth year of operation, ending April 30, 2011.

GIO’s mission is to provide consumers a cost-free, independent, impartial service to help resolve their complaints about car, home and business insurance.

During the nine years since our inception, we have achieved a high level of success. Many complaints are resolved quickly by providing information to consumers or by referring the matter to the insurer. In those few cases that are not resolved in the early stages, we can provide mediation. If the complaint remains unresolved, we have made provision for a review by our Senior Adjudicators.

As in the past, our top priorities remain the consumers we assist and raising public awareness of our services. We want more consumers to know about our services. Brokers are a direct link to consumers and we believe it is very important that they know what we offer. One way to reach many brokers is through our continued work at conferences with Broker Associations throughout Canada.

We are encouraged that more consumers are learning about us on the internet as the number of first-time visitors to GIO’s website continues to grow. To encourage more growth, GIO is now on Facebook.

Governments are important stakeholders and we meet periodically with federal and provincial regulators. In keeping with our practice of holding meetings of our Board of Directors in various cities to share information with provincial regulators and other stakeholders, in June 2010 we met in Quebec City.

The Financial Services OmbudsNetwork (FSON) Joint Committee which comprises the three OmbudServices, the Ombudsman for Banking Services and Investments, OmbudService for Life and Health Insurance and the GIO, continues to meet to discuss matters of mutual interest relating to consumer complaints.

Any organization is only as strong as its people. GIO is fortunate to have an excellent Board of Directors, committed to continually seeking ways to ensure that GIO achieves its goal of being relied upon as a centre of excellence in the resolution of complaints. I am grateful to GIO’s directors for their vision, vigilance and advice and I thank them. I would like to add special thanks to the Committee Chairs and our General Counsel.

On behalf of the Board of Directors, I wish to thank our diligent executive director and skilled staff. They are the public face of GIO, always on the frontline eagerly helping consumers.
EXECUTIVE DIRECTOR’S MESSAGE

BRIAN MALTMAN
Executive Director, General Insurance OmbudService

It is with pleasure that I present my annual message as Executive Director of GIO and share with you some of our accomplishments over the last year.

GIO now has nine years’ experience in helping consumers of home, auto and business insurance. At year-end there were over 13,000 calls logged into our secure on-line records. We celebrated caller number 10,000 with a letter of congratulations and a small gift. This came as a pleasant surprise to our consumer.

Although we are an independent organization, we deliver a service that is very much in the interest of governments, both Federal and Provincial. This is why our work with the Joint Forum of Financial Market Regulators, the Canadian Council of Insurance Regulators, the Financial Consumer Agency of Canada and the ministries who oversee insurance matters, is so important. We are delighted to have been involved with the public review process for proposed new insurance regulations in Alberta and British Columbia, and look forward to continuing this elsewhere as the need arises. We have also assisted in the valuable work of the federal agencies to increase financial literacy in Canada.

Equally important is the support of our member companies. We do not take this for granted. We are continuing our careful financial management, keeping our assessment rate unchanged. On the operational side we work on a daily basis with the Complaint Liaison Officers of our member companies. They often join in our efforts to improve service and find creative solutions for their customers.

Once again we have succeeded in increasing public awareness of GIO. We are becoming a familiar part of the insurance landscape in Canada, and are regularly sought out as technical support for television, radio and print media. In one interesting twist, we assisted a consumer (and professional writer) with a common issue in property insurance, and he decided to write an article on the subject to offer public education.

We handled 3,426 calls last year, an 18% increase over the previous period. Of these, less than one percent escalated to Mediation or Senior Adjudication. While this measure is one of which we are justifiably proud, it also serves as an important reminder of what consumer assistance really is. Formal modes of dispute resolution like mediation, are valuable tools in the insurance world, but they are not consumer assistance. The vast majority of this mandate is delivered in one-on-one conversations supported by insurance expertise, empathy, patience and valuable collaboration with our member company colleagues.

We have taken one more step into the digital age by establishing GIO’s presence on Facebook. This is less an option than a necessity in order to reach the increasing number of people who use social media as their primary communication tool with the world. To help us expand our community we invite any of you with a Facebook page to visit our page and “like” us. That instantly multiplies our visibility to your on-line community.

I wish to thank our Board of Directors and General Counsel for their unwavering support. It is both steadfast and creative. Their contribution to discussions with governments and industry associations from coast to coast enhances our reputation greatly.

