

OmbudService  
for Life & Health  
Insurance



OLHI • OAP

Ombudsman  
des assurances de  
personnes

# TWO DECADES OF PUBLIC SERVICE



20th  
**Anniversary**

**2022**  
**ANNUAL REPORT**

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# OLHI... here to help since 2002



## Alternative dispute resolution for Canadian life and health insurance consumers since 2002

The OmbudService for Life and Health Insurance is a free, bilingual, independent, and impartial alternative dispute resolution public service for Canadian life and health insurance consumers.

As an alternative dispute resolution public service, OLHI provides accurate and accessible information about life and health insurance concerns.

This includes guiding consumers through the complaints process, answering their questions, and helping them find lost policies or policies of deceased loved ones.

### Our services are:

#### Free

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

#### Impartial

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

#### Independent

We are governed by a board of directors with a majority of independent members. OLHI is governed by a framework of ongoing collaboration among insurance sector OmbudServices and the Canadian Council of Insurance Regulators (CCIR).



# Message from the Chair: Dr. Janice MacKinnon



## 20 years of public service

November 29, 2002. That is the day OLHI started serving Canadian life and health insurance consumers.

Back in the 2002-03 fiscal, OLHI handled our first 123 complaints. We received these complaints by phone, mailed the consumer an information package, and managed the investigation using very different processes. Twenty years later, we get most of our inquiries online.

But while the technology has changed, and how and when consumers come to OLHI continues to evolve, what hasn't changed is OLHI's expertise in alternative dispute resolution services and our commitment to serving Canadian life and health insurance consumers.

In our 2003 annual report, published after the OmbudService's inaugural year of public service, our first Chair of the Board, the Honourable Gilles Loiselle, included this quote from one of the new directors of the board:

"What we are doing, all of us, it is making history. Let's make it an outstanding chapter."

Twenty years later, I can't agree more. OLHI continues to provide timely, fair and independent advice to our customers.

Looking forward to the next 20 years, I know we will have more customers from all parts of Canada. There will be innovations in the products the sector offers Canadians and new technology that will change how insurers serve consumers. These will change how OLHI delivers its public service.

What won't change is our commitment to give Canadians a reliable and effective alternative to the courts when they have a life or health insurance complaint.

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# Message from the chair...continued



## Year One of our 3-year strategic plan

We are now well into the second year of OLHI's three-year strategic plan, which the board approved at the beginning of this reporting period.

The strategy focuses on these over-arching goals:

1. Develop new ways to build consumer awareness of OLHI's public service
2. Use data analytics to continuously improve the quality of our public service
3. Deliver a timely, independent, & impartial public service valued by our stakeholders

I am pleased to report that we are meeting or exceeding key performance indicators across these priority areas.

Our public education strategy has resulted in significant increases in the number of inquiries we receive from across the country and the number of channels we use to connect with consumers. OLHI's data analytics continue to form the basis of our business decisions, allowing us to make informed improvements to our operations.

We also laid the groundwork for OLHI's fourth independent review, which started in 2022. We look forward to completing the independent review and sharing the results in 2023.

## Recognizing Colleagues

In closing, I want to invite our members and the Canadian Council of Insurance Regulators to celebrate our 20th anniversary with us and to thank both for their continued collaboration with OLHI.

Our member companies are critical to our success. OLHI always strives to maintain our independence while working with companies to provide timely and impartial service to consumers.

I thank each of the directors on the OLHI Board as well. You all continue to make invaluable contributions to our organization. We should certainly take a moment to celebrate two decades of service to the public and your role in our successes.

Finally, a special thanks to our CEO and Ombudsman, Glenn O'Farrell, and the rest of the OLHI team. You have helped our organization not just weather the challenges of Covid, but day in and day out, you have delivered quality service to the consumers who came to us for help.



# 20 years of Public Service: Key facts



*1,000,000*

## **INQUIRIES**

OLHI has responded to almost 1 million inquiries from Canadians since we opened our doors.

*37,463*

## **COMPLAINTS**

In our first year of service, OLHI received 123 consumer complaints. In our 20th year, we had 1,338. OLHI has responded to nearly 40,000 complaints over the past two decades.

*20,800*

## **POLICY SEARCHES**

20,000 Canadians have come to OLHI for help finding lost insurance policies.

These figures are aggregated estimates based on OLHI's Annual Reports from 2003 to 2022.

# Message from CEO & Ombudsman: Glenn O'Farrell



## Adapting to the changing Covid-19 pandemic

As jurisdictions across Canada began lifting public health restrictions this past year, the OmbudService for Life and Health Insurance (OLHI) continued to promote safety, quality public service and connection within our team, with our regulators, members, and stakeholders, and most importantly, with consumers.

After two years of providing our alternative dispute resolution service in a virtual environment, OLHI has decided to make this a permanent change. In Fall 2021, we held a hybrid Annual General Meeting that offered in-person and virtual options for participation.

Throughout the 2021/22 fiscal year, OLHI connected with consumers using a comprehensive public education strategy focused on stakeholder relations, digital marketing, and media relations.

Technology is indeed front and centre with our ability to make these changes. But there is a much more crucial factor - our board of directors and the rest of the OLHI team's commitment to fulfil our mandate.

Regardless of what the future holds for the pandemic and whatever other challenges arise, this quality will continue helping OLHI give Canadians the public service they expect.

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# Message from the CEO & Ombudsman *cont...*



## Operational Update

Last year, OLHI launched its first comprehensive public education strategy and our three-year strategic plan. Under the Board of Director's guidance, both strategic documents formed the basis for our 2021/22 operations, including the performance measures we set to evaluate success.

Our public education strategy has resulted in encouraging progress on all fronts. We increased our total number of inquiries by 20 per cent across Canada, including a 14 per cent increase in the western provinces, one of our key strategic priorities for growth. Our stakeholder outreach activities also helped OLHI forge new partnerships with numerous Western Canada and Quebec stakeholders. These partnerships gave us new opportunities to raise public awareness with key audiences.

