



MUTUAL INSURANCE

ASSURANCE MUTUELLE

Complaint Resolution Policy

November 2024

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INTRODUCTION

SE Mutual Insurance takes pride in providing exceptional service to our clients. In the unlikely event that you are not satisfied with our service, we want to hear from you. This Complaint Resolution Policy outlines the procedures for dealing with a complaint. These procedures apply to complaints about SE Mutual's products, services, and virtually all aspects of its business practices. Complaints made in accordance with these procedures will be handled promptly, efficiently, and in a professional manner.

STEP #1 - GET IN TOUCH

Contact your Agent, Broker, or Adjuster to express your concern. They know you best and can advocate on your behalf to obtain a solution which may be acceptable to you.

STEP #2 - ESCALATE YOUR CONCERN

If your concern is not resolved to your satisfaction following a discussion with your Agent, Broker, or Adjuster, completion of Step 1, you may reach out to the Manager of the relevant business unit:

- Claim Concerns
 - Andrew Wortman, Claims Manager
 - andrew.wortman@semutual.nb.ca
 - 506-388-9886 ext 116
- Finance Concerns
 - Michael Miller, Finance Manager
 - michael.miller@semutual.nb.ca
 - 506-388-9886 ext 106
- Underwriting Concerns
 - Mike Robins, Underwriting Manager
 - mike.robins@semutual.nb.ca
 - 506-388-9886 ext 108
- Agent/Broker Concerns
 - Sandra Batten, COO
 - sandra.batten@semutual.nb.ca
 - 506-388-9886 ext 101

The Manager of the relevant business unit will contact you by phone or email within two (2) business days of receiving your complaint with a response or explaining that more time is necessary and why.

STEP #3 - ESCALATE YOUR CONCERN TO SENIOR MANAGEMENT

If the Manager of the relevant business unit is unable to resolve your concern to your satisfaction, you may request that they escalate your complaint to Senior Management.

Senior Management

- Finance and Underwriting Concerns
 - Justin Harrison, CFO
 - justin.harrison@semutual.nb.ca
 - 506-388-9886 ext 105
- Claim Concerns and Agent/Broker Concerns
 - Shaun MacPhee, CEO
 - shaun.macphee@semutual.nb.ca
 - 506-388-9886 ext 103

Upon receiving your complaint, the Senior Manager will conduct a thorough review of your file and the concerns that you have raised. Within five (5) business days of receipt of your complaint, you will receive a written or verbal response explaining SE Mutual's position on the matter, or explaining that more time is necessary and why.

STEP #4 - INDEPENDENT REVIEW

If you have spoken to your Agent, Broker, Adjuster, the Manager of the relevant business unit and a Senior Manager and your concern remains unresolved, you can contact SE Mutual's Ombudsperson. Please note that the Ombudsperson will not review a concern that has not gone through steps 1 to 3 first. If you have not escalated your concern to the appropriate area, you will be redirected to someone who can address your concern.

Complaints submitted to the Ombudsperson must be made in writing. Please include the following information in your correspondence:

- your policy number/or claim number;
- summary of your complaint;
- the reason that you feel your concerns have not been resolved in Steps 1 through 3 above;
- any documentation/information that you would like to have reviewed; and
- your proposed resolution.

You can reach the Ombudsperson at:

Mail:

SE Mutual Insurance
663 Pinewood Rd.
Riverview, NB E1B 5R6
Attn: Ombudsperson

Email:

ombudsperson@semutual.nb.ca

The Ombudsperson has a mandate and duty to carry out a fair and independent review of your complaint with the goal of finding a suitable resolution. After the Ombudsperson's review, you will receive a written response, except in the case where a complaint or concern can be cleared up over the phone. Most investigations are completed within fifteen (15) business days of receiving your complaint and all supporting documentation. You will be updated on the progress of your complaint if more time is required.

The written response from the Ombudsperson is considered the company's final decision and your file will be closed. Your file will not be reopened unless you can present new and relevant documentation or information for further consideration.

STEP #5 - EXTERNAL REVIEW

If you are not satisfied with the outcome from the Company Ombudsperson, you may also contact:

New Brunswick

Consumer Advocate for Insurance.

270 Douglas Ave, Suite 406

Bathurst, NB E2A 1M9

506-549-5555 (phone)

1-888-283-5111 (Toll-Free)

www.insurance-assurance.ca

The New Brunswick Consumer Advocate for Insurance was appointed by the Legislative Assembly of New Brunswick to monitor the practices of Insurers, Brokers, and Agents, while serving as an advocate for Consumers. The office of the Consumer Advocate for Insurance has the responsibility to respond to requests for information with respect to insurance and to carry out investigations as a result of complaints received from consumers.

Nova Scotia

Superintendent's Office

PO Box 2271

Halifax, NS B3J 3C8

902-424-5613 (phone)

902-424-1298 (fax)

www.novascotia.ca