



Knowing your business matters.

a Northbridge Financial company

POLICYHOLDER COMPLAINTS

Federated Insurance is committed to being the best insurer for your needs and to ensure that we maintain this standard we have established a formal internal complaint review process to address policyholder concerns that may arise during the course of a policyholder's dealings with Federated Insurance.

The first level at which policyholder complaints will be addressed is with the specific department and employee that the complaint involves as we have found that the majority of policyholder concerns are successfully resolved at this level. All of our staff have been trained in how to deal with policyholder complaints and thus should be able to deal with any specific concerns that may arise. Because we have taken this approach we encourage policyholders to first utilize this open facilitative dialogue process in order to resolve any issues.

In the event that a policyholder requires further consideration of their concerns after the department involved has provided their final answer on the issues as raised, we encourage policyholders to contact Federated Insurance's Complaints Officer. The Complaints Officer is an employee of Federated Insurance but is not involved or associated with any policy or claims administration processes. Please outline your complaint in writing, attach all supporting documentation, and send to:

Complaints Officer
Federated Insurance
Box 5800
Winnipeg, Manitoba
R3C 3C9

Upon receipt of a written request for review, the Complaints Officer will respond as soon as is reasonably possible to the policyholder by acknowledging receipt of the complaint and advising them that an investigation is under way. Federated Insurance has committed to complete investigations within 30 days of the Complaints Officer receiving the review request in writing. The response of the Complaints Officer will include the final decision of the Company on the issues or concerns raised and contact information for the General Insurance Ombudservice (GIO). Please be advised that if the Complaints Officer receives a policyholder complaint and it does not appear that the Company has had the opportunity to respond through the above complaint resolution process, the complaint will be forwarded to the appropriate department and staff for investigation and response.

The GIO provides independent consumer dispute resolution services for the general insurance industry and their customers and policyholders may contact the GIO regarding their concerns via their website at www.giocanada.org or by telephone at one of the following regional numbers:

Atlantic provinces	1 800 565 7189
Quebec	1 800 361 5131
Ontario	1 877 225 0446
Western Canada and the Territories	1 888 421 4212

Complaints Regarding Rights Under Federal Policyholder Protection Legislation

If you feel that there has been a violation of your rights under federal policyholder protection legislation, you may make a complaint to the Financial Consumer Agency of Canada (FCAC). The FCAC ensures that federally regulated financial institutions (including insurance companies) comply with federal policyholder protection laws and regulations and it investigates any complaint that relates to a possible breach. Please keep in mind that the FCAC only deals with violations of your rights as a policyholder and is unable to deal with complaints regarding general insurance policies (i.e. the level of service provided by an employee, rate setting etc.).

Information about the FCAC and its role and about policyholder protection laws and regulations, is available at www.fcac-acfc.gc.ca. The FCAC may be contacted as follows:

1-866-461-3222 (English)
1-866-461-2232 (French)
(613) 941-1436 (fax)

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th floor
Ottawa, Ontario K1R 1B9