

## **COMPLAINT PROCESS**

### **American Health and Life Insurance Company And Triton Insurance Company**

1. The complaint is received in our office by mail or telephone from the Insured, Insured's Legal Representative, Department of Insurance or other government agency at:

American Health and Life Insurance Company or Triton Insurance Company  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623  
Fax: 1-866-897-8985

2. A representative of the insurance company will review the file.

3. If additional information is required to assist in the review process, it will be requested either from the Insured and/or other appropriate parties. The Insured/Insured's Legal Representative is advised that their file is under review and will be notified of the company's decision when the additional information is received.

4. Upon receiving the additional information, the decision is made to either maintain or change our previous decision. A letter of explanation is sent to the Insured and/or other applicable parties advising of the company's decision.

5. If the complaint/issue still remains unresolved, the Insured/ Insured's Legal Representative may go directly to the company's Liaison Officer for file review:

American Health and Life Insurance Company or Triton Insurance Company  
Attention: Complaints Officer  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623  
Fax: 1-866-897-8985  
E-mail: OMSInsuranceComplaints@omf.com

The Complaints Officer will follow the procedures in Steps 2 through 4 (above).

6. If the complaint/issue still remains unresolved, the Insured/ Insured's Legal Representative may go to the company's internal ombudsperson for file review:

American Health and Life Insurance Company or Triton Insurance Company  
Attention: Ombudsperson  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623  
Fax: 1-866-897-8985  
E-mail: anne.yantha@omf.com

The Ombudsperson will follow the procedures in Steps 2 through 4 (above).