Digital marketing also proved to be a vital tool for reaching consumers. As a result of our integrated digital marketing activities, which saw OLHI improve our website, activate new social media channels and make strategic investments in digital advertising, our website traffic is increasing. Target audiences can now find helpful and accurate information about OLHI more easily.

In addition to the performance measures in OLHI's public education strategy, which are also reflected in the three-year strategic plan, we met target improvements in other strategic areas.

In the previous fiscal year, we built on progress to improve our data analytics, making significant enhancements to monitoring and reporting on operations to the board. OLHI continued to advance our data analytics, adopting processes that automate our data analytics and align with every step of our intake process. For example, in 2022, OLHI began tracking early resolution of consumer complaints before they reached the investigative stage of our intake process. Changes like this support both board decision making and individual contributions for which each member of our team is accountable.

Delivering a timely, independent, and impartial public service is always at the forefront of everything we do. Besides our emphasis on public education and the three-year strategic plan, OLHI has also increased our capacity, adding three new complaints analysts to our team. These analysts helped OLHI complete 15 per cent more complaint reviews in 2021/22 than the previous year.

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# Message from the CEO & Ombudsman *cont...*



## Celebrating our 20th anniversary

There have been many changes over the years. In 2005, OLHI assumed management of the Consumer Assistance Centre, where consumers would turn when they had a question about life or health insurance. Between 2005 and 2016, our team fielded over 200 thousand phone calls to the centre.

This astounding figure bears out that the telephone was the primary way consumers contacted us for the first 15 years of our operations. At the same time, another significant change happened – consumers were turning to the Internet more and more for information about the sector and how to file a complaint.

When OLHI launched our first website in 2009, we still received thousands of consumer phone calls. In 2021/22, less than 1 per cent of our consumer contacts occurred over the phone, while our English and French websites saw over 108,000 sessions and nearly 100 per cent of complaints submitted through our online tool.

The types of complaints we receive have also grown over the years. When we started, OLHI helped consumers with complaints about life insurance, disability, extended health care and travel insurance. After a few years of operations, we began reviewing complaints about retirement insurance and, more recently, investment, accident and sickness and job loss insurance.

While my tenure as CEO and Ombudsman with the organization started in 2019, it is clear that OLHI has always strived to deliver the best possible alternative dispute resolution service to the public.

Our twenty-year history is cause for a well-deserved celebration and celebrate we will. But we will also use this milestone as an opportunity to raise consumer awareness of our free, impartial, independent public service.

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# Message from the CEO & Ombudsman *cont...*



## Thank you

I thank each of our employees and consultants for their contributions that helped OLHI weather challenges like the pandemic and continuously improve in fulfilling our mandate and serving Canadians.

Over this fiscal year, OLHI also had a productive and supportive relationship with the Canadian Council of Insurance Regulators and productive interactions with our member companies related to complaints and policy search requests. I thank the CCIR and each of our member companies for their commitment to ensuring Canadian life and health insurance consumers have access to a robust dispute resolution public service. I also thank Chris Carter for his service as chair of the CCIR's OmbudServices Oversight Standing Committee and congratulate Erica Heimstra who assumed the chair role from Mr. Carter earlier this year.

Finally, we owe thanks to our board of directors for their guidance and sage advice as OLHI enters our next 20 years of service to the public.

SUBMIT A  
COMPLAINT

FIND INSURANCE

POLICY OF A  
DECEASED

# Analytics & Reporting

# Our Intake Process



Consumers come to OLHI for information or guidance, help finding a lost policy, or assistance with a complaint. Most consumers contact OLHI online.

Most consumers are able to find the information they need on our websites. If they submit a complaint or policy search inquiry a Complaints Agent will respond to the inquiry, answering questions and guiding the consumer through OLHI's intake process.

OLHI can review a complaint if:

- The complaint involves one of our member companies and falls within OLHI's mandate.
- The consumer has received a final position letter from the insurer.