The staff of GIO is largely responsible for the spring in my step as I come to work every morning. They care deeply about the quality of their work and are a delight to work with. I can offer no better endorsement than the words of some of our callers, shown in the testimonials on page 9 of this report. Well done!

Brian Maltman
Executive Director, General Insurance OmbudService
CHANGES ON POLICY RENEWAL: GOOD NEWS OR BAD?

A CONSUMER BECAME UPSET WHEN HER INSURER INCREASED THE DEDUCTIBLE ON HER PROPERTY POLICY FROM $500 TO $1,500 ON RENEWAL.

CASE

The consumer had previously made three claims over five years. She felt that none of these losses were her fault. Two of these claims did not result in any payout and she thought that her company was treating her harshly.

The consumer followed through the company’s complaint process but received no satisfaction. She considered her circumstances to be unique and that the company was being unfair imposing changes to her policy.

RESOLUTION

GIO’s Consumer Service Officer first explained that property insurance could be changed on renewal according to a company’s underwriting guidelines and internal rules. The CSO also explained that it was common for a property insurer to not offer renewal of a policy where there had been 2 claims reported over the prior 3 years. He also explained that fault was not normally a consideration in property claims (unless damage was caused deliberately).

Policy rating and eligibility for renewal did not depend on whether claim payments had been made. A reported claim with no payout could still affect rating and eligibility because it affects risk and because the company would have incurred expenses investigating a claim even if there were no payout. Finally, the CSO made the consumer aware that an increase in the consumer’s deductible could help to keep her policy premiums from going up.

The consumer was very happy when she realized that her insurance company had treated her fairly and found a way to keep her as a policy holder. She was relieved to find that her insurer did not take their normal course of action and not renew her policy. She felt valued by her insurer and decided to keep all of her business with them.

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.

“...SHE THOUGHT THAT HER COMPANY WAS TREATING HER HARSHLY”
CALLS ANALYSIS

CALLS BY AREA OF CONCERN

<table>
<thead>
<tr>
<th>Area of Concern</th>
<th>Number</th>
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<tbody>
<tr>
<td>Refusal to provide a coverage or endorsement</td>
<td>25</td>
</tr>
<tr>
<td>Question, Underwriting</td>
<td>65</td>
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<tr>
<td>Question, Coverage</td>
<td>98</td>
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<tr>
<td>Policy Renewal, premium increase</td>
<td>120</td>
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<td>Policy rating</td>
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<td>Policy cancellation, refund calculation</td>
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<tr>
<td>Policy calculation, premium calculation</td>
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<tr>
<td>Policy cancellation, other</td>
<td>174</td>
</tr>
<tr>
<td>Policy cancellation, non payment of premium</td>
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<tr>
<td>Policy cancellation, non disclosure on application</td>
<td>37</td>
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<tr>
<td>Not Applicable</td>
<td>253</td>
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<tr>
<td>Non Renewal, other</td>
<td>38</td>
</tr>
<tr>
<td>Non Renewal, driving violations</td>
<td>15</td>
</tr>
<tr>
<td>Non Renewal, does not meet u/w guidelines</td>
<td>25</td>
</tr>
<tr>
<td>Non Renewal, building does not meet u/w standards</td>
<td>14</td>
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<tr>
<td>Non Renewal, accident/claim frequency</td>
<td>88</td>
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<tr>
<td>New Business, misquotes</td>
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<tr>
<td>Claims, settlement unsatisfactory</td>
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</tr>
<tr>
<td>Claims, rights/entitlement</td>
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<td>Claims, repairs/settlement unsatisfactory</td>
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<tr>
<td>Claims, other</td>
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<tr>
<td>Claims, dispute over liability/fault rules</td>
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<tr>
<td>Claims, delay</td>
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<tr>
<td>Claims, Accident Benefits, general questions/entitlement</td>
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<td>Claims, Accident Benefits, disputes</td>
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<tr>
<td>Billing problem (company related)</td>
<td>67</td>
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<td>Billing problem (broker related)</td>
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<td>Availability</td>
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<td>Affordability</td>
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HOW DID CONSUMERS CONTACT GIO?

