

October 23, 2020

Mr. Tim Bzowey
Executive Vice-President, Auto/Insurance Products
Financial Services Regulatory Authority (FSRA)
5160 Yonge Street, 16th Floor
Toronto, Ontario, M2N 6L9

Re: Request for comment on [FSRA Service Standards](#)

Dear Mr. Bzowey:

On behalf of Desjardins General Insurance Group (DGIG), I am pleased to respond to your request for comment on FSRA service standards.

Desjardins Group provides Canadians with wealth management, life and health insurance, property and casualty insurance, and personal, business and institutional services including payment processing.

DGIG, a subsidiary of Desjardins Group, has become the 2nd largest property and casualty insurer in the country and is the personal use auto insurance market leader in Ontario. We market under the *Desjardins Insurance* brand with two underwriting companies: Certas Direct and Certas Home & Auto which reflects our Desjardins insurance agent network in the province. We also serve the group insurance market through *The Personal* insurance company.

We support FSRA's proposed service standards

Desjardins agrees with FSRA that service standards are essential to good public service as they set a target for acceptable level of performance that stakeholders can expect under normal conditions.

We are pleased to see that FSRA will be publicly reporting on its performance quarterly with its first set of results in January/February 2021.

We are comfortable with the service performance targets that have been proposed by FSRA. We are encouraged by the target you have set for at least 80% of insurance agent licences to be issued within 10 days from receipt of a complete application (complete, with payment, and no suitability issue identified during the application review process). Agent licensing processing times have been a source of concern and significant negative impact for us.

Thank you for the opportunity to provide our commentary.

Sincerely,



Christian Jobidon
Vice-President, Actuarial & Underwriting Services, and Analytics
Desjardins General Insurance Group