



## COMPLAINT HANDLING POLICY

Industrial Alliance Insurance and Financial Services Inc. (“iA Financial Group”) is committed to ensuring the fair treatment of complaints related to the products and services it provides or distributes, in full accordance with this policy.

### PURPOSE OF THE POLICY

This policy explains the process put in place by iA Financial Group to:

- handle and resolve complaints
- transfer complaints that cannot be resolved to a regulatory or external complaint-handling body

### WHAT IS A COMPLAINT?

A complaint is a concern or dispute involving a product or service provided by or distributed through industrial Alliance. A complaint must:

- be made in writing;
- set out the specific details of the concern or dispute;
- request a remedy or corrective action.

### FIRST STEP: DISCUSS YOUR CONCERN

As a first step, if you have a concern related to a product or service:

- where applicable, contact the financial advisor or agency that sold the product or provided the service. Contact information appears on the product documentation;
- call a member of the customer service staff or claims staff for the product or service.

By taking this first informal step, you may receive information or support that resolves your concern or dispute.

### SECOND STEP: WRITE TO US

If you are not satisfied after you have attempted to resolve your concern informally and wish to file a complaint, please contact us in writing. We will review your complaint or dispute and provide our response in writing.

### THIRD STEP: WRITE TO THE COMPLAINTS OFFICER

If after you receive our written response, your complaint remains unresolved, you may send your complaint to the attention of the:

Complaints Officer  
Industrial Alliance Insurance and Financial Services Inc.  
Western Office  
400-988 Broadway West  
Vancouver, BC, V6B 5H6  
[complaintsofficer@ia.ca](mailto:complaintsofficer@ia.ca)



## **THE COMPLAINTS OFFICER**

The Complaint Officer is responsible for applying this policy. The Complaint Officer's primary function is to ensure that complaints received by Industrial Alliance are handled in keeping with this policy.

The Complaints Officer also serves as an intermediary with the various regulatory bodies that govern Industrial Alliance with respect to the handling of complaints and resolution of disputes.

The Complaint Officer may assign another Officer to receive, investigate and respond to a complaint. The final decision of any such Officer shall be the final decision of the Complaints Officer.

The Complaints Officer also reports the complaints it receives to regulatory or external complaint-handling bodies as required.

## **WHAT TO EXPECT WHEN YOU FILE A COMPLAINT WITH THE COMPLAINT OFFICER**

### **Receipt of the Complaint**

Upon receipt of your complaint, the Complaints Officer will ensure that the complaint has been processed in accordance with the steps outlined in this policy. If your complaint has not been escalated in accordance with the required steps, the Complaints Officer may choose to return the complaint to the appropriate person so that these steps can be followed.

If the complaint has been escalated in accordance with this policy, the Complaints Officer will acknowledge receipt of the complaint within 5 business days following the opening of the file. The complainant may be asked to provide additional information.

### **Investigating and Responding to the Complaint**

The Complaint Officer gathers facts related to the complaint and carries out an in-depth analysis to ensure the complaint is handled in a fair manner.

As part of the investigation, the Complaint Officer may request additional documentation and may confer with parties who have knowledge or information regarding the complaint.

Once all necessary documentation or information required for analysis is received, the investigation is conducted in a timely manner and a final decision is provided to the complainant.

## **TRANSFER TO A REGULATORY BODY**

A complainant who is dissatisfied with the final decision of the Complaints Officer or the complaint handling process may request that the Complaint File be transferred to an appropriate regulatory body.

The Complaint File includes the complainant's written complaint and supporting documentation, acknowledgement of receipt, any documents or information used by the Complaint Office in making the final decision and a copy of that final decision.

The Complaints Officer will inform the complainant of the appropriate regulatory body or bodies to which the complainant may request such a transfer in the final decision letter.

## **REVIEW OF THE POLICY**

This policy will be reviewed every two years by Industrial Alliance Insurance and Financial Services Inc.