- Telephone: 2597
- Online complaint: 723
- Fax: 26
- Letter: 30

CALLS BY PROVINCE OF ORIGIN

<table>
<thead>
<tr>
<th>Province</th>
<th>Calls</th>
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<tr>
<td>AB</td>
<td>601</td>
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<tr>
<td>BC</td>
<td>215</td>
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<tr>
<td>MB</td>
<td>71</td>
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<tr>
<td>NB</td>
<td>42</td>
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<td>NL</td>
<td>23</td>
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<tr>
<td>NS</td>
<td>65</td>
</tr>
<tr>
<td>NT</td>
<td>1</td>
</tr>
<tr>
<td>NU</td>
<td>1</td>
</tr>
<tr>
<td>ON</td>
<td>2,087</td>
</tr>
<tr>
<td>Outside Canada</td>
<td>9</td>
</tr>
<tr>
<td>PE</td>
<td>13</td>
</tr>
<tr>
<td>QC</td>
<td>276</td>
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<tr>
<td>SK</td>
<td>25</td>
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<tr>
<td>YT</td>
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HOW DID CONSUMERS FIND GIO?

<table>
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<tr>
<th>Source</th>
<th>Number</th>
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<tbody>
<tr>
<td>Unknown</td>
<td>126</td>
</tr>
<tr>
<td>Trade Associations (CAMEIC, IBC, CBA, CLHA)</td>
<td>103</td>
</tr>
<tr>
<td>Regulator/Supt. of Insurance</td>
<td>111</td>
</tr>
<tr>
<td>Phone book</td>
<td>48</td>
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<tr>
<td>Other</td>
<td>214</td>
</tr>
<tr>
<td>Media</td>
<td>24</td>
</tr>
<tr>
<td>Insurance Company</td>
<td>329</td>
</tr>
<tr>
<td>Insurance Broker</td>
<td>124</td>
</tr>
<tr>
<td>Insurance Adjuster</td>
<td>6</td>
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<tr>
<td>Government</td>
<td>540</td>
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<td>GIO Website</td>
<td>1,619</td>
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<tr>
<td>Faison</td>
<td>3</td>
</tr>
<tr>
<td>Other Financial Services (CBS, OLI)</td>
<td>22</td>
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<tr>
<td>FCAC</td>
<td>3</td>
</tr>
<tr>
<td>Family/Friend</td>
<td>155</td>
</tr>
<tr>
<td>Brochure</td>
<td>9</td>
</tr>
</tbody>
</table>

GIO 2010-2011 ANNUAL REPORT
CASE STUDY 2

HOODWINKED
A CONSUMER DISAGREED WITH A LOSS BEING CHARACTERIZED AS “COLLISION” WITH A FAULT ASSESSMENT MADE AGAINST HIM.

CASE
The consumer was driving on the highway when the hood on his vehicle suddenly flew up striking his windshield. The consumer avoided hitting any other cars or objects but his hood and windshield were damaged.

The insurer provided coverage for the loss but designated the loss as a collision. Because no other vehicles were involved this would normally generate an “at fault” loss on the consumer’s policy leading to higher premiums on renewal.

RESOLUTION
The GIO Consumer Service Officer reviewed the Alberta Standard Automobile Policy with the consumer noting that there had been no collision with “another object” as the hood was part of the vehicle. The loss should more appropriately fall under the “comprehensive” section of the policy.

The CSO spoke with the insurance company’s Complaint Liaison Officer, who in turn reviewed the loss with his claims department. An internal appeal was made and the loss was re-designated as “comprehensive” which did not lead to a premium increase.

The consumer was grateful for GIO’s assistance as he had not succeeded in pressing his case on his own.

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.

“THE INSURER PROVIDED COVERAGE FOR THE LOSS BUT DESIGNATED THE LOSS AS A COLLISION.”
### RESOLUTION ANALYSIS

#### INQUIRY RESOLUTION

- Referred to Company: 880
- Referred to Broker: 55
- Referred to Another Organization: 153
- Referred to Another OmbudsService: 168
- Provided Information: 80
- Complaint is Unrelated to GIO’s Mandate: 2038

