

## **\*\*Client Complaint Policy and Procedure\*\***

### **What is the purpose of this policy?**

The purpose of this policy is to ensure the fair and transparent processing of client complaints, and adhere to compliance with all provincial insurance regulatory body requirements. This policy outlines the following:

- Procedures for receiving complaints
- Steps for acknowledging complaints
- Creation of complaint records
- Resolution processes for complaints

We are committed to addressing and resolving any issues that our clients may have in a timely and impartial manner. The following will occur upon receipt of a complaint:

- Ensuring prompt acknowledgment of complaints
- Maintaining separate records for each complaint
- Conducting thorough complaint investigations
- Taking appropriate actions to resolve complaints
- Providing clear communication with complainants

Where required, the Complaints Officers will issue a final response with reasons justifying the resolution.

### **How do we define a complaint?**

A complaint is any expression of dissatisfaction from a client regarding our services, which requires further examination or action. A complaint may involve:

- A specific grievance against our brokerage
- Identification of actual or potential harm to the client
- A request for remedial action or compensation

Complaints are typically made in writing through email, or other means that allow the complaint to be documented and kept on file. If a complaint is made verbally (by phone or in person), it must be documented in the clients file within our agency management system to ensure accurate record-keeping.

The initial expression of dissatisfaction from a client may not be considered a formal complaint if it is resolved in the ordinary course of business. However, if the client remains dissatisfied and the Complaints Officer takes an active role, it becomes a formal complaint.

### **How do clients submit a complaint?**

Clients can submit a complaint in writing to the following address:

Attn: Complaints Officers – American Global of Canada ULC

2381 Bristol Circle #C205  
Oakville, Ontario L6H 5S9

Or via email at: [licensing@americanglobal.com](mailto:licensing@americanglobal.com)

### **Complaints Officers**

The following individuals are designated as the Complaints Officers responsible for overseeing this policy:

- Marc Drumm, Principal Broker
- Kent Peters, President – American Global of Canada ULC

### **Receipt of the Complaint**

We are committed to processing every complaint fairly, impartially, and in accordance with provincial regulations. Our approach includes:

- Investigating complaints diligently and impartially
- Gathering additional information as needed
- Fairly and promptly assessing the merits of the complaint
- Determining appropriate remedial actions, if necessary

All staff involved in handling complaints are trained to identify and respond to complaints according to this policy. Employees who receive complaints related to any operations are aware of the procedures outlined in this policy and will respond and begin an investigation to complaints within 30 days of receipt.

In some cases, clients may need to escalate a complaint to their insurance company. Clients are encouraged to visit their insurance company's website for information about that company's complaint process and ombudsperson. The insurance company name is listed on the policy documents.

By adhering to this policy, we aim to ensure compliance with all provincial insurance regulatory body standards and provide clients with a fair process for addressing their concerns.