

# About the OmbudService for Life and Health Insurance



OLHI • OAP

Every day, the OmbudService for Life and Health Insurance helps life & health insurance consumers just like you. Our public services are:

## **FREE**

Any consumer whose company is an OLHI member can use our services. 99 per cent of Canadian Life and Health Insurance companies are OLHI members.

## **FAST**

OLHI is faster than going to the courts. We make every effort to complete our review of your complaint within 120 days.

## **INDEPENDENT**

We are governed by a Board of Directors with a majority of independent members. OLHI operates in accordance with a framework of ongoing collaboration among insurance sector OmbudServices and the Canadian Council of Insurance Regulators.

## **IMPARTIAL**

We don't take the side of the consumer or the insurance company - we take an impartial look at all the facts.

## How do I submit a complaint?

1

### **SUBMIT YOUR COMPLAINT TO YOUR INSURER**

OLHI can review your complaint after you complete your insurer's complaints process. So if you have a life or health Insurance complaint, the first step is to take it to your insurance company. You can find your insurer's complaint officer at <https://olhi.ca/complaints/consumer-complaint-officer-listing/>

2

### **GET A FINAL POSITION LETTER**

After you finish your company's complaints process, you will receive a final position letter. If you are not happy with the outcome, we can help.

3

### **SUBMIT YOUR COMPLAINT**

Once you have a final position letter, OLHI can review your complaint. You can submit your complaint online at <https://olhi.ca/complaints/submit-a-complaint/>

# What happens after I submit a complaint?



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## What happens after I submit my complaint?

After you submit your complaint, we will confirm that it falls within our scope. If it is, we'll start a review.

If the review finds merit in your complaint, OLHI will open an investigation. If the investigation finds merit, OLHI may discuss the complaint with you and your insurer to find an acceptable resolution.

Finally, if OLHI cannot find a resolution, but we still feel the complaint has merit, we will escalate it to our final stage of investigation.

If we confirm the complaint has merit, OLHI will issue a non-binding settlement recommendation to you and your insurer.

Our complaints team may come back to you or your insurance company to request more information throughout the process.

When we are finished, regardless of whether we find merit or not, OLHI will send you a plain-language explanation of our findings.

## What other free services do we offer?



### Consumer assistance

If you have a question about life or health insurance visit [olhi.ca](http://olhi.ca) today.



### Search for a policy of a deceased loved one

Request a free search for a policy belonging to a deceased person.



### Find your Consumer Complaint Officer

Search OLHI's listing of all our member companies' consumer complaint officers.

### Find an old policy

Find out which company holds your insurance policy after a name change, merger or acquisition.

## How can we help you today?

## Visit [olhi.ca](http://olhi.ca) for more information