

What does Fair Practices mean?



Manitoba
Public Insurance

Here's what MPI means by fair practice:

- Treating people in similar situations consistently.
- Finding a reasonable balance between the interests of the individual customer and the interests of all of our customers.
- Considering all the important evidence of a case before reaching a final decision.

Why MPI needs Fair Practices

Have you ever had an experience with a company that left you feeling the company's rules were unfair or self-serving?

Most large organizations have rules governing their actions and decisions. MPI is no exception. Despite our best intentions, the impact of these rules on individual customers may be perceived as unfair.

We believe that looking at ourselves from our customers' perspective is healthy.

Although part of MPI, Fair Practices operates at arm's length from all other MPI departments.

How does Fair Practices find out about customers' concerns

Fair Practices examines the experiences our customers have had with MPI.

Our customers voice their concerns in a variety of ways. We collect customer feedback by:

- interviewing front-line staff.
- reviewing all of MPI's complaint data to identify the major customer issues and to look for current and developing trends in customer complaints.
- reviewing customer comments on our Customer Service Surveys.
- reviewing individual cases referred to our office.

What Fair Practices does

We identify patterns of complaints and review customer concerns with the division of MPI that is responsible for administering the applicable rules, policies or procedures. When we examine a particular rule, we review it thoroughly, which includes considering the alternatives and determining whether there is a better way to do it.

Fair Practices has three powers:

1) Investigation, analysis and reporting

Fair Practices can investigate your case to ensure MPI is meeting its own standards of fairness. It will also analyze and report on patterns of complaints that may indicate unfairness in policy, procedure or legislation.

2) Persuasion

Fair Practices can't change decisions made by MPI's line departments, nor override legislation. However, it can persuade departments to reexamine a position, if it believes MPI's standards of fairness aren't being met.

3) Recommendation

At its discretion, Fair Practices will recommend changes in MPI's policies, procedures and even legislation, to MPI's President and its CEO.

Please remember that Fair Practices uses these powers at its discretion. After reviewing a case, it may conclude that MPI's standards of fairness have been met.

What Fair Practices isn't

Fair Practices Office is not an appeal mechanism nor does it replace existing appeal mechanisms. If you've contacted Fair Practices and an appeal avenue exists for your concerns, we'll make sure you get to the right place.

Help us make Fair Practices work

If you've dealt with MPI and have a concern about the fairness of our operations, call **Fair Practices** at **(204) 985-8117**. Outside Winnipeg, please call **1-800-665-2410**.