

## **ISSUES AND COMPLAINTS**

Client satisfaction is a priority for Penncorp. We invite you to communicate the reason for your dissatisfaction so that we may better know the needs of our clientele and offer quality service.

Follow these steps:

### **Step 1: Communicate the reason for your dissatisfaction to Penncorp**

Telephone your representative to communicate the reason you are dissatisfied with a product or a service. His or her contact information is found in the documentation that you received when you subscribed your policy. If you can't find the contact information, call our Customer Service department at *1-800-268-2835*.

### **Step 2: Review of your issue**

If the explanations from your representative are not satisfactory, you can request that your issue be reviewed by contacting our Customer Service department, who will be happy to answer your questions. *Contact us at 1-800-268-2835*.

### **Step 3: Filing a complaint**

If, after having spoken with the Customer Service Department, the reason for your dissatisfaction is not resolved, you may fill out a complaint form and send it with all relevant documents to the appropriate department.

Your complaint will be handled by a Complaints Coordinator who will investigate and inform you in writing of his or her recommendations. The response letter will explain the decision made by Penncorp with regard to your complaint.

You can print the complaint form by clicking *here*.

### **Step 4: Other options**

In Quebec, the *Autorité des marchés financiers* is in charge of the regulatory oversight of insurance companies. Therefore, if you are not satisfied with the review of your complaint, you can request that your file be transferred to the *Autorité des marchés financiers*. You can reach the *Autorité des marchés financiers* toll free at 1 877 525-0337 or at 418 525-0337 in Quebec City.

### **Life and Health Insurance:**

You may also contact the Ombudservice for Life and Health Insurance of Canada made available by the life and health insurance industry by calling toll free 1 866 582-2088 or 514 282-2088 in Montreal.