



Mutual Insurance Companies OmbudService Service de conciliation des sociétés mutuelles d'assurance

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The **Mutual Insurance Companies OmbudService (MICO)** assists in the resolution of conflicts between insurance customers and participating property and property mutual insurance companies. When a dispute arises, the insurance company and the customer, with the help of a mediator, work toward a solution that is in the best interest of both parties.



Background

All federally-licensed insurance companies are required to have a procedure in place for addressing customer disputes and must designate a complaint liaison officer within the company with whom the customer may discuss his/her concerns.

Also, each federally-licensed insurance company must be a member of an independent organization which deals with complaints that cannot be resolved within the company to the satisfaction of the customer.



Customer Assistance

If you have a problem with respect to a claim related issue or if you have an insurance coverage interpretation issue, the first step is to call your insurance company's representative.

If matter can't be resolved, the company representative or **MICO** will put you in contact with your insurance company's complaint liaison officer. That person will review the situation with you and will subsequently send you a final letter of position explaining how the company proposes to solve the issue.

If you are still not satisfied with your insurance company's proposed solution, you may ask **MICO** to arrange for mediation.



Dispute Resolution

To start the mediation process, you must sign a Mediation Registration Form available from your company's complaint liaison officer or from **MICO**.

The ADR Institute of Canada Inc. (ADR Canada), which **MICO** has contracted, will assign a mediator to the case. The mediator will facilitate a 90-minute mediation session between you and your company's complaint liaison officer or his/her representative.

During the mediation session, the mediator will try to bring the two parties to agree on a solution. After the mediation session, if you and the insurance company still disagree on all or some of the issues, the mediator will prepare a written report with recommendations that are not binding on either party.



After the Mediation

If the mediator's written report does not bring the two parties to agree on a solution, you may want to consult a lawyer if you wish to pursue the matter further. **MICO** will not help in this process.



Do I have to pay for the Mediator?

MICO does not charge for its services. The insurance company pays for the cost of the mediator. However, you are responsible for the costs you incur to attend the mediation session.



Who can use **MICO**?

Any customer of a participating mutual insurance company may use the service. **MICO** deals with customer complaints about claims related matters or interpretation of policy coverage.

Some matters are beyond the scope of **MICO**: matters not submitted to insurance company or that have not yet gone through the company's complaint process; settlement procedures established by legislation; matters that have been, or are currently, before the courts; and cases that have already been dealt with by **MICO**.