



# 20 ANNUAL Office of the Ombudsman 24 REPORT



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# Message from the Ombudsman

As we reflect on 2024, it's reassuring to see that 407 ETR has maintained its track record of resolving complaints early on in the dispute resolution process.

While cases are resolved in a timely manner, our Office saw a 62 per cent increase in cases when compared to 2023. However, the volume of contacts were still below 2019 levels and majority fell outside of our mandate, primarily involving driving promotion offers or collections.

With its mission to help alleviate congestion a key focus, 407 ETR has concentrated its efforts on improving and modernizing its customer support systems as more drivers choose Highway 407 ETR for their travel. 407 ETR culminated its 25th anniversary in 2024 by completing an enterprise-wide upgrade to many of its customer service channels to improve backend functionality, more efficiently provide support and enable more self-serve options. This included making the Dispute Resolution Process and Office of the Ombudsman more visible and accessible on 407 ETR's website. We continue to strive to educate customers about the process and areas of dispute resolution that are resolved by our Office.

I'm happy to report that all the cases our Office received were closed by December 31, 2024 and resolved within 10 business days.

407 ETR continues to offer payment assistance programs including the Financial Hardship Payment Plan (FHP) and the Exceptional Hardship Payment Plan (EHP). Our Office manages the EHP on behalf of 407 ETR.

Maintaining a fair and impartial platform for customers to voice their concerns and support the resolution process remains of vital importance to our Office. We thank customers for their ongoing trust and cooperation, which is paramount to our ability to carry out our duties as a customer advocate. /



**Brian Fernandes**

Chief Internal Auditor & Ombudsman

# About our Office

## Our Role

The role of our Office is to act objectively and not as an advocate for the Company, the Province of Ontario or the customer. In order to adjudicate in a manner that is fair, transparent and unbiased, we require all submissions to be in writing. Our services are free of charge and recommendations we present are non-binding.

## Our Mandate

Our Office's main objective is to impartially listen to customer issues as they relate to Highway 407 ETR and the Province of Ontario's Highway 407, and to deliver a recommendation to assist parties in reaching a fair and reasonable solution. In 2023, our Office received no complaints related to Highway 407.

### What we **can** do:

-  Review and investigate complaints related to Highway 407 ETR and the Province of Ontario's Highway 407.
-  Refer your complaint to the relevant group who can help resolve it.
-  Conduct an investigation to determine if the Company's actions, policies and processes were fair.
-  Identify trends, determine whether a formal investigation of 407 ETR's policies and processes are required and make recommendations.

### What we **can't** do:

-  Review matters before the courts, those with a legal ruling or involving police and law enforcement.
-  Make recommendations to change, amend or influence laws or regulations, or otherwise impact customer pricing or fees.
-  Reverse or overrule decisions by the Highway Operations department related to damage claims. However, we may review the complaint and the decision to determine whether proper procedures were followed.
-  Engage in highway infrastructure and design.
-  Hear complaints related to financial settlements on customer accounts or award punitive damages.

# Dispute Resolution Process

1

## Customer Service

A Customer Service Representative is happy to review your concern by phone, live chat or email.

Monday - Friday, 8:30 a.m. - 4:30 p.m.

(live chat available until 7 p.m.)

1-888-407-0407

[407etr.com/contactus](https://407etr.com/contactus)

958,607

Total contacts to  
Customer  
Service in 2024

2

## Office of the President

If the issue remains unresolved, the matter may be escalated to a Customer Advocate within the Office of the President. The Office of the President has a thorough dispute handling process and will review your issue and the resolution provided by the Customer Service Representative.

6,917

Total escalations  
to the Office of  
the President in  
2024

3

## Office of the Ombudsman

After a review by the Office of the President, if the issue remains unresolved, you may outline your issue in writing to our Office.

[ombudsman@407etr.com](mailto:ombudsman@407etr.com)

905-264-4485

295

Total contacts to  
the Office of the  
Ombudsman in  
2024

# Engaging our Office

## 1 **Complaint Intake** →

Customers must use 407 ETR's existing Dispute Resolution Process prior to contacting our Office. This gives 407 ETR the opportunity to review the matter and offer a reasonable resolution.

