



SUMMARY OF OUR COMPLAINT HANDLING AND DISPUTE RESOLUTION POLICY

OBJECTIVE OF THE POLICY

At Groupe Agenz Inc., we are committed to handling each complaint with rigor, transparency, and diligence. We ensure that complaints are addressed promptly and processed within a reasonable timeframe.

WHAT IS A COMPLAINT

According to the regulations of the Autorité des marchés financiers ("the Authority"), a complaint is defined as:

"Any communication expressing a grievance or dissatisfaction with a product or service provided by Agenz Group Inc., accompanied by an expectation, explicit or implicit, that a corrective measure will be taken."

This includes, for example, a request for reimbursement or a request for intervention to resolve the situation that led to the complaint

HOW TO FILE A COMPLAINT

Clients may submit their complaints through the following channels:

- By phone: 514-842-4369
- By email: conformite@agenz.ca
- By mail: AgenZ Group Inc. , 3055 St-Martin O., Suite 620, Laval, QC H7T 0J3
- In person, during business hours: Monday to Friday, from 8:30 a.m. to 4:30 p.m.
- Online, using the [Complaint Form](#) provided by the Autorité des marchés financiers. We can assist you in formulating your complaint.

Regulatory timeframes are calculated in calendar days, including weekends and public holidays, starting from the date the complaint is received.

For any questions or to follow up on the status of a complaint, clients may contact us using any of the methods listed above.

STEPS FOR HANDLING A COMPLAINT

Some simple complaints may be handled through a simplified and expedited process, under which a solution will be proposed to resolve the situation. This process is explained in detail further below.

If the complaint cannot be resolved through this simplified process and requires a more in-depth review, it will then be handled according to the following steps:

1. Acknowledgment of Receipt

We acknowledge receipt of the complaint in writing within 10 days of receiving it. This acknowledgement includes a reminder of the client's right to have their file reviewed by the Autorité des marchés financiers.

2. Complaint Analysis

We conduct a thorough analysis of the complaint, considering all relevant facts. We may contact the client to clarify certain elements or to obtain additional information.

3. Final Written Response

A final written response is provided within 60 days. It will include:

- The analysis process,
- The elements supporting our decision,
- And, when applicable, a settlement offer.

We remain available for any questions or clarifications regarding our response.

Additional Time for Final Response

If the analysis of the complaint requires more time due to its complexity, an additional period of up to 30 days may be granted. The client will be informed in writing, along with the necessary explanations.

4. Evaluation of the Offer and Resolution

The client is invited to take the necessary time to carefully review the response provided or the proposed settlement offer. In the latter case, a reasonable period will be granted to allow the client to communicate their decision. This period is intended to give the client sufficient time to seek any necessary advice to make an informed decision.

The client may then:

- Accept the offer
- Refuse the offer
- Submit a counteroffer

Once an agreement is reached regarding the resolution of the complaint, its implementation must be carried out within 30 days, unless a different timeline is agreed upon in the client's best interest.

5. Escalation to l'Autorité des marchés financiers (Québec) or the OmbudService for Life & Health Insurance (other provinces).

A file is created upon receipt of each complaint. It contains all relevant information and documents related to the handling of the complaint.

If the client is dissatisfied with the way the complaint was handled or with the response received, they may request that their file be transferred to the Autorité des marchés financiers (in Quebec) or to the OmbudService for Life and Health Insurance (in other provinces).

In such cases, we are required to forward the file to the Autorité des marchés financiers within a maximum of 15 days following the client's request.

SIMPLIFIED COMPLAINT HANDLING

Certain complaints may be handled through a simplified process when we are able to propose a satisfactory solution within 20 days. A complaint is considered resolved to the client's satisfaction if the proposed solution is accepted or if the explanations provided adequately settles the issue raised.

As part of this process, a member of the customer service team may handle the complaint, for example, during a telephone call. If no satisfactory solution can be proposed within the allotted timeframe, or if the explanations provided do not resolve the situation, the client will be informed in writing. The complaint will then be transferred to the regular complaint handling process, as previously described.

It should be noted that the use of this simplified process in no way alters our obligation to provide a final written response within the time limits set by regulation.

OTHER OPTIONS FOR COMPLAINT HANDLING

If the client resides in the province of Quebec and is not satisfied with the final position or the handling of their complaint, they may request that their file be transferred to the Autorité des marchés financiers.

The client also has the option of contacting the Autorité des marchés financiers directly:

Autorité des marchés financiers :
800, rue du Square-Victoria, 4e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Telephone: 514 395-0337
Toll-free number: 1 877 525-0337
Fax: 514 873-3090

[Assistance and Complaints | AMF](#)

OmbudService for Life & Health Insurance (OLHI)

OmbudService for Life & Health Insurance is an independent Canadian organization that offers a free, impartial, and bilingual service to help consumers resolve disputes with life and health insurance companies.

Before submitting a complaint to OLHI, the client must first exhaust his insurance company's internal complaint handling process. This usually involves obtaining a final position letter from the insurer, stating its final decision regarding the claim.

Filing a Complaint with the OLHI:

Once this letter has been obtained, the client may submit their complaint online using the secure form available at the following address: [Submit a Complaint – OLHI](#)

Coordinates of the OLHI:

- Toll-free number : 1-888-295-8112
- Website : [OLHI Canada](#)

EMPLOYEE TRAINING

All employees involved in complaint handling receive specific training.

This training covers, in particular, the definition of a complaint according to the regulations of the Autorité des marchés financiers (AMF), the steps of the internal process, the applicable timeframes, the use of communication templates, and the possible recourses available to clients.

Refresher or update sessions are held whenever there is a significant revision of the policy or a regulatory change.