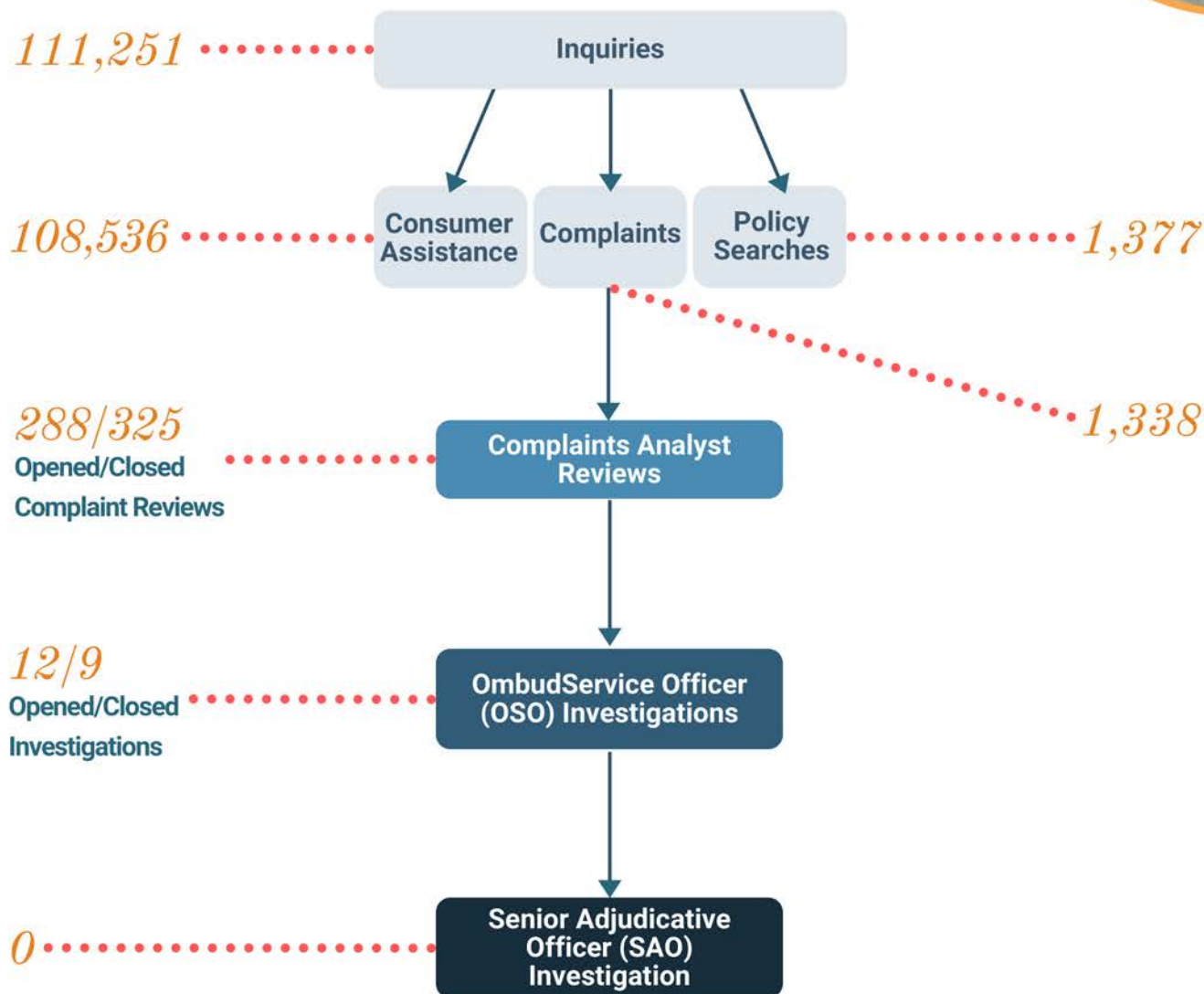
OLHI's Complaints Manager ensures the consumer complaint is in scope.

If the complaint is in scope, a Complaints Analyst starts a review to determine if it has merit, discussing it with both the insurer and the consumer and gathering more information. OLHI's complaints team works with the consumer and the insurance company to resolve cases as quickly as possible to the satisfaction of the consumer.

If the Complaints Analyst finds the complaint has merit, an OSO investigates the complaint. If the OSO determines there is merit to the complaint, OLHI will discuss or negotiate with the insurer to try to find an acceptable solution for all parties.

If a settlement is not reached, a SAO may investigate the complaint. If the SAO finds merit, OLHI will make a non-binding settlement recommendation. OLHI will publish the names of insurers that do not accept our non-binding recommendations. Insurers have always accepted SAO non-binding recommendations.

# Our Intake Process: 2021-22 By the #s



In 2021/22, OLHI received and assessed 1,338 complaint inquiries; 288 were deemed to be reviewable complaints.

# All Inquiries

## All Inquiries

2021-22 ▼

111,251

Inquiry Type	2021-22 ▼
Consumer Assistance	108,536
Policy Search	1,377
Complaint	1,338

**Consumer Assistance Inquiries** include all types of consumer inquiries including fax, email, mail, phone, web forms and web sessions. The majority of OLHI's inquiries are web sessions.

Origin	2021-22 ▲
Fax	6
Email	10
Mail	29
Call	945
Webform	1,781
Web Sessions	108,480
Total	111,251

**Webform** refers to consumers who submit an inquiry on one of OLHI's websites.

A **Web Session** is a group of interactions recorded when a user visits a website within a given period.

