Personal insurance firm

Summary of our policy on complaint handling and dispute resolution

Our customer service department will be happy to assist you with any communication related to:

- a request for information or documents
- a request for access or correction made under the *Act respecting the protection of personal information in the private sector*
- a claim for compensation or any other insurance claim
- a request to correct an administrative error
- comments or feedback.

1. What is a complaint?

A complaint expresses criticism or dissatisfaction with our services (provided by MRa or its advisors) or a product we offer, and your expectation that we take action to remedy the situation.

Rest assured that every complaint we receive is dealt with promptly, fairly and as quickly as possible.

2. How to file a complaint

To file a complaint, please fill out the Complaint Form (pdf) and send it via the "Contact Us" section by selecting "Send a Message" to https://cabinetmra.com/contact-us, or by mail to the following address:

MRa, Personal insurance firm
Complaints Officer
7171 Jean-Talon Street East, Suite 301
Montreal, Quebec
H1M 3N2

You can also complete the Autorité des marchés financiers form and send it to us.

If you have any questions or need help submitting your complaint or the Autorité des marchés financiers form, please contact us at 1-800-363-5956.

3. Steps in processing a complaint

Some complaints are handled using a simplified process. This process is explained in section 4 below. If we are unable to resolve your complaint using this process, or if the nature or complexity of your complaint does not lend itself to this process, it will be handled according to the steps below.

MRa
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3.1 We confirm receipt of the complaint

You will receive written confirmation of receipt within ten (10) days of receipt of your complaint.

3.2 We analyze your complaint

We will ensure that we fully understand your complaint and your expectations of us. If necessary, we will contact you to request additional information.

3.3 We send you a final written response

A final written response will be sent to you within sixty (60) days of receiving your complaint. In this response, we will explain how we analyzed your complaint and what led to our response and, where possible, the solution we propose to resolve your complaint.

In some cases, the processing of your complaint takes longer or is more complex than expected, and we determine that additional time is needed to continue the analysis. This additional time cannot exceed thirty (30) days. We will notify you in writing, specifying the reasons for the additional time.

3.4 Evaluation of the offer and resolution of your complaint

Please take the time to review our response or evaluate the offer we make to resolve your complaint. In the latter case, we will give you time to confirm whether you wish to accept our offer, reject it, or make a counter-offer. You can contact us at any time if you have questions about our response or offer.

This time will allow you to obtain the advice you need to make an informed decision.

Once we have agreed with you on how to resolve your complaint, we have thirty (30) days to resolve it, unless we agree with you to a different time frame when it is in your best interest.

3.5 External review of the complaint file

We create a file for each complaint. We keep all information or documents relevant to the processing of your complaint in this file.

You may contact us to request a review of your complaint file by the Autorité des marchés financiers (Quebec) at any time if you are dissatisfied with how we have handled your complaint or with the response we have provided.

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We are required to forward your complaint file to the Autorité des marchés financiers within a maximum of fifteen (15) days of your request.

You may also contact OmbudService for Life and Health Insurance (Canada) at any time.

You may also contact the financial services regulatory body in your province or territory.

4. Simplified processing of certain complaints

The simplified process applies to complaints for which we are able to offer a satisfactory solution within twenty (20) days.

We consider a complaint to be resolved to your satisfaction if you accept the solution we propose to resolve your complaint or if the explanations we provide resolve the complaint.

As part of this process, these complaints may be handled by a member of our customer service team and dealt with, for example, during a phone call.

If we are unable to offer you a solution or provide explanations that resolve your complaint as part of this process, we will inform you in writing. Your complaint will continue to be processed according to the steps outlined above.

The time we take to try to resolve your complaint through a simplified process does not affect our obligation to provide you with our final written response within the required time period.

Effective date
This policy took effect on March 1, 2021, and was updated on July 1, 2025.