

# National Liability & Fire Insurance Company

## Stamford, Connecticut

### Canadian Branch - Complaint Handling Procedures

National Liability & Fire Insurance Company – Canadian Branch (the “Company”) has established certain procedures to investigate and handle consumer complaints. The purpose of this document is to outline such procedures.

The Company’s designated Complaint Liaison Contact will be Ms. Janelle K. Kay. Contact information is as follows:

National Liability & Fire Insurance Company  
1314 Douglas Street, Suite 1400  
Omaha, NE 68102-1944  
402-916-3227 (telephone)  
402-916-3237 (fax)  
Email: [complaints@nationalindemnity.com](mailto:complaints@nationalindemnity.com)

#### Roles

- Company Complaint Contact
- Complaint Administrator(s)
- Complaint Respondent(s)

Upon receipt of an initial level complaint, the Company Complaint Contact will forward to the Complaint Administrator who will immediately record the relevant information into a password protected complaint log to be maintained at the Company’s offices in Omaha, Nebraska. This log will contain all relevant information regarding the complaint, including the complainant, his/her contact information, and a brief summary of the complaint.

After logging the complaint, it is directed to the Complaint Respondent who opens a file regarding the complaint and communicates with the complainant to obtain such additional information as may be needed. The Complaint Respondent will also provide the complainant with information on how to contact the Financial Consumer Agency of Canada (“FCAC”). An investigation will take place and a written response will be provided to the complainant as quickly as possible.

If this response is satisfactory to the complainant, the resolution will be noted in the complaint log and the file on such complaint will be closed.

If this process does not resolve the complaint, the Company will treat the matter as a reportable complaint. The Company will forward a “Complaint Summary Report (“CSR”) to the FCAC within 60 days. The Company will advise the complainant when the CSR is forwarded to the FCAC. The CSR will contain, at a minimum, the following information:

- the Company’s address and telephone number;
- contact information for the Complaint Respondent;
- identification of the complainant, with appropriate contact information;
- a description of the complaint, including the date the complaint was first received; and
- a description of the current status of the complaint.

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Copies of all complaint files, and related reports, will be maintained at the Company's offices in Omaha, Nebraska. Copies of documents and correspondence associated with a complaint shall be archived electronically in accordance with the Company's Records Management Policy. ##

In addition, the Company Complaint Contact, will prepare a Complaint Handling Report ("the Report") on a semiannual basis. If any complaints have been received, this Report will be submitted to the Company's Board of Directors, with a copy to the FCAC, on or before June 30 and December 31 of each year. This Report will contain a summary of consumer complaints that have been reported to the FCAC during the reporting period.

These procedures may be supplemented or revised at any time to ensure the Company's compliance with FCAC regulations and other applicable law.

Financial Consumer Agency of Canada ("FCAC")  
General Insurance OmbudService (GIO)  
Head Office: 4711 Yonge Street, 10<sup>th</sup> Floor  
Toronto, ON M2N 6K8  
Website: [www.giocanada.org](http://www.giocanada.org)  
National Toll Free: 1-877-225-0446  
Fax: 416-299-4261