

## **CASE STUDY:**

### **A CONSUMER QUESTIONS THE COMPANY'S DETERMINATION OF FAULT.**

The company explained the legislation governing the determination of fault for auto accidents. The company assessed the consumer 100% at fault and would not reconsider.

#### **Case:**

The consumer had opened her car door, which was hit by another driver. The consumer reported the accident to her insurance company. She could not understand how the accident could be considered her fault. She was confused about the determination of fault. She believed that the company had recorded incorrect information about what happened. As a policy holder she believed that she was entitled to a full and clear explanation.

She had escalated her concerns to her agent, the adjuster assigned to her claim, and a Claims Manager. The consumer became frustrated with the technical insurance jargon being used, and with the delays in people responding to her.

#### **Resolution:**

A GIO Consumer Service Officer first explained the Fault Determination Rules. The CSO advised the consumer to escalate her concerns to the company's Complaints Liaison Officer and stressed the need to clarify the facts of the accident.

The Complaints Liaison Officer and the Adjuster contacted GIO to review the situation. After Informal Conciliation the determination of fault was reversed by the company and the consumer was recorded to be 100% not at fault for the accident.