

COMPLAINT HANDLING PROTOCOL

1. The “Company Ombudsman/Liaison Representative” (as filed with OIC) is Mary Heastont.
2. To activate the company’s Complaint Handling Process, a policyholder 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 Alternate within 5 business days of being received at the company.
4. The Company Ombudsman/Liaison Representative will consult with the appropriate staff representatives and send to the policyholder a letter outlining the company’s final position within 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.