# Policy Searches

## Received searches



## Approved Searches

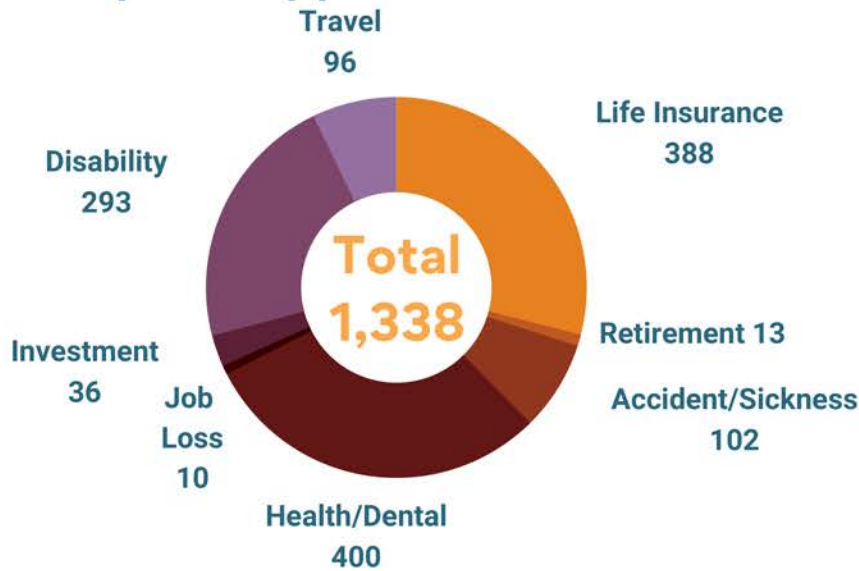


## Successful Searches

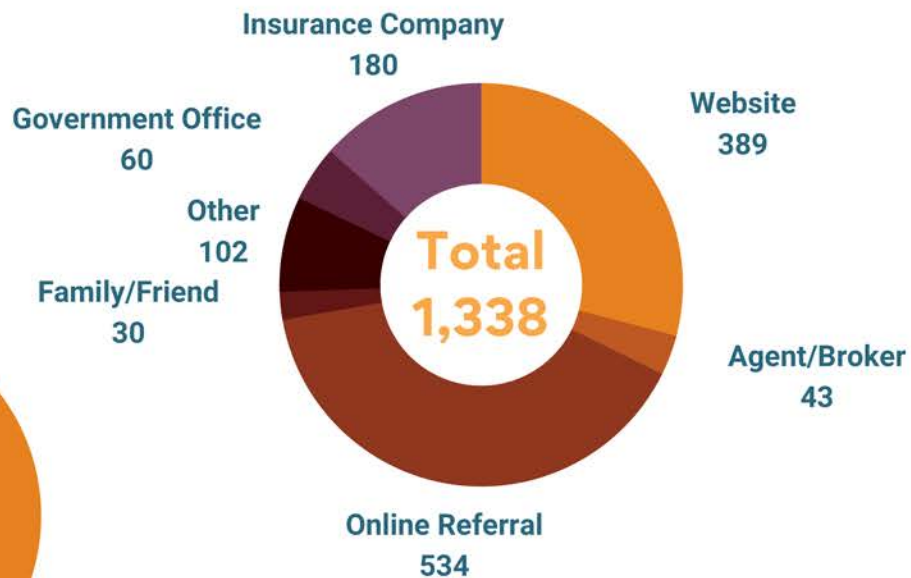


# Complaint Inquiries

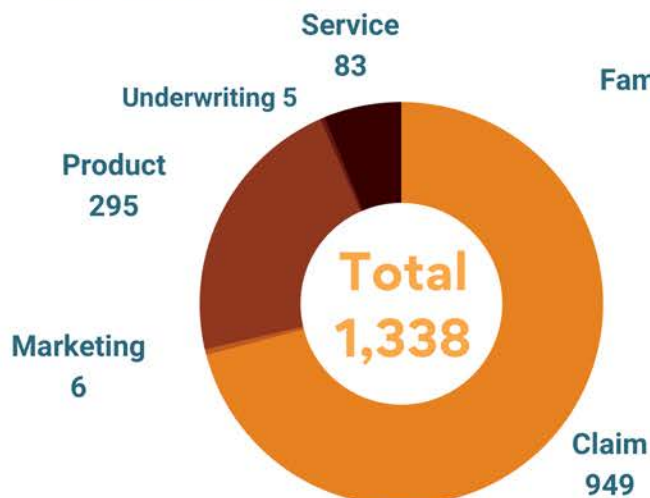
## Complaints by product



## Complaints by Referral Source

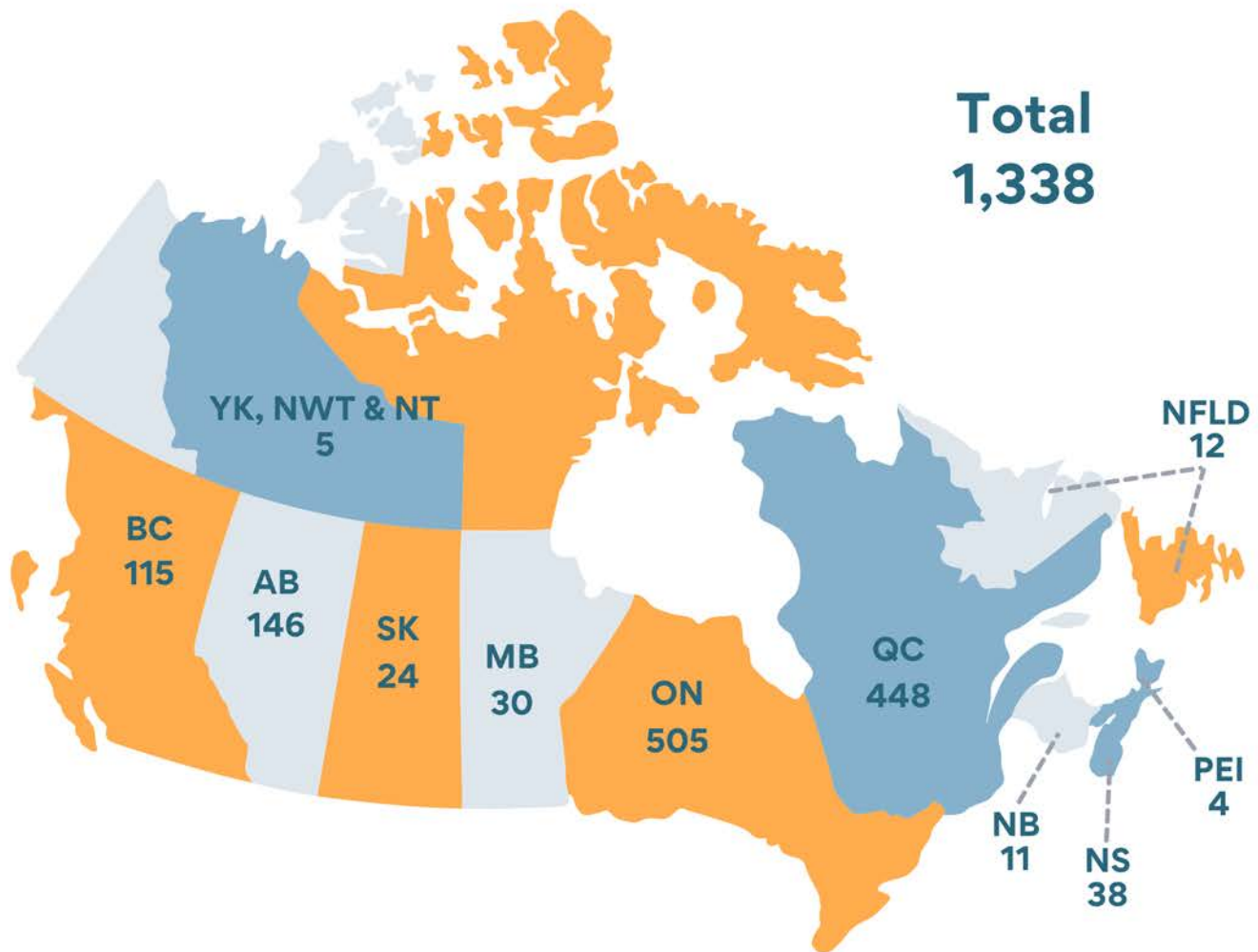


## Complaints by Company Function



# Complaint Inquiries: Where they come from

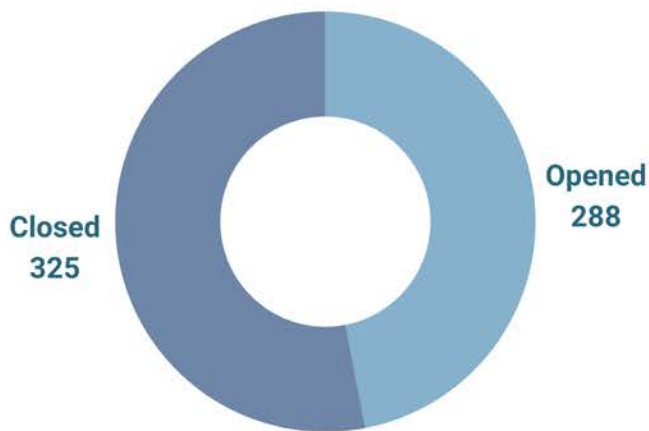
## Complaints by Province



# Complaint reviews & Investigations

## Opened & Closed Case Reviews

Some cases closed in 2021-22 were opened in the previous fiscal.

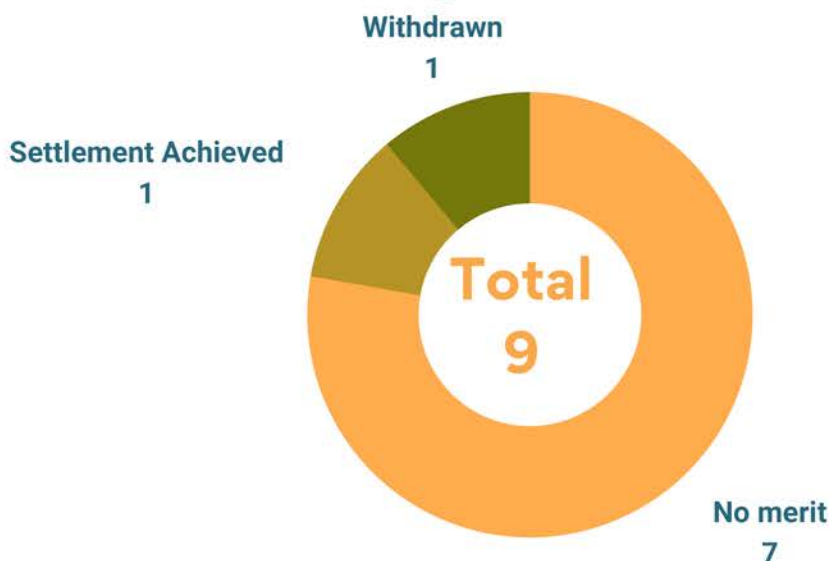


## Opened OSO Investigations by Product

There were no opened investigations for Extended Health & Dental or Life Insurance claims in 2021-22.



## Closed OSO Investigations





# Case Studies

# Case study: Entitlement to a conversion



## OLHI reviews a dispute under a group insurance policy

Lena was covered for an amount of \$200,000 under a group life insurance policy. The contract stipulated that the members could be covered for life insurance until their 70th birthday. There was also a conversion provision stating that if on or before the age of 69, the policy is terminated, unless the insurance is replaced by another insurer within 31 days of termination, there may be a conversion without evidence of insurability, to an individual life insurance.

On January 1st, 2007, the insurer and the large Canadian Association agreed to extend, from age 70 to age 85, the date at which the insurance coverage of members would terminate under the group policy. No change was made to the conversion option available under the group contract.

## The early termination provision issue

When Lena was approaching the age of 85, she contacted the insurance company because she thought she could exercise her conversion option. Lena believed that by extending the termination age from 70 to 85, the insurance company made material changes and therefore, the company should offer the conversion option.

