

Service Standards
Quarterly Compliance Report
4th Quarter - 2021

Item	Standard	Met?	Comments
Policyholder Claim Response			
PH 1 st contact	Within 24 hours	✓	Well handled in all reviewed files
Claims Coverage/Process Explanation.	Upon 1 st contact, by phone or in person.	✓	Compliant where noted. Practice is well ingrained.
Forms	Prompt delivery of necessary policy claim forms.	85.2%	Where applicable – Primarily Proofs of Loss
Frequency of Contact	Every 30 days unless otherwise agreed	92.6%	Reviewed files included planned abeyances
Claims Settlement	7 days of receipt of sufficient documentation & adjustment	88.8%	Marginal delay on three of the reviewed files
Claims Payments	Within 7 days of claim settlement	85.2%	PH payments within standard. Few late to Service Providers
Explanation of Adjustment/Payment	Required in writing wherever differs from Amt. Claimed.	✓	Where applicable
Broker/Agents Claim Response			
Opening notice for claims not reported by broker/agent	At time of booking new claim	✓	By Claims Admin on all new files
Coverage Issues – Broker/Agent notification	At earliest opportunity after issue becomes apparent.	x	Contractors Liab – defended under ROR. ?able for notice.
Denial of Claim – broker notification.	Concurrent with or in advance of notification to the PH	n/a	N/A on reviewed files
Claim Closing Notice	Completed weekly by Claims Administrator on all closings	✓	Where applicable
Farm Mutual Re Claim Response			
New Claim Notice	As per reporting guidelines.	✓	Where applicable
Status Reports – per guidelines + Quarterly Res Adequacy Rpt.	Significant development, reserve change, by request, or annually.	✓	Where applicable
Litigation/Mediation/Settlement Negotiation.	30 days in advance of any scheduled hearing.	n/a	Not applicable on reviewed files.
Reinsurance Recoveries in excess of retention	Filed concurrently with payments	n/a	Not applicable to reviewed files.
Claim Closing Reports	Concurrent with file closing	n/a	Not applicable to reviewed files.
OMIA Claims Response			
Claim Statistics & Statistical Corrections	Automatic input. Corrections completed with Fin Dept.	✓	Systems controlled
Interdepartmental Claims Response			
Error, deficiency, change notice or item of interest	U/W and L/notified within 7 days.	✓	Noted where applicable.

Legend:

- ✓ Denotes 100% compliance for all eligible files reviewed
- % Denotes the percentage of compliance for the eligible files reviewed
- x Denotes 100% non-compliance for the service item.
- n/a Indicates that the service item was not applicable to any of the files reviewed.

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Notes:

- The Service Standard Quarterly Compliance Report is a summary of the results of the monthly adjuster file reviews. The review encompasses a random sample of three files per month per adjuster.
- Accordingly, the quarterly report summarizes the results of the 27 files reviewed during the period.
- Results were largely within preferred standard. Non-complaint instances were marginal and not impactful on overall file content or service quality.