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Sent: Tuesday, October 10, 2023 10:29 AM
Cc: CCIR-CCRRA <ccir-ccrra@fsrao.ca>
Subject: Consultation on Complaints
Importance: High

Consultation on the Type and Nature of the Complaints to be disclosed through the Annual Statement on Market Conduct via the Complaint Report Tool

Greetings,

We would like to thank all stakeholders who responded to the survey on the new complaints reporting process last May. The results were useful in preparing this consultation on the type and nature of complaints to be reported via the Complaint Report Tool as part of the Annual Statement on Market Conduct (the “ASMC”).

CCIR members now intend to use the definition of a complaint provided by the [Guidance Conduct of Insurance Business and Fair Treatment of Customers](#) in their analysis of the ASMC.

A complaint can be defined as an expression of dissatisfaction about the service or product provided by an Insurer or Intermediary. It may involve, but is differentiated from, a claim (unless relating to the administration of the claim process) and does not include a simple request for information.

The following is the CCIR's proposal for the type and nature of complaints to be disclosed:

Type and nature of complaints to be disclosed via the ASMC in 2025 (2024 data)

Any complaint (written or otherwise) that was referred or escalated to the next level (requiring approval or processing by someone other than the initial examiner or first operational level) and any other complaint related to these alleged misconducts:

- Breach of confidentiality of customer information
- Illegal activities
- Ethical misconduct
- Product design issues
- Unfair sales practices

For all other complaints, the insurer must only report the number of complaints and their nature (class of insurance and complaint category).

Please email your comments and questions on this proposal to [CCIR](#) by **November 3, 2023**.

Following the consultation all comments and questions received will be included in an updated [Q&A](#) on our web page. We will inform you of any changes at the November information session.

If you need technical assistance regarding this consultation, the ASMC or the Complaint Report, consult the [AMF website](#), or [contact the AMF](#).

Sincerely,

CCIR Members