After the insurance company denied her the conversion option on the grounds that her request did not meet the requirements, Lena contacted OLHI.

## OLHI reviews the group policy

Our team reviewed the group policy and her insurance certificate. Our review confirmed that the insurer could change or amend the group policy with the agreement of the policyholder, i.e., the large Canadian Association. The members' consent was not required.

The group policy did provide for a conversion option to a whole life policy only if the contract between the insurance company and the large Canadian Association was terminated without being replaced by a similar agreement between another insurance company and the large Canadian Association. Therefore, the conversion option was not available here as the group policy remained in force despite the fact that Lena's coverage lapsed at age 85.

OLHI informed Lena that we could not find merit to her case and advised her that she may pursue her complaint in court with a contract lawyer if she wishes to.

# Case study: Cancelling an insurance policy



## OLHI clears up a mistaken charge

Dale took out a universal life insurance policy. After his insurance company notified him that they needed to apply an additional premium to the policy, Dale decided to cancel it.

## The insurance cancellation letter

His insurer told him that he had to send a signed insurance cancellation letter within the same day to cancel the policy. Otherwise, the insurer would deduct a Cost of Insurance (COI) charge for the month. Dale sent the insurance cancellation letter that day.

However, Dale's insurer did not inform him that he also needed to include his social insurance number in the insurance cancellation letter, which delayed the cancellation and triggered the deduction of the COI charge.

Dale received a lower refund than he expected due to the COI deduction, even though he followed his insurer's directions. He felt the insurer had made a mistake and that he deserved an additional refund.

