

AG Direct Hail Insurance Complaint Resolution Protocol

Despite both the Insured and the Insurer acting in good faith, disputes may arise. The entire team at AG Direct Hail Insurance is proud of our most recent customer satisfaction survey in which over 95% of our policyholders said they would recommend AG Direct Hail to a friend, neighbor or fellow farmer. With that level of endorsement, it is clear why we receive so few customer complaints year after year. Regardless, the Insurance Act (Clause 7-26(1)(d)) requires all Insurers to share their respective complaint resolution protocols. In keeping with our reputation, below is our honest, simple and straightforward complaint resolution plan for our valued customers.

- CEO Bruce Lowe is our designated Complaint Resolution Officer (CRO). A hallmark of AG Direct Hail is the accessibility and approachability of Bruce (and the senior staff). Bruce is the obvious choice for the CRO responsibilities.
- The process to raise a complaint starts with a simple phone call to our toll free number (1-855-686-5596). The caller is asked to notify Customer Service that they would like to discuss a complaint with the CRO. In the unlikely event that Bruce is unavailable, a return call back to the complainant will be made as soon as reasonably possible.
- The initial call between the complainant and our CRO will be focused on the nature and specific details of the complaint. The complainant can expect an open, honest and fact-based discussion, and we respectfully request the same from our policyholder.
- Depending on the nature and complexity of the complaint, the CRO may ask the complainant to put the relevant details in writing. Rest assured that any issues raised by our customers will be treated with the utmost respect and discretion and will only be shared with individuals within AG Direct Hail that can/will be part of the dispute resolution process.
- The complaint will be logged with all relevant details.
- At the conclusion of the initial call and discussion with the CRO, 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 the AG Direct Hail Insurance CRO.
- The CRO will gather all relevant facts, review and then discuss the issue with all AG Direct Hail employees or contractors that have direct knowledge regarding the complaint. A thorough review will be conducted and completed in a manner that ensures our policyholder is treated with the utmost respect and fairness.
- A resolution, remedy and/or compromise will be proposed verbally or in writing by the CRO within 15 days of the logged complaint. Be advised that certain extraneous circumstances may compel AG Direct Hail Insurance to deviate slightly from our established procedure.

If a complainant is not satisfied with the final decision of the CRO, then he/she may request a review of the file by any of the below-listed provincial authorities:

Saskatchewan Financial and Consumer Affairs Authority

Insurance and Real Estate Division
Suite 601, 1919 Saskatchewan Drive
Regina, SK S4P 4H2
Telephone: 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

Alberta Insurance Council

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