#### CALLS THAT BECAME CASES

<table>
<thead>
<tr>
<th>Category</th>
<th>Cases</th>
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<tbody>
<tr>
<td>Unknown</td>
<td>6</td>
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<tr>
<td>Withdrew</td>
<td>1</td>
</tr>
<tr>
<td>Resolved by GIO</td>
<td>25</td>
</tr>
<tr>
<td>Resolved by the Company</td>
<td>8</td>
</tr>
<tr>
<td>Mediation</td>
<td>3</td>
</tr>
<tr>
<td>Senior Adjudication</td>
<td>1</td>
</tr>
</tbody>
</table>

#### ADDITIONAL NOTES ON ESCALATION

There were three mediations held this year; two successful, one with no agreement reached. There were also two reviews by our Senior Adjudicative Officer. Of the two decisions reached, one contained a Non-Binding Recommendation. These five escalated cases account for less than 0.2% of total calls for the year.

### WEB SITE ACTIVITY

- NEW VISITORS: 37.5%
- RETURN VISITORS: 62.5%

The English and French web sites recorded 91,575 sessions (unique visits) for the fiscal year. Of these 62.5% were from first time visitors.

We continue to offer web site links to our members, and where appropriate, recommend reciprocal links to our site. Referring web sites generate a third of our monthly traffic.

Also, we continue to incorporate Search Engine Optimization to increase our search rankings. Analysis of the search engine terms consumers used to find us indicates a steady increase in the awareness of GIO; eight of the top search terms used contain GIO’s name or a variation of it.

Earned media including radio, television, print and Internet interviews continue to add to the public awareness of GIO as a helpful hand and resource to consumers.

Given the growth of social media, we have established a controlled presence on Facebook with both English and French pages. These pages are used to post industry articles, statistics, and new developments. We encourage all our readers to search for us and “Like” our Facebook pages.
STONEWALLED
A CONSUMER PURCHASED A POLICY OF EMERGENCY AND
TRAVEL MEDICAL INSURANCE. WHILE TRAVELLING HE SUFFERED
A STROKE AND PASSED AWAY. HIS FAMILY’S CLAIM FOR MEDICAL
AND FUNERAL EXPENSES WAS DENIED.

CASE
The company denied the claim on the basis that the consumer had
failed to disclose a pre-existing medical condition, kidney stones.
As the person who had filled out the application for insurance was
deceased and therefore could not speak or testify to what he knew,
his family doctor provided a letter suggesting that there was no
evidence that the consumer knew that he had kidney stones.

RESOLUTION
The complaint escalated to the Senior Adjudicative Phase. The Senior
Adjudicative Officer (SAO) noted that disclosure of kidney stones was
“material to the risk” because if disclosed, it would have influenced the
decision to provide coverage.

Because the consumer was not available to show what he knew or did
not know, the SAO made a close examination of the medical record
including the notes made by the consumer’s family doctor. These were
detailed and recorded the consumer’s concerns about low back pain,
and the results of tests done to investigate. The presence of kidney
stones was noted in the results of one test and mentioned in the notes
for three separate visits.

With this record the SAO concluded that the consumer’s family could
not prove that the consumer was unaware of the kidney stones. The
fact that the kidney stones were unrelated to the consumer’s cause of
death did not affect the case because the policy would not have been
issued in the first place had the kidney stones been disclosed. The
insurer’s decision was upheld.

The consumer’s family were able to get a determination of these
complex issues without proceeding through the courts.

Disclaimer: Names, places and facts have been modified in the above example in
order to protect the privacy of the individuals involved.

“THE CONSUMER HAD FAILED TO DISCLOSE
A PRE-EXISTING MEDICAL CONDITION...”
I WAS EDUCATED ABOUT DIFFERENT OPTIONS I WAS NOT AWARE OF AND I CAME AWAY FEELING EMPOWERED. THE SERVICE WAS AWESOME.

THIS WAS MY FIRST CONTACT WITH GIO AND I AM SO THANKFUL AND APPRECIATIVE OF THE CONSUMER SERVICE OFFICER AND THE INFORMATION SHE GAVE ME.

I FOUND THIS SERVICE TO BE INVALUABLE AND HAVE RECOMMENDED IT TO MANY OF MY FRIENDS AND ACQUAINTANCES.

YOUR CONSUMER SERVICE OFFICER DID AN EXCELLENT JOB. SHE WAS VERY PROFESSIONAL AND THOROUGH WHILE ALSO BEING EMPATHETIC TO MY SITUATION. ON A SCALE OF 1 TO 10, I’D EASILY GIVE HER 11.

