



Complaint Handling Protocol

Howard Mutual prides itself on our exceptional customer service. If you are dissatisfied with the service received, a claims settlement, or your insurance policy, we want to know about it.

The fastest way to resolve a concern is by contacting us at 1-866-931-2809 in order to be directed to the appropriate individual. If your concern is not handled within ten business days, please escalate your concern by contacting our Company's Complaint Officer.

Our Complaint Officer, as filed with the Financial Service Regulatory Authority of Ontario (FSRA), is Jodi Rich.

To activate the Company's complaint handling process with the Complaint Officer, you must provide a description of your complaint in writing. Please include your name and policy number.

Letters of complaint will be reviewed by the Complaint Officer or their alternate within five business days of being received.

The Complaint Officer will consult with appropriate staff representatives and send you a letter outlining Howard Mutual's final position within sixty days of the review of your letter of complaint.

Our goal as a policyholder-owned, purely mutual company is to treat customers in a fair, courteous, and timely manner. Timelines mentioned above are minimum standards.

You may contact the Complaint Officer at:

Mail: Howard Mutual Insurance Company
Jodi Rich, President and CEO
20 Ebenezer Street West, P. O. Box 398
Ridgetown, Ontario NOP 2C0
Email: ceo@howardmutual.com
Phone: 1-866-931-2809 ext. 260

If, after taking these steps, you feel that your complaint is unresolved, you have the option of contacting FSRA to further escalate your complaint.

You may contact FSRA at:

Mail: Financial Service Regulatory Authority of Ontario
Complaints and Risk Assessment Branch
25 Sheppard Avenue West, Suite 100
Toronto, Ontario
M2N 6S6
Online: <https://www.fsrao.ca/industry/home-life-and-health-insurance-sector/general-insurance-forms-and-documents/if-018>
Phone: 1-800-668-0128

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.