## OLHI helps clear up the situation

Dale reached out to OLHI, explained the situation, and complained that his insurer should reverse the COI charge. OLHI reviewed Dale's contract. It clearly stated that his insurance company would process the cancellation upon receiving an insurance cancellation letter at their head office. There was no mention of a SIN requirement.

However, we also noted that upon receipt of the cancellation letter, Dale's insurance company resent the request to include his SIN in his cancellation request. This was completed and the request forwarded the same day to the insurer. Therefore, the insurer should have processed the cancellation effective the same day.

We contacted the insurer and clarified the cancellation request date and Dale's missing SIN. The insurer agreed they'd overlooked the receipt date of the completed cancellation request. They changed the effective date of cancellation and refunded the COI charge to Dale.

# KPMG Auditor's Report

## Statement of Financial Position

March 31, 2022, with comparative information for 2021

	2022	2021
<b>Assets</b>		
Current assets:		
Cash and cash equivalents (note 2)	\$ 1,586,668	\$ 1,130,120
Prepaid expenses and deposits	24,430	47,818
Accounts receivable	83,964	158,015
	<u>1,695,062</u>	<u>1,335,953</u>
Capital assets (note 3)	39,510	55,987
Intangible assets (note 3)	15,620	31,232
	<u>\$ 1,750,192</u>	<u>\$ 1,423,172</u>
<b>Liabilities and Fund Balance</b>		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 167,032	\$ 157,970
Current portion of deferred lease inducement	4,994	4,994
	<u>172,026</u>	<u>162,964</u>
Deferred lease inducement	9,572	14,568
	<u>181,598</u>	<u>177,532</u>
Fund balance:		
Operating fund:		
Invested in capital assets and intangible assets	55,130	87,219
Unrestricted	1,513,464	1,158,421
	<u>1,568,594</u>	<u>1,245,640</u>
Commitments (note 5)		
	<u>\$ 1,750,192</u>	<u>\$ 1,423,172</u>

# KPMG Auditor's Report continued...

## Statement of Operations

Year ended March 31, 2022, with comparative information for 2021

	2022	2021
Revenue:		
General assessment fees	\$ 2,408,500	\$ 2,375,000
Investment income	7,810	88
	2,416,310	2,375,088
Expenses:		
Staff and adjudicative services	1,343,900	1,347,405
Professional fees	183,600	149,279
Board of Directors' fees	154,206	143,719
Rent	94,838	113,048
Information technology	71,935	106,696
Board meetings and travel	46,613	406
Staff meetings and travel	17,195	2,638
Management fees (note 4)	87,973	87,010
Supplies and services	19,855	19,088
Telecommunications	19,607	21,337
Amortization of capital assets and intangible assets	29,558	28,841
Insurance	19,943	15,691
Training and development	1,370	1,888
Translation	2,763	5,607
	2,093,356	2,042,653
Excess of revenue over expenses	\$ 322,954	\$ 332,435

# KPMG Auditor's Report continued...

## Statement of Changes in Operating Fund Balance

Year ended March 31, 2022, with comparative information for 2021

	2022			2021		
	Invested in capital assets and intangible assets	Unrestricted operating fund	Total	Invested in capital assets and intangible assets	Unrestricted operating fund	Total
Net assets, beginning of year	\$ 87,219	\$ 1,158,421	\$ 1,245,640	\$ 103,493	\$ 809,712	\$ 913,205
Excess (deficiency) of revenue over expenses	(29,558)	352,512	322,954	(28,841)	361,276	332,435
Net change in investment in capital assets and intangible assets	(2,531)	2,531	–	12,567	(12,567)	–
Net assets, end of year	\$ 55,130	\$ 1,513,464	\$ 1,568,594	\$ 87,219	\$ 1,158,421	\$ 1,245,640

# KPMG Auditor's Report continued...

## Statement of Cash Flows

Year ended March 31, 2022, with comparative information for 2021

	2022	2021
Cash provided by (used in):		
Operating activities:		
Excess of revenue over expenses	\$ 322,954	\$ 332,435
Items not affecting cash:		
Amortization of capital assets and intangible assets	29,558	28,841
Amortization of deferred lease inducement	2,531	(2,460)
Change in non-cash operating working capital:		
Prepaid expenses and deposits	23,388	(7,422)
Accounts receivable	74,051	(112,118)
Accounts payable and accrued liabilities	9,062	53,794
Deferred income	—	(106,723)
Deferred lease inducement	(4,996)	12,095
	456,548	198,442
Investing activities:		
Additions to capital assets and intangible assets	—	(15,099)
Increase in cash and cash equivalents	456,548	183,343
Cash and cash equivalents, beginning of year	1,130,120	946,777
Cash and cash equivalents, end of year	\$ 1,586,668	\$ 1,130,120

