



**COMPLAINTS PROCEDURES
COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR**

1. The Chief Agent of Coface Canada is Mr. Benoit Urbin. Mr. Urbin is responsible, pursuant to the Insurance Companies Act (the "Act"), for all aspects of the operations of Coface Canada, including dealing with complaints from consumers.
2. All clients of Coface Canada will be advised that Mr. Urbin is the primary contact for Coface Canada. As a result, complaints that may occur would be referred directly to Mr. Urbin. Pursuant to the Act, one of the duties of Mr. Urbin as Chief Agent is to deal with the complaints from customers.
3. When a complaint comes in, Mr. Urbin will investigate it and will attempt to resolve it on his own. He will also advise the client that complaints may be made directly to the Commissioner of the Financial Consumer Agency of Canada.
4. In the event that Mr. Urbin is unable to resolve the complaint or does not have sufficient information which he cannot obtain from the Coface North America Marketing, Communications, and Commercial Operations department, he will refer it to Mr. Friedrich von Krusenstiern at Coface North America for handling. Mr. Friedrich von Krusenstiern is the General Counsel for Coface Canada Branch. For situations regarding policyholders in Quebec, the Autorité des Marchés Financiers will be informed.
5. Once it is referred to Coface North America Marketing, Communications, Commercial Operations department, the normal consumer complaint-handling procedures of Coface will be applicable.
6. Mr. Urbin will monitor and follow-up with respect to the handling of the client complaint by the head office of Coface and ensure that the client receives a timely and satisfactory resolution.
7. As for a third-party dispute resolution body or mechanism, Coface has become a member of the General Insurance OmbudService.



8. Coface will provide its complaint handling procedures to any person upon request.
9. 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, or, for situations regarding policyholders in Quebec, 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.
10. The Canadian Branch of Compagnie Française d'Assurance pour le Commerce Extérieur is member of The General Insurance OmbudService: 4711 Yonge Street 10th Floor, Toronto, ON M2N 6K8, <https://www.giocanada.org/>. This information will be posted on the Coface Canada website.

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