

Fort McMurray wildfire recovery – do you need answers?

September 12, 2016 (EDMONTON) – Most insurance claims from the Fort McMurray wildfire – the largest natural disaster in Canadian history – are progressing well. However, Insurance Bureau of Canada (IBC) is aware that a few people are dissatisfied with the decisions that have been made on their claim or with the pace of the recovery process.

Bill Adams, Vice-President, Western and Pacific, IBC, reaffirms the home, car and business insurance industry's commitment to the residents of Fort McMurray. "We're here to stay until the job is done," he said.

Every insurance company that writes policies in Alberta has had extra staff – claims adjusters and customer service representatives – working to help Albertans recover from the fire. In fact, more than 5,000 insurance company personnel have been deployed to work on these claims. "This is an historic undertaking," Adams said. "It's inevitable that, in a disaster of this size, some people will not agree with the claims decision. Consumers have appeal options in these situations."

Consumers have the following options:

- Ask your claims adjuster for an explanation. If your claim has been declined, you have a right to know why. Ask for a clear explanation, in writing if possible. You can also request to speak with the company's claims manager.
- All Alberta-licensed home, car and business insurers have an ombudsperson and a dispute-resolution mechanism in place, including a complaints liaison officer. This information should be available on your insurance company's website, or consumers can visit the [Alberta Superintendent of Insurance](#), which also has a dispute-resolution process.
- Call IBC's Consumer Information Centre at 1-844-2ask-IBC (1-844-227-5422). Consumers can get unbiased advice from an insurance industry professional. You can also email us at fortmacfire@ibc.ca.

If you have exhausted the above options and still have not resolved your complaint, you can use this step:

- The [General Insurance OmbudService](#) (GIO) is an independent, regionally based consumer dispute resolution system for the insurance industry. They provide consumers with a free, independent and impartial process to resolve complaints about home, car or business insurance. Call toll free: 1-877-225-0446.

For more information on insurance, your rights as a consumer and the complaint resolution process please visit ibc.ca.



About Insurance Bureau of Canada

Insurance Bureau of Canada (IBC) is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up 90% of the property and casualty (P&C) insurance market in Canada. For more than 50 years, IBC has worked with governments across the country to help make affordable home, auto and business insurance available for all Canadians. IBC supports the vision of consumers and governments trusting, valuing and supporting the private P&C insurance industry. It champions key issues and helps educate consumers on how best to protect their homes, cars, businesses and properties.

P&C insurance touches the lives of nearly every Canadian and plays a critical role in keeping businesses safe and the Canadian economy strong. It employs more than 120,000 Canadians, pays \$8.2 billion in taxes and has a total premium base of \$49 billion.

For media releases and more information, visit IBC's Media Centre at www.ibc.ca. Follow IBC on Twitter [@InsuranceBureau](https://twitter.com/InsuranceBureau) and [@IBC_West](https://twitter.com/IBC_West) or like us on [Facebook](https://www.facebook.com/InsuranceBureau). If you have a question about home, auto or business insurance, contact IBC's Consumer Information Centre at 1-844-2ask-IBC.

-30-

If you require more information, IBC spokespeople are available to discuss the details in this media release.

To schedule an interview, please contact:

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