

**CONSUMER
ADVOCATE**
for Insurance



**DÉFENSEUR DU
CONSOMMATEUR**
en matière d'assurances

2024-
2026

Three-year Strategic Plan

Pelletier, Michele (CAI-DMA)

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2024-2026

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INTRODUCTION

I am pleased to present you the Office of the Consumer Advocate for Insurance 2024-2026 Strategic Plan.

The mandate of the Office of the Consumer Advocate for Insurance is set out in the Consumer for Advocate Act and is defined as follows:

7(1) The Consumer Advocate shall

- a) examine the underwriting practices and guidelines of insurers, brokers, and agents, and report the use of any prohibited underwriting practices to the Superintendent;
- b) conduct investigations in relation to insurers, brokers and agents concerning
 - (i) the premiums charged for contracts of insurance, and
 - (ii) the availability of contracts of insurance;
- c) respond to requests for information with respect to insurance;
- d) develop and conduct educational programs with respect to insurance for the purpose of educating consumers; and
- e) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.

The purpose of this Strategic Plan is to update our vision, mission, and values so that we continue to strive for excellence in fulfilling our mandate.

VISION

We want to help consumers better understand their insurance policies and help them resolve their problems quickly.

The Office of the Consumer Advocate for Insurance is an entity created by law with the purpose of assisting New Brunswick consumers with insurance-related problems. Consumers with questions, complaints, or concerns regarding their insurance can count on our experienced team.

MISSION

We're here to help the policyholders of New Brunswick

To help New Brunswick consumers better understand their insurance policies and ensure that insurers comply with the law and regulations while treating their policyholders fairly.

VALUES

We strive to live up to our values in the performance of our work.

Courtesy: Courtesy, professionalism and respect are present in each of our interactions.

Timeliness: We aim to return your call the same day or the following day.

Knowledge: Our employees have more than 95 years experience collectively in the insurance industry. Teamwork and continuing education are part of our practices.

Privacy: All of your requests are confidential and all files are dealt in a fair and equitable fashion. We have established good relations with other stakeholders and are proud to be able to count on their cooperation.

PRIORITIES

1. Increase visibility so that all insureds in NB are aware of our office:
 - a) Advertising campaign twice a year
 - b) Participate in various forums
 - c) Continue to conduct interviews to raise the profile of our office.

2. Staff succession plan :

- a) Have a database of potential candidates
- b) Hold discussions with employees
- c) Update recruitment ad

3. Continue to provide excellent services to insureds:

- a) Participate in continuing education sessions
- b) Ensure prompt response to calls

4. Maintain good business relations with all stakeholders

- a) Continue to have annual meetings with stakeholders
- b) Continue to have significant discussions as required, and at least annually, with stakeholders

This strategic plan is designed to be dynamic, with the aim of always treating policyholders fairly, and ensuring that when they use our services, their customer experience is a success.