# Our Members

- Acadie Vie
- Actra Fraternal Benefit Society
- Aetna
- AHLIC (Triton Insurance)
- Alberta Blue Cross
- Allianz Care (AWP Health & Life SA, Allianz Life Ins Co of North America)
- Assomption Vie
- Assurance-vie Banque Nationale
- Assurant Solutions (Amer. Bankers, Amer. Bankers Ins.-U.S., Assurant Life)
- BMO Life Assurance
- BMO Life Insurance
- Brookfield Annuity
- Canada Life
- Canadian Premier (Cdn Premier General Ins Co)
- Canassurance (Assoc d'Hospitalisation Canassurance)
- Chubb Life (Chubb Insurance)
- CIBC Life
- CIGNA (Connecticut General)
- Combined Insurance
- CompCorp Life Insurance Company
- Co-Operators Life (Co-operators General, CUMIS Life, CUMIS General)
- Desjardins Sécurité financière
- Empire Life
- Equitable Life
- FaithLife Financial
- First Canadian Insurance Corporation
- Foresters
- Foresters Life
- Green Shield Canada
- Group Medical Services (GMS Insurance Inc.)
- Humania Assurance (La Survivance-Voyage)
- Industrielle Alliance
- ivari (Wilton Re (Canada) Limited)
- Knights Of Columbus
- La Capitale assureur de l'administration publique (La Capitale FSI)
- Manitoba Blue Cross
- Manulife (Manulife Ins. Co., First N.Am. Ins. Co., MACC)
- Medavie Blue Cross (Blue Cross Life)
- New York Life (Life of N.A.)
- Pacific Blue Cross (BC Life)
- Pavonia Life Insurance Company of Michigan
- Primerica
- RBC Life Insurance Company (RBC Insurance)
- Reliable Life (Old Republic)
- Saskatchewan Blue Cross
- Scotia Life
- SSQ Vie (SSQ, Societe d'assurance)
- Sun Life Financial (Sun Life Assurance, Sun Life Insurance )
- TD Life
- Teachers Life
- Trans Global Life Insurance
- UV Mutuelle
- Wawanesa (Western Life)
- Zurich

# Our Board of Directors



**Dr. Janice MacKinnon**

Independent Director

Dr. Janice MacKinnon is a Fellow of the Royal Society of Canada, a member of the Order of Canada, and a former Saskatchewan Finance Minister, who also served as Minister of Economic Development and Social Services. During her tenure as Finance Minister, Saskatchewan became the first government in Canada to balance its budget in the 1990s.

She is a Professor of fiscal policy at the University of Saskatchewan and an Executive Fellow at the University of Calgary School of Public Policy and is the author of three books and many articles on public policy issues. She has also served as the Chair of the Board of the Institute for Research on Public Policy, as a board member of the Canada West Foundation, and is currently on the Advisory board of the Canadian Global Affairs Institute.

She served as Chair of Canada's Economic Advisory Council from 2010 to 2015. She was also appointed to the federal advisory panel on NAFTA as well as the environment. She co-chaired the Manitoba Commission reviewing the province's K-12 education system. In 2019, Alberta Premier Jason Kenney appointed her as Chair of Alberta's Blue Ribbon Panel on Alberta's Finances. She currently serves on the Board of Governors of the University of Alberta.

As Chair of the OLHI Board of Directors, Dr. MacKinnon brings considerable expertise in finance, public policy, government relations, strategic planning, and governance.



**Lea Algar**

Independent Director

Lea Algar has had a distinguished career in the insurance industry and in the ombudservice. She was appointed the first Ontario Insurance Ombudsman. She also served as Chair of the General Insurance OmbudService (GIO) Board of Directors.

Ms. Algar has also been a Chartered Insurance Professional (CIP). She worked with the Insurance Institute of Canada, the Insurance Bureau of Canada, and the Ontario Insurance Commission, which became part of the Financial Services Commission of Ontario. She has also served as a Director on the Board of the Property and Casualty Insurance Compensation Corporation.

Ms. Algar was also a Partner with the Truman & Snively Insurance Agency and a Professor of the Insurance Administration Program at Mohawk College.

As an Independent Director on the OLHI Board, she brings to the board her significant expertise in governance, consumer affairs, ombudservices, and extensive knowledge of the insurance industry

# Our Board of Directors continued...



**Geoff Plant, O.B.C., QC**

Independent Director

Geoff Plant is a lawyer based in Vancouver. Mr. Plant is a partner with Gall, Legge, Grant & Zwack LLP. Mr. Plant was a Member of the British Columbia Legislative Assembly from 1996-2005 and served as Attorney General of British Columbia and Minister responsible for Treaty Negotiation. He was also the Minister responsible for the Citizens' Assembly on Electoral Reform.

After leaving politics, Mr. Plant has provided public service in a number of other capacities, including serving as Board Chair of Providence Health Care and Board Vice-Chair of BC Ferries, and leading negotiations on behalf of the government with First Nations political organizations. Recently, Mr. Plant was appointed to the Order of British Columbia, the province's highest form of recognition.

Mr. Plant has served as Board Chair of the British Columbia Land Title & Survey Authority, the Canada West Foundation, and the Dalai Lama Center for Peace and Education. He also recently served as Chancellor of the Emily Carr University of Art + Design.

He was also named as one of Canada's Most Influential Lawyers by Canadian Lawyer Magazine and served as Vancouver's Civil City Commissioner. Mr. Plant brings a wealth of experience in government relations and governance to the OLHI Board of Directors as well as expertise in dispute resolution, mediation, and law.



**Louise Shiller**

Independent Director

Louise Shiller has held senior positions in both the public and private sectors, building expertise in the areas of behaviour management, school administration, student services, and educational leadership. She has extensive experience in mediation, crisis intervention, harassment, and violence prevention. She was instrumental in developing and establishing several essential programs throughout Quebec and improving the delivery of services at various organizations and school boards. She also served as President of the Quebec Counselling Association. Ms. Shiller worked for Youth Protection and became the Director of Federation CJA West Island, leading the strategic planning process and making decisions on behalf of the community at large.

In 2010, Ms. Shiller was appointed as Concordia University's Director and Senior Advisor of Rights and Responsibilities, promoting values of diversity, civility, equity, respect, inclusion, and non-discrimination. Her mandate included resolving conflicts, behavioural incidents, and rights violations in an effective and constructive manner, while overseeing intervention and redress. In this important role, she developed, revised, and administered policies, public documents, and training programs. During her tenure, she led task forces and committees, as well as continuously made systemic recommendations and improvements.

Ms. Shiller continues her work in ombudservices focusing on best practices including, appraisals and policy development. She is currently serving as an Ombudsperson at the post-secondary level.

As a member of the Board of Directors, Ms. Shiller brings leadership and distinctive skills to the areas of programming, public policy, governance, and dispute resolution.

