



## **PROCEDURES FOR DEALING WITH COMPLAINTS FOR THE CANADIAN BRANCH OF COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR**

1. The Chief Agent of the Canadian branch of Coface is Mr. Nicolas Barrandon. Mr. Barrandon is responsible, pursuant to the Insurance Companies Act (the "Act"), for all aspects of the operations of the Canadian branch Coface, including dealing with complaints from consumers.
2. All customers of the Canadian branch of Coface will be advised that Mr. Barrandon is the primary contact for Coface in Canada. As a result, complaints that may occur would likely be referred directly to Mr. Barrandon. Pursuant to the Act, one of the duties of Mr. Barrandon as Chief Agent is to deal with the complaints from customers.
3. When a complaint comes in, Mr. Barrandon will investigate it and will attempt to resolve it on his own. He will also advise the consumer that complaints may be made directly to the Commissioner of the Financial Consumer Agency of Canada.
4. In the event that Mr. Barrandon is unable to resolve the complaint or does not have sufficient information which he cannot obtain from the head office of Coface, he will refer it to Mr. Friedrich von Krusenstiern at the head office for handling. Mr. Friedrich von Krusenstiern is the General Counsel & Secretary for Coface North America Insurance Company, Coface North America, Inc. and Coface Services North America, Inc. At that point, the Financial Consumer Agency of Canada, the Autorité des Marchés Financiers and the SRP-CRS Complaint Reporting System will be advised that the complaint has been referred to a higher level for handling.
5. Once it is referred to head office, the normal consumer complaint-handling procedures of Coface will be applicable.
6. Mr. Barrandon will monitor and follow-up with respect to the handling of the consumer complaint by the head office of Coface and ensure that the consumer receives a timely and satisfactory resolution.
7. Coface has also appointed a local attorney for service for each province that it carries business in. Local complaints in any particular province may be referred to the attorney for service who will normally be a lawyer. If the attorney for service is unable to resolve the matter, he will contact the Chief Agent and the normal procedures will apply.
8. As for a third-party dispute resolution body or mechanism, Coface has become a member of the General Insurance OmbudService.
9. This information will be posted on the Coface Canada website.



10. Coface will provide its complaint handling procedures to any person upon request.

11. A customer may contact the Financial Consumer Agency of Canada (“FCAC”) at its office at 427 Laurier Ave. West, 6th Floor, Ottawa, Ontario K1R 1B9, or through its website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca), or the Autorité des Marchés Financiers (“AMF”) at its office at 800, square Victoria 22e étage, C.P. 246, tour de la Bourse, Montréal, Québec H4Z 1G3, or through its website at <http://www.lautorite.qc.ca/en/file-complaint-conso.html>, if they have any questions concerning our complaint procedure.

9/1/16