



Complaint Handling Protocol

1. The "Company Ombudsman/Liaison Representative" (as filed with FSCO) is Jodi Rich.
2. To activate the company's complaint handling process, a policyholder(s) must provide a description of his/her complaint to the company in writing.
3. Letters of complaint will be reviewed by the "Company Ombudsman/Liaison Representative" or his/her alternative within five (5) business days of being received at the company.
4. The "Company Ombudsman/Liaison Representative" will consult with appropriate staff representatives and sent to the policyholder a letter outlining the company's final position within sixty (60) days of the "Company Ombudsman/Liaison Representative's review of the letter of complaint.
5. Our goal as a policyholder-owned, purely mutual company is to treat policyholders in a fair, courteous and timely manner. Time lines mentioned above are minimum standards.
6. This Complaint Handling Protocol does not apply to any situation involving litigation by the insured against the company or where the insured has retained legal assistance in that regard.

Howard Mutual Insurance Company Ombudsman
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