AFTER TALKING TO THE CONSUMER SERVICE OFFICER ALL OF MY QUESTIONS WERE ANSWERED FULLY AND IN AN EASY TO UNDERSTAND MANNER. THE OFFICER WAS VERY KNOWLEDGEABLE AND EASY TO TALK TO.

THANK YOU. MY PROBLEM DID NOT ESCALATE TO A COMPLAINT AS A RESULT OF THE GIO HELPING ME UNDERSTAND INSURANCE AND OFFERING NEXT STEPS FOR ME TO TAKE.

I AM VERY IMPRESSED WITH YOUR CONSUMER SERVICE OFFICER. SHE HELPED ME TO CLARIFY SOME OF THE ISSUES IN MY COMPLAINT AND OFFERED FURTHER GUIDANCE FOR THE FUTURE. I FEEL I HAVE BEEN EXTREMELY WELL LOOKED AFTER BY YOUR ORGANIZATION.

ABSOLUTELY INCREDIBLE SERVICE, KNOWLEDGEABLE, PROFESSIONAL, COMPASSIONATE. PUT MY MIND AT EASE, GIVING ME HOPE.

A MULTITUDE OF INFORMATION ON MY RIGHTS AND OPTIONS WERE GIVEN CLEARLY AND WITH RESPECT AND KINDNESS. THE RESPONSE WAS EXCELLENT.

WE HAD THE MOST FRANK DISCUSSION ABOUT PROPERTY INSURANCE I HAVE EVER HAD. I FELT THAT I HAD BEEN BETRAYED BY MY INSURANCE COMPANY. NOT SO, AS IT TURNED OUT OUR INSURANCE COMPANY WAS QUITE THOUGHTFUL AND FAIR. I AM SO MUCH MORE KNOWLEDGEABLE AS A RESULT OF MY DISCUSSIONS WITH YOU.
CASE STUDY 4

WAIVER OVER THIS
A CONSUMER IS CONFUSED OVER HOW AN ENDORSEMENT DESIGNED TO PROTECT FUTURE INSURANCE PREMIUMS IS SUPPOSED TO OPERATE.

THE INSURED PURCHASED AN ACCIDENT RATING WAIVER ENDORSEMENT FOR HIS AUTO POLICY WHICH SAYS THAT HIS DRIVING RECORD WOULD NOT BE AFFECTED BY AN ACCIDENT CAUSED BY HIM.

CASE
A second driver in the consumer’s home was in an accident with the vehicle that had the endorsement on it. The second driver had her own car but did not have the endorsement. The company did not initially apply the endorsement because the driver involved in the accident would not have qualified for the endorsement. After the consumer complained the company agreed to apply the endorsement but also rated the second vehicle for an at-fault accident.

RESOLUTION
A GIO Consumer Service Officer contacted the company to review how the endorsement was supposed to work. She noted that the endorsement, once purchased, applied to the vehicle. It protected the renewal premium from increasing as a result of an at-fault accident involving the vehicle to which the endorsement applied. Our CSO also suggested that “moving” the accident rating to the other vehicle defeated the purpose of purchasing the Accident Waiver Endorsement.

The company agreed to remove the accident rating from the policy, and apply the endorsement so that the renewal premium did not increase.

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.

“THE SECOND DRIVER HAD HER OWN CAR BUT DID NOT HAVE THE ENDORSEMENT”
FINANCIAL SERVICES
OMBUDSNETWORK (FSON)

GIO is a member of the Financial Services OmbudsNetwork. Members of the FSON co-operate and co-ordinate to provide Canadian financial consumers with high quality, efficient and effective dispute resolution services that are accessible, independent and impartial; also to co-ordinate discussions with government regulatory and industry-related communities in the context of improving services. The other members include:

Ombudsman for Banking Services and Investments (OBSI)
(Banking Services and Investments)
Tel: 1-888-451-4519
Fax: 1-888-422-2865
E-mail: ombudsman@obsi.ca
Website: www.obsi.ca

OmbudsService for Life & Health Insurance (OLHI)
(Life and Health Insurance)
Tel: 416-777-9002
Toll-free: 1-888-295-8112
Fax: 416-777-9750
Email: info@olhi.ca
Website: www.olhi.ca

