

CASE STUDY

Case:

Following an accident, the consumer was alarmed at the premium increase for the policy. She believed that the insurer should re-rate her policy. The consumer was able to get her fault reduced to 50% but could not obtain any further accommodation from the Claims Department.

The consumer contacted a GIO's Senior Consumer Service Officer (SCSO) and stressed that she qualified for the "changes to reporting minor accidents" provision. The CSO elaborated more on the "changes to reporting minor accidents" provision and suggested that the best route was to appeal to the insurer's Company Liaison Officer (CLO).

Resolution:

After contacting the CLO, the consumer managed to obtain the 'changes to reporting minor accidents' provision applied to her case. As a result, the insurer has renewed her policy without rating for the accident.