



COMPLAINT PROTOCOL

At Canadian Hail Agencies, it is our pleasure to provide quality service to all of our policyholders from your insurance purchase through to your claim settlement. In the rare event, you are not satisfied with our service provided, the procedure for submitting a complaint (informal/formal) is as follows.

INFORMAL PROCEDURE:

Please let us know if you have a concern regarding our product, service, or adjusters as we take all complaints seriously. Feel free to contact our office to speak to anyone of our staff. You will be directed to the individual who best can address your concerns. Our team will provide assistance, advice, or direction to resolve your concern.

*Canadian Hail Agencies Inc.
1661 Portage Ave., 5th Floor, Winnipeg MB R3J 3T7
Phone: 1-888-666-4245
Fax: 306-664-4492
Email: info@canhail.com*

If the concern is still not resolved, we have provided the protocol for submitting a formal complaint.

Please review our *Claims Procedure* before submitting a formal complaint about any disputes or concerns related to our adjusting process.

FORMAL COMPLAINT PROCEDURE:

Please provide the following information in writing when submitting a claim for review:

- 1) All relevant details/documentation pertaining to your complaint (name, policy number, claim number, complaint description, relevant documents, etc.).
- 2) Set out specific details of the concern or dispute. Please include all information that relates to the claim. The more information, the better.
- 3) The resolution or remedy you feel is appropriate regarding the concern or dispute.

Your formal complaint will be received and reviewed by our Vice President (VP), who shall act as the Complaints Officer. The Complaints Officer is responsible for the implementation, maintenance, compliance, and periodic review of these procedures, in accordance with section 7-26(1)(d) of the *Insurance Act*.

At the conclusion of the review of the formal complaint by the VP of CHA, the complainant will receive an email confirmation of the call and summation of the nature of the complaint and proposed resolution

(if applicable). If the complaint dispute is not or cannot be resolved immediately then the complainant will be given a specific timeline as to when the complainant can expect follow up communication from CHA.

A resolution, remedy, and/or compromise will be proposed verbally or in writing within 15 days of the logged complaint.

If your complaint references a competing concurrent company, please note that CHA may contact that company to gather the information that will assist in resolving the complaint as per the privacy act.

If the complainant is unsatisfied after our final formal resolution, they have the option to take forward their complaint to the following regulatory authorities:

Saskatchewan Financial and Affairs Authority insurance and Real Estate Division

Suite 601, 1919 Saskatchewan Drive

Regina, SK, S4P 4H2

Phone: 306-787-6700

Fax: 306-787-9006

Email: fcaa@gov.sk.ca

Manitoba Superintendent of Insurance

Financial Institutions Regulation Branch

207-400 St. Mary Avenue

Winnipeg, MB R3C 4K5

Telephone: 204-945-2542

Visit the **Alberta Insurance Council** website www.abcouncil.ab.ca and navigate to the "Report a Problem" tab from the main menu.

During the course of the crop season, CHA has a goal to retain all clients through quality and professional service. Although CHA is able to resolve over 95% of all issues without further escalation, there may be some circumstances in which CHA will not be able to resolve complainants concerns. In these rare situations, CHA will endeavor to assist in resolving the matter taking every measure possible to ensure we have exhausted all options prior to suggesting the complainant contact the regulator for further assistance.