

FREE HELP WITH YOUR LIFE AND HEALTH INSURANCE COMPLAINTS

DISABILITY • TRAVEL • HEALTH • LIFE
ANNUITIES & SEGREGATED FUNDS

OmbudService
for Life & Health
Insurance



OLHI • OAP

Ombudsman
des assurances de
personnes

Toronto: 416-777-9002 • Montreal: 514-282-2088
Toll free: 1-888-295-8112 • Toll free in Quebec: 1-866-582-2088
Free bell relay service for hearing loss: 1-800-855-0511

[WWW.OLHI.CA](http://www.olhi.ca)

WHO IS OLHI?

The OmbudService for Life & Health Insurance (OLHI) is a national, independent dispute resolution and information service for consumers of Canadian life and health insurance products and services.

This includes life, disability, employee health benefits, travel, and insurance investment products such as annuities and segregated funds.

OLHI's free, impartial services help Canadians who've had a claim denied by their insurer and want to escalate for review. We provide an alternative to costly court proceedings. OLHI does not advocate for either the consumer or the insurer.



HOW WE CAN HELP YOU

IF YOU HAVE A COMPLAINT...

We're here to help! Contact OLHI any time for general information about how to make a complaint.

OLHI conducts an independent review if:

- Your insurer's final position letter does not resolve the complaint to your satisfaction; or
- Your insurer does not provide you with a final position within 90 days of acknowledging receipt of your complaint.

OLHI'S COMPLAINT HANDLING PROCESS

STEP 1: We advise on how to take next steps with your insurer.

STEP 2: After you've completed your insurer's complaints process, we assess merit for conciliation.

STEP 3: If we determine grounds for conciliation, an OmbudService Officer investigates.

STEP 4: Where grounds exist, a Senior Adjudicative Officer issues a written report with non-binding recommendations.

To learn more, visit:
www.olhi.ca/complaint_process.html

DID YOU KNOW...

EACH YEAR:

- OLHI receives around 2,500 complaints
- OLHI receives more than 13,000 consumer telephone enquiries
- OLHI has more than 58,000 visits to our Web site. Nearly three in every four are new visitors
- The majority of OLHI's Board is comprised of independent Directors who do not have ties to the life and health insurance industry
- OLHI's operations are overseen by the Canadian Council of Insurance Regulators (CCIR)