INDEPENDENT DIRECTORS: Lea Algar, BA, CIP *
Chair of the Board
Independent Director, Ontario Region
Retired Ontario Insurance Ombudsman
Thornhill, Ontario

Doane Hallett, LL.B., D.Ed. (Hon.), D.C.L. (Hon.)
Chair, Governance & Standards Committee
Member, Human Resources Committee
Independent Director, Atlantic Region
Retired Justice of the Nova Scotia Court of Appeal
Halifax, Nova Scotia

Pierre Meyland,
Member, Budget & Audit Committee
Independent Director, Québec Region
Financial Affairs Consultant
St.-Antoine sur le Richelieu, Quebec

Roger Palmer, Ph.D.
Vice Chair of the Board
Chair, Budget & Audit Committee
Member, Human Resources Committee
Independent Director, Prairies, Northwest Territories and Nunavut
Director, Public Policy & Management, School of Business, University of Alberta
Edmonton, Alberta

Marguerite Vogel, BA, MA (CMNS), LL.B.
Chair, Human Resources Committee
Member, Governance & Standards Committee
Independent Director, British Columbia & Yukon
Past President, BCSPCA
Past President, Animal Welfare Foundation Canada
Duncan, British Columbia

INDUSTRY DIRECTORS:
Stanley Griffin, MA, CIP
Member, Standards Committee
Former President and CEO
Insurance Bureau of Canada
Toronto, Ontario

Wayne Ross, BA, CIP
Member, Human Resources Committee
Vice President, National Property Claims
Aviva Canada
Toronto, Ontario

EXECUTIVE DIRECTOR:
Brian Maltman, BA, LL.B.
General Insurance OmbudsService

GENERAL COUNSEL:
Jacques J.M. Shore L.L.L., L.L.B.
Partner, Gowling Lafleure Henderson LLP

* Ms. Algar is Chair of the Nominating Committee. Ms. Algar is a de facto member of the Governance & Standards, Budget & Audit, and Human Resources Committees.
LIST OF MEMBERS

Membership in GIO is available to all federally regulated property and casualty (P&C) insurers, including companies that no longer sell insurance, but continue to have policy liabilities, to comply with the obligations of the Insurance Companies Act. Several provincially regulated insurance companies have joined GIO on a voluntary basis to offer consumers the same level of service as their federal counterparts.

GIO has two categories of members – voting and non-voting. Board members, made up of independent and industry directors, are voting members. Non-voting members include: insurers; re-insurers; companies discontinuing business, licensed in Canada to carry on the business of general insurance; and Lloyd’s which has been admitted pursuant to the by-laws of GIO. This structure was created to guarantee an appropriate degree of separation and independence from non-voting members who are in the insurance industry. As of printing, GIO had 148 member companies, as follows:

