

Notice relating to the redesigned complaint reporting process

The Autorité des marchés financiers (AMF) is rolling out a new process and tool for entering and reporting complaints received by financial sector participants.

- The Complaint Reporting System is replaced by the Complaint Report tool, available via AMF E-Services effective November 7, 2022.
- All entities subject to the consumer complaint reporting obligation will be required to submit a complaint report to the AMF once a year only.

Reporting tool – Complaint Report

The Complaint Report is accessed via AMF E-Services. Complaints made by consumers during a reporting period are entered and reported to the AMF using this tool. The Complaint Report is designed so that the entities concerned can easily and securely report their complaints in confidence to the AMF.

Reporting frequency

Pursuant to the decision published in section 3.8 of this Bulletin, the AMF is reducing the reporting frequency from a semi-annual to an annual basis. Entities subject to the reporting obligation must submit a complaint report covering the period from **January 1 to December 31** of the previous year no later than **May 1** of each year.

Exceptionally, complaint reports due on or before May 1, 2023 need only cover the period from July 1 to December 31, 2022, except in the case of insurers that are required by members of the Canadian Council of Insurance Regulators (“CCIR”) to file an Annual Statement on Market Conduct.

Entities that fail to submit their complaint reports by the date set by the AMF may be liable to measures, including administrative penalties, if applicable. It is therefore important that all the entities concerned complete and submit their complaint reports in accordance with the procedure and time periods prescribed by the AMF.

Impact on the Annual Statement of Market Conduct for insurers

Prior to the changes announced in this notice, all insurers carrying on insurance activities in Canada were required to submit their complaint reports via their [Annual Statement on Market Conduct](#). Insurers must now submit their complaint reports through the Complaint Report tool available via AMF E-Services.

The submission date (May 1 of each year) and the period covered by the complaint report (January 1 to December 31 of the previous year) remain the same. Unless otherwise indicated, the procedure for submitting the Annual Statement of Market Conduct is otherwise the same.

Independent representatives and firms acting through a single representative

Independent representatives and firms that, at any time during a reporting period, acted solely through one representative must submit a complaint report only in the following situations:

- They received one or more complaints during a reporting period
- Previously reported complaints were not resolved during the previous reporting period

The AMF will presume that the independent representatives and firms referred to in the preceding paragraph do not have any complaints to report if they do not file a complaint report.

Investment dealers

For Investment dealers who are currently members of the Investment Industry Regulatory Organization of Canada (IIROC) or will be members, as of January 1, 2023, of the [New Self-Regulatory Organization of Canada](#), the complaint reports to be filed with the AMF will be those completed through ComSet, which will be forwarded electronically to the AMF.

This notice replaces the following notices and guidance:

- [Collecte des données de plaintes : C'est un départ! \(July 15, 2005\)](#)
- [Avis relatif aux pénalités administratives imposées en cas de défaut de déclarer les plaintes \(March 28, 2008\)](#)
- [Guidance intended for independent representatives and firms with only one representative – all sectors \(May 25, 2007\)](#)

Additional information

Additional information can be obtained from:

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