

Your guarantee for fair outcomes

While our goal is to exceed expectations and resolve complaints, sometimes client concerns need another set of eyes. You can depend on the Service Review Panel to have an open mind and find fair solutions. If you're a Co-operators Auto, Home, Farm or Business insurance policyholder, you can access our Service Review Panel—a unique tool that, for over 30 years, has helped resolve client concerns.

What are the benefits?



An independent viewpoint

The Service Review Panel is comprised of volunteer clients from across Canada, not insurance experts, who bring a fresh perspective to find fair solutions.



A zero-risk appeal

We always follow the panel's recommendation. For you, the outcome will either stay the same or change for the better.



A one-of-a-kind tool

We're the first insurer in Canada to offer this unique service, guided by our commitment to put clients and communities first.

How does it work?

The Service Review Panel meets every few months to examine the facts and debate the merits of submitted cases. If you submit an appeal that qualifies for review by the panel, you'll be asked to provide a written application and supporting documentation. You can expect to hear their decision within two to three weeks following the meeting.

Here's an example of the panel in action:

When the Armstrong's house caught fire in Ontario, their home insurance covered the damage—except for a new septic system. As Co-operators clients for more than 40 years, the Armstrongs felt their insurance should have covered the septic system claim. They asked the Service Review Panel to reconsider the original decision and, upon review, the panel overturned the result. While not every decision gets overturned, the panelists ensure that every case is reviewed in depth and resolved fairly.