ACE INA Insurance
Affiliated FM Insurance Company
Alberta Motor Association Insurance Company (Alberta only)
Allianz Global Risks US Insurance Company
Allstate Insurance Company
Allstate Insurance Company of Canada
American Bankers Insurance Company of Florida (Alberta only)
American Road Insurance Company- Canadian Branch
Arch Insurance Company
Ascensus Insurance Ltd.
Aspen Insurance UK Limited
Associated Electric & Gas Insurance Services Limited (AEGIS)
Aviation & General Insurance Company Limited c/o D.M. Williams & Assoc., Ltd.
Aviva Insurance Company of Canada
AXA Assurances Inc.
AXA General Insurance
AXA Insurance (Canada)
AXA Pacific Insurance Company
AXIS Reinsurance Company- Canadian Branch
Belair Insurance Company
Berkley Insurance Company c/o D.M. Williams & Assoc., Ltd.
Bolter Inspections & Insurance Company of Canada (The)
British Aviation Insurance Company Limited (The)
Canada Guaranty Mortgage Insurance Company
Canadian Direct Insurance Incorporated
Canadian Northern Shield Insurance
Centennial Insurance Company c/o Focus Group Inc.
Ceritas Direct Insurance Company
Ceritas Home and Auto Insurance Company
Charliss Insurance Company of Canada
Cherokee Insurance Company
Chicago Title Insurance Company
Chrysler Insurance Company
Chub Insurance Company of Canada
Co-Operators General Insurance Company
Commonwealth Insurance Company
Compagnie Francaise d’Assurance pour le Commerce Extérieur-Canada Branch
Continental Casualty Company
Coseco Insurance Company c/o HB Group Insurance Management Ltd.
Cumis General Insurance
Dawson National Assurance Company - Canadian Branch
Das Legal Protection Insurance Company Ltd.
Dominion of Canada General Insurance Company (The)
Draeger Star Insurance Company Limited
Ecclesiastical Insurance Office plc
Echelon General Insurance Company
Economical Mutual Insurance Company
Electric Insurance Company c/o Cassels Brock & Blackwell LLP
Elite Insurance Company
Employers Insurance Company of Wausau
Equitable General Insurance Company
Euler American Credit Indemnity
Factory Mutual Insurance Company
FCT Insurance Company Ltd.
Federal Insurance Company
Federaled Insurance Company of Canada
Federated Insurance Company of Canada
Fenchurch General Insurance Company
First American Title Insurance Company
First North American Insurance Co.
Fortress Insurance Company (Alberta only)
General Reinsurance Corporation
Genworth Financial Mortgage Insurance Company of Canada
Graha Insurance and Guarantor Company
Great American Insurance Company
Great American Insurance Company of New York
Guarantee Company of North America
Hartford Fire Insurance Company
Industrial Alliance Pacific General Insurance Corporation
Intact Insurance Company
Jevco Insurance Company
Jewelers Mutual Insurance Company
Lawyers Title Insurance Corporation
Legacy General Insurance Company
Liberty Mutual Insurance Company
Lloyd’s
Lombard General Insurance Company of Canada
Lombard Insurance Company
London and Midland General Insurance Company
Lumbermen’s Underwriting Alliance
Market Insurance Company of Canada
Metro General Insurance Corporation Ltd.
Millenium Insurance Corporation
Mississippi Mutual Company
Mitsui Sumitomo Insurance Company
Motors Insurance Corporation
National Liability & Fire Insurance Company
Nipponkoa Insurance Company Limited
Nordic Insurance Company of Canada
North Waterloo Farmers Mutual Insurance Company (Alberta only)
Novex Insurance Company
Old Republic Insurance Company of Canada
Omega General Insurance Company
Optimum West Insurance Company (Alberta only)
Paico Insurance Company
Peace Hills General Insurance Company
Pembroke Insurance Company
Personal Insurance Company of Canada
Perth Insurance Company
Pilot Insurance Company
PMI Mortgage Insurance Company Canada
Portage la Prairie Mutual Insurance Company (Alberta only)
Primmer Insurance Company
Progressive Casualty Insurance Company
Protective Insurance Company
Quebec Assurance Company
RBC General Insurance Company
RBC Insurance Company of Canada
Royal & Sun Alliance Canada
Safety National Casualty Corporation c/o Cassels Brock & Blackwell LLP
Saskatchewan Mutual Insurance Company (Alberta only)
Scotia General Insurance Company
Scottish & York Insurance Company Ltd.
Securian General Insurance Company
Security Insurance Company of Hartford
Security National Insurance Company
Sentry Insurance a Mutual Company c/o Cassels Brock & Blackwell LLP
SGL Canada Insurance Services Ltd. (Alberta only)
Sampo Japan Insurance Inc.
Sovereign General Insurance Company
State Farm Fire and Casualty Company
State Farm Mutual Automobile Insurance Company
Stewart Title Guaranty Company
Silicon Fire & Marine Insurance Company
SIX Insurance Company
TD Direct Insurance Inc.
TD General Insurance Company
TD Home and Auto Insurance Company
Temple Insurance Company
TIG Insurance Company
Tokio Marine & Nichido Fire Insurance Co. Ltd
Traders General Insurance Company
Trafalgar Insurance Company of Canada
Travelers Guarantee Company of Canada
Truanta Guarantee Insurance Company
Tronc Insurance Company - Canadian Branch
T.H.E. Insurance Company
Unifund Assurance Company
Utica Mutual Insurance Company
Virginia Surety Company Inc c/o D.M. Williams & Assoc. Ltd.
Waterloio Insurance Company
Waewansea Mutual Insurance Company
Western Assurance Company
Westport Insurance Corporation (Ks ERC)
XL Insurance Company Limited
York Fire & Casualty Insurance Company
Zenith Insurance Company
Zurich Insurance Company