If you have a service issue that remains unresolved, you may submit the Ombudsman's Contact Form by email or mail.

### Advice Referral

If the issue falls outside our mandate, our Office will collaborate with other stakeholders who are best equipped to address the concern.

## 2 **Informal Intervention** →

If the issue remains unresolved and falls within our mandate, we will initiate an informal investigation by requesting information from 407 ETR to learn more about its policies, processes and practices. As part of our investigation, we may request additional information from you regarding your complaint. If the issue falls outside our mandate after assessing the complaint, we will work to refer it to the appropriate group.

### Formal Investigation

During the informal investigation or trend analysis, we may discover an underlying systemic issue that may require us to conduct a formal investigation. In this case, we will notify 407 ETR and relevant stakeholders of our investigation.

## 3 **Results and Reports**

All complaints to the Office are reviewed within three business days. If the review determines the need for an informal investigation, results of the investigation are shared with the customer in writing within 10 business days.

Findings and recommendations from a formal investigation are presented to 407 ETR and stakeholders. All results and summaries are published annually.

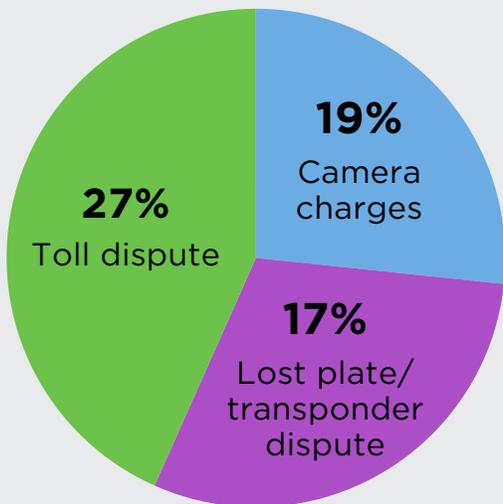
# Year at a Glance



## Within our mandate

Complaints received: **59%**

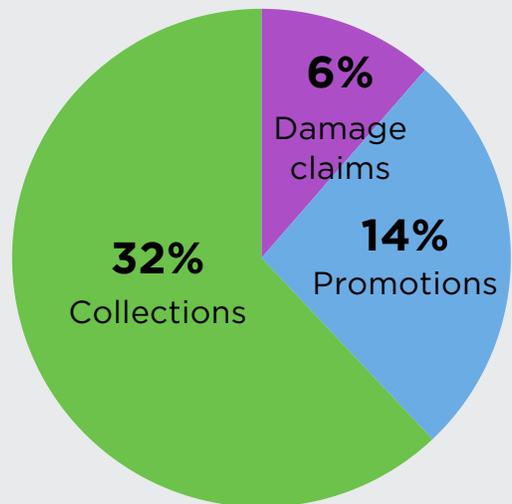
Primary complaints:



## Beyond our mandate

Complaints received: **41%**

Primary complaints:



