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ANNUAL REPORT

Office of the Ombudsman

407 ETR
Express Toll Route

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Message from the Ombudsman

In 2022, we remained steadfast in our commitment to offer 407 ETR customers a platform to voice their concerns and facilitate positive changes.

407 ETR continues to make progress in handling customer complaints by offering more self-serve tools, streamlining processes and resolving complaints early on in the Company's Dispute Resolution Process. Of the cases our Office received, nearly all were resolved within 10 business days and all were closed by December 31, 2022.

When compared to 2021, our Office saw an 18 per cent increase in cases. However, the volume of contacts were below pre-pandemic levels.

Recognizing the ongoing difficulties, financial hardships and challenges for customers as a result of the pandemic, 407 ETR maintained its COVID-19 Repayment Assistance Program (RAP). In 2022, 3,787 RAP applications were received and 72 per cent were approved.

Additional payment assistance programs continue to be made available including the Financial Hardship Payment Plan (FHP) and the Exceptional Hardship Payment Plan (EHP). Our Office manages the EHP on behalf of 407 ETR and in 2022 we updated the EHP application process to increase the effectiveness and efficiency of the program.

Our Office holds high our role in ensuring a fair review of customer complaints and working collaboratively with stakeholders to deliver sound recommendations. We thank you for your trust in our Office and continued partnership.



"Customer interactions are instrumental. It's through these encounters that we can address systemic matters to enhance process efficiencies, affect positive change and improve the customer experience."

Brian Fernandes

Chief Internal Auditor and 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. Any recommendations we present are non-binding. Our services are free of charge.

Our Mandate

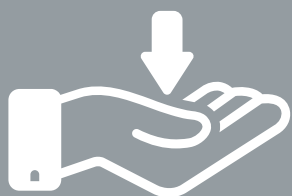
The main objective of our Office is to impartially listen to customer issues as they relate to Highway 407 ETR and the Province of Ontario's Highway 407, 412 and 418* (Highway 407), and to deliver a recommendation to assist parties in reaching a fair and reasonable solution. In 2022, our Office received one complaint related to Highway 407.

Complaints that fell outside our mandate

33%

Complaints that fell within our mandate

67%



142
Complaints received



96%
Complaints resolved within 10 days

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, if the matter falls beyond our mandate.

Conduct an investigation to determine if the Company's actions, policies and processes were fair, if the matter remains unresolved, and falls within our mandate.

Identify trends and determine whether a formal investigation of the Company's policies and processes are required, and make recommendations

What we can't do:

Review matters before the courts or those with a legal ruling.

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 matters involving policing and enforcement.

Make recommendations to change, amend or influence laws or regulations, or otherwise impact customer pricing or fees.

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.
1-888-407-0407
407etr.com

593,296

Total contacts to Customer Service in 2022

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.

4,605

Total escalations to the Office of the President in 2022

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
905-264-4485

169

Total contacts to the Office of the Ombudsman in 2022

Engaging our Office

Complaint Intake

We always encourage customers to 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.

Informal Intervention

If the issue remains unresolved and falls within our mandate, we will commence 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.

Results and Reports

Results of our informal investigations are shared with you in writing within 10 business days from the date the complaint was assessed.

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

Advice Referral

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

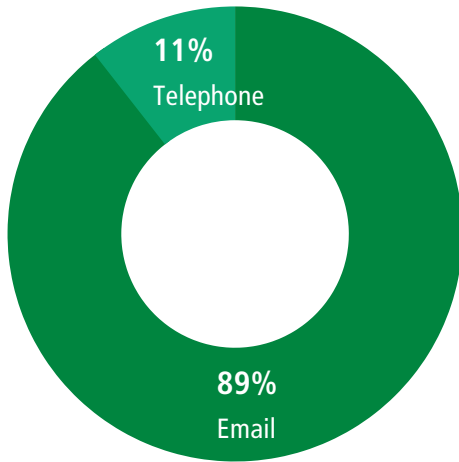
Formal Investigation

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.

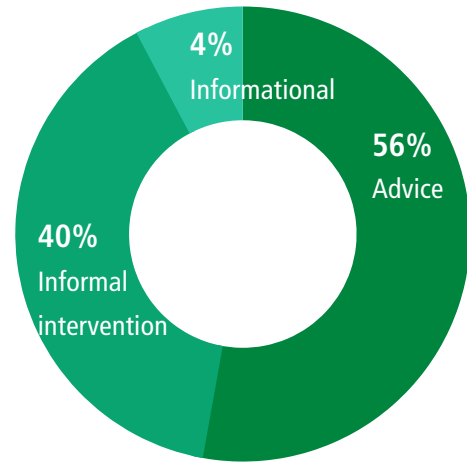
Year in Review

Complaints and inquiries made

Methods of contact:

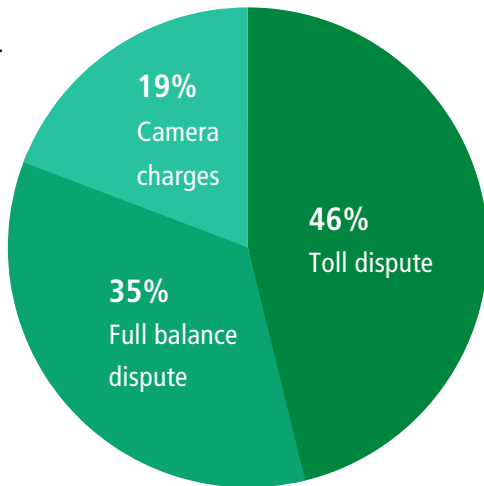


Types of contact:



Top three issues

Within our mandate:



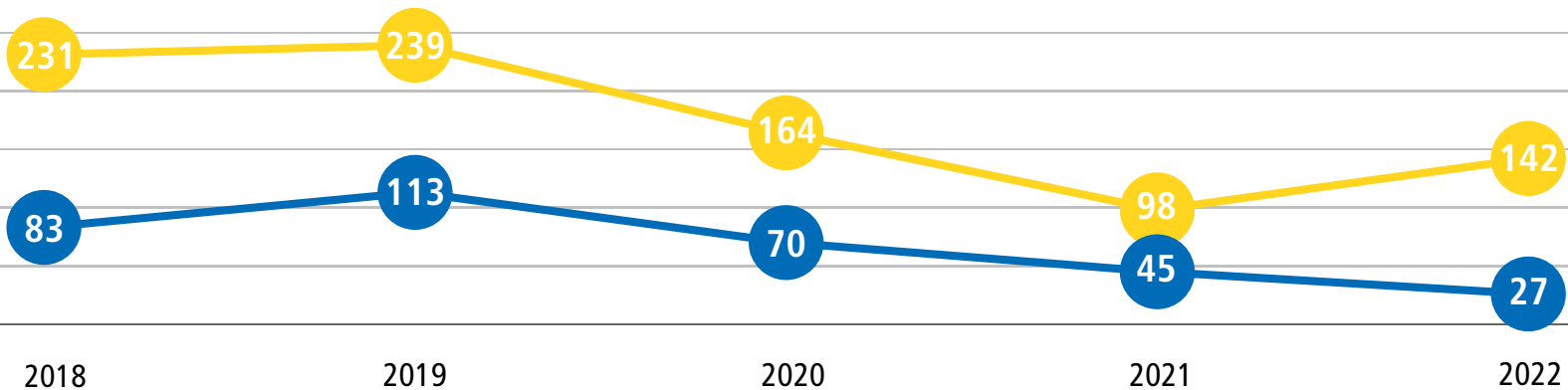
Beyond our mandate:



Five-year trend

Complaints and EHP applications received

Complaints and inquiries (Yellow) EHP applications (Blue)



Exceptional Hardship Program

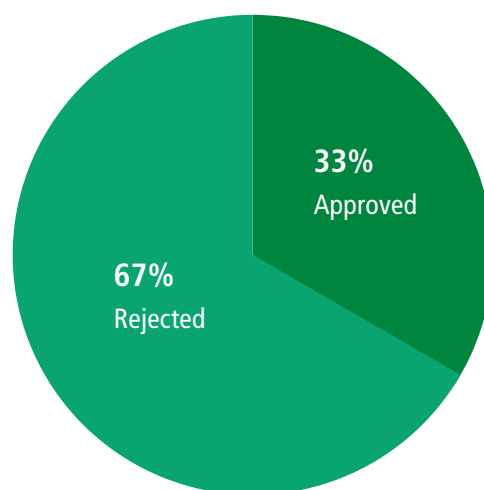
Program Overview

407 ETR offers an Exceptional Hardship Payment Plan (EHP) to assist customers who have accumulated significant debt with the Company, and who would suffer an exceptional hardship through the denial of their vehicle licence plate permit. The plan permits eligible customers to pay an outstanding amount over a period of time, rather than all at once. Customers are presented the plan and must accept the repayment terms. Our Office maintains the responsibility of reviewing these applications. For more information about the program, visit 407etr.com/EHP.

2022 Overview

Our office received 27 EHP applications in 2022, a 40 per cent decrease from 2021 and the lowest amount received in the last five years. Of the nine approved applications, two (22 per cent) accepted the offer while seven (78 per cent) either did not accept the proposed payment plan or respond to our Office. The remaining 18 applications were rejected primarily because the applicant did not complete the application process or the applicant presented a financial hardship, which is excluded from this program. Rejected applicants who present a financial hardship are advised of support and other payment assistance programs including the Financial Hardship Payment Plan.

Applications Received in 2022:



- Approved
 - 78% (7) Did not respond or accept proposed plan
 - 22% (2) Accepted and currently on a plan
- Rejected
 - 72% (13) Did not complete the application process
 - 28% (5) Presented a financial hardship

