

APPENDIX

Insurance Act

COMPLAINT RESOLUTION AMENDMENT REGULATION

1 The *Complaint Resolution Regulation (AR 259/2004)* is amended by this Regulation.

2 Section 1 is repealed and the following is substituted:

Definitions

1 In this Regulation,

- (a) “basic coverage” means basic coverage as defined in the Premiums Regulation;
- (b) “complaint” means a complaint made under section 2.1;
- (c) “insurer” means an insurer that provides basic coverage for private passenger vehicles;
- (d) “policyholder” means the person who holds a policy for basic coverage in respect of a private passenger vehicle and includes an applicant for basic coverage or for renewal of basic coverage;
- (e) “Premiums Regulation” means the *Automobile Insurance Premiums Regulation (AR 117/2014)*;
- (f) “private passenger vehicle” means a private passenger vehicle as defined in the Premiums Regulation.

3 Section 2 is amended by striking out “Before January 1, 2005, every” and substituting “Every”.

4 The following is added after section 2:

Complaint to insurer

2.1 A policyholder may make a complaint to an insurer, with respect to a calculation, a determination, an action or an incident, if the policyholder

- (a) is not satisfied with respect to the basis on which a premium for basic coverage for a private passenger



vehicle was determined under the Premiums Regulation,
or

- (b) considers that an insurer, directly or indirectly, has with respect to insurance for basic coverage for a private passenger vehicle taken an adverse contractual action contrary to section 555 of the Act.

5 Section 4(1)(e) is amended by striking out “, in accordance with section 14(2) of the Premiums Regulation,”.

6 Section 5 is amended by striking out “On or after June 1, 2005, and once every 6 months after that, an insurer must” **and substituting “**An insurer must, on the request of the Superintendent,”.

7 Section 7 is amended by striking out “November 30, 2014” **and substituting “**November 30, 2017”.