



September 11, 2015

FIA & CUIA Review  
Policy & Legislation Division  
Ministry of Finance  
PO Box 9470, Stn Prov Govt  
Victoria BC V8W 9V8

**Re: *Financial Institutions Act and Credit Unions Incorporation Act Review, 2015***

Dear Sirs:

On behalf of the Board of Directors of the General Insurance OmbudService (GIO), thank you for including us in the review process for this important legislation.

GIO has successfully addressed consumer complaints about home, auto and business insurance in Canada for thirteen years. We work cooperatively with both member companies and governments as an independent resource to consumers. We are particularly proud of the confidence which the BC government has extended to GIO by extending our mandate to all property and casualty insurers doing business in British Columbia.

Our submissions to the Initial Consultation Paper are enclosed. We look forward to learning of the outcomes of this process and any further involvement that may be helpful.

Yours very truly,

Brian Maltman  
Executive Director

cc. GIO Board of Directors