## How did customers contact us?



**91%** Email



**1%** Mail



**8%** Phone

## What did customers need?



**75%** Advice



**1%** Informal intervention



**24%** Informational

# Exceptional Hardship Program

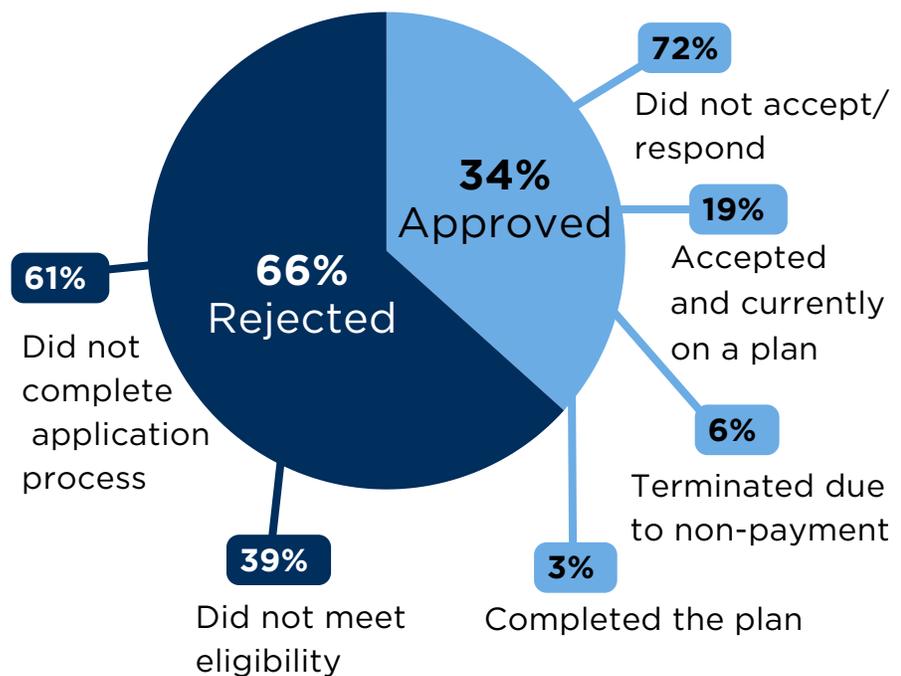
## Program Overview

407 ETR offers an Exceptional Hardship Payment Plan to assist customers who have accumulated significant debt with the Company, and who would suffer an exceptional hardship due to a significant circumstance where the denial of their vehicle licence plate would impact their health and safety. The plan permits eligible customers who accept the repayment terms when presented with the plan to pay an outstanding amount over a period of time. Our Office maintains the responsibility of reviewing these applications.

## 2024 Overview

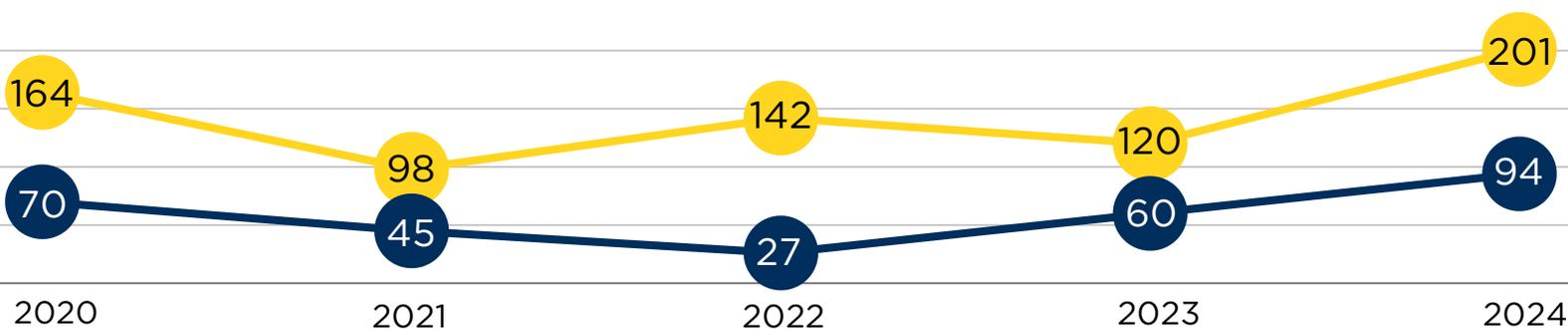
We received 94 Exceptional Hardship Payment Plan applications, an increase from last year but lower than 2019 volumes. Rejections were either because the applicant did not complete the application process or they presented a financial hardship and not an exceptional hardship, which is excluded from this program. These applicants are referred to 407 ETR for further support, including the Financial Hardship Payment Plan.

## Applications Received in 2024:



## Five-year trend: Complaints and EHP applications received

■ Complaints and inquiries   ■ EHP applications





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