# Our Board of Directors continued...



## Claude Garcia

Industry Director

Claude Garcia joined the Québec Ministry of Social Affairs in 1969, occupying various positions, including Assistant Deputy Minister. He later returned to the private sector in 1978 as Partner with Hébert, LeHouillier et associés, consulting actuaries. He joined the Standard Life Assurance Company in 1983, starting his career with the insurer as Senior Vice-President and later becoming President of Canadian Operations for Standard Life in 1991. He retired from that position in 2004.

During his career, Mr. Garcia has served on numerous boards in the private and public sector. He has acted as chairman of the Chambre de Commerce du Montréal Métropolitain, the Montreal YMCA Foundation and of l'Agence des partenariats public-privé du Québec. He has been a director of the Standard Life Assurance Company, the Caisse de dépôt et placement du Québec, Quno, the Montreal Exchange, Cogeco and Cogeco Communications, Jarislowsky Fraser, l'Institut de recherches cliniques de Montréal and BTB Reit. Mr. Garcia is also past Chairman of the board of Goodfellow.

Having spent most of his career in insurance, he brings extensive knowledge of the insurance industry to the OLHI Board. His experience in the public and private sectors has built his expertise in product, consumer affairs, leadership, public policy direction, government relations, finance, strategic planning, and governance.



## Dr. Dieter Kays

Industry Director

A corporate director with his ICD.D, Dieter Kays has a Ph.D. in leadership and organizational effectiveness. He is currently chair of the Lutheran Church-Canada Worker Pension and Benefits Board. From 2010 to 2019, he served on the board of St. Mary's Hospital in Kitchener, including as board chair.

A graduate of the Stanford International Executive Program, Dr. Kays was the CEO and President of FaithLife Financial (FLF), one of the largest fraternal life insurance companies in Canada and prior to retiring from FLF in 2010, he was on the board of directors of the Canadian Life and Health Insurance Association (CLHIA).

Prior to that time, Dr. Kays also had a distinguished career as CEO of Lutherwood, a multi-service social service agency. Lutherwood was repeatedly identified in national culture surveys as one of the top 10 medium-sized organizations in Canada. Having served on numerous boards and provincial task forces, he has consulted with organizations in Canada and abroad. He is known for his expertise in governance, leadership, and strategic planning.

Dr. Kays was appointed to the Grand River Hospital Board of Directors in June 2022.

# Our Board of Directors continued...



**Frank Swedlove**

Industry Director

Frank Swedlove is the Immediate Past President of the Canadian Life and Health Insurance Association (CLHIA) and served as the first Chair of the Global Federation of Insurance Associations (GFIA).

Mr. Swedlove spent most of his career with the Department of Finance in Ottawa as an Advisor to several Ministers of Finance, and later as Assistant Deputy Minister of the Financial Sector Policy Branch. He was also President of the Financial Action Task Force, an international body responsible for fighting global money laundering and terrorist financing. Mr. Swedlove is now serving as Chair of the Board of Assuris, the policyholder protection organization that protects policyholders in the case of a life insurance company failure.

Mr. Swedlove is also a recipient of both the Queen's Golden Jubilee medal for public service and the Queen's Diamond Jubilee medal for service to the insurance industry.

His experience with the Federal government and time spent as President of CLHIA give Mr. Swedlove a unique and insightful perspective on the insurance industry, consumer affairs, public policy, government relations, working with Regulators and strategic planning.



**Dan Levert**

Independent Director

Dan Levert is a Professional Engineer and Construction Lawyer from St. John's, Newfoundland. He is a Fellow of the Engineering Institute of Canada, and of the Canadian College of Construction Lawyers. He served as President and CEO of Engineers Canada from 1998 – 2000. Prior to his retirement in 2015, Mr. Levert was Associate General Counsel for the Kiewit Corporation, a construction company with an annual volume of \$12 billion.

In a career that has spanned more than thirty years, Mr. Levert has been involved in many of Canada's largest infrastructure, hydroelectric, mining, and oil and gas projects. Most of these mega-projects involved complex multi-party negotiations with First Nations, Federal, Provincial, and local governments as well as the owners, designers and contractors building the work.

Since 2000 he has been involved with the Newfoundland and Labrador oil and gas and mining industries. As Project Counsel for the design and construction of the \$10 billion Hebron Offshore Oil Platform, he served as a member of the board of the Hebron Project Employers' Association, which maintained labour peace throughout the seven-year project. Mr. Levert, a trained arbitrator and mediator, has focused on resolving disputes in an amicable and fair manner, thereby avoiding costly, time-consuming litigation.

A francophone from New Brunswick, Mr. Levert has strong ties to his home Province where his siblings reside, and to his alma mater, the University of New Brunswick.

As an Independent Director on the OLHI Board, Mr. Levert brings a wealth of experience in dealing with multiple stakeholders, consensus building, alternative dispute resolution, and the law.

# Our Service Promise

**Accessibility:** Our free services are always available by phone or online.

**Timeliness:** We always respond within 48 hours.

**Courtesy:** Courtesy, professionalism and respect define every interaction.

**Clarity:** We ensure consumers understand insurance policies and our advice.

**Accuracy:** Our goal is to accurately document complaints to effectively resolve disputes.

**Fairness & Impartiality:** We are unbiased and impartial.

**Consistency:** We follow a rigorous, consistent process.

**Knowledge:** We have specialized insurance knowledge and dispute resolution expertise.

**Privacy:** All of our files and cases are 100% confidential.

**Independence & Objectivity:** We are supervised by the Canadian Council of Insurance Regulators (CCIR) to ensure impartiality.

OmbudService  
for Life & Health  
Insurance



Ombudsman  
des assurances de  
personnes

OLHI • OAP



Thank  
you!

20th  
**Anniversary**

OLHI Annual Report 2022