COMPLAINTS HANDLING POLICY

The Canadian Branch of Arch Reinsurance Company ("Arch Re") is licensed in Canada to transact solely the business of accident & sickness, aircraft, automobile, boiler and machinery, credit, credit protection, fidelity, fire, hail, legal expense, liability, marine, property and surety reinsurance. Therefore, Arch Re's sole customers in Canada are insurance companies licensed in Canada to carry on any of the business of accident & sickness, aircraft, automobile, boiler and machinery, credit, credit protection, fidelity, fire, hail, legal expense, liability, marine, property and surety insurance (the "**Insurers**").

These Insurers have the responsibility of dealing directly with members of the general public who are insured under insurance policies issued by these Insurers. Arch Re, as a reinsurer, is not licensed to sell insurance policies to members of the general public and therefore has no privity of contract and no legal relationship with any member of the general public who may be insured under an insurance policy issued by the Insurers.

Notwithstanding this lack of privity and legal relationship, should Arch Re receive a complaint from any person (a "**Complainant**") who is insured by any of the Insurers, Arch Re will take reasonable steps to direct the Complainant to the appropriate Insurer so that the Complainant may then lodge the complaint with the Insurer and have the complaint dealt with according to such Insurer's complaint handling process. However, Arch Re is not obligated in any way to deal with the Insurer or the Complainant with respect to any complaint made by any Complainant.

As noted above, Arch Re's sole customers are the Insurers. Where an Insurer makes an enquiry or files a complaint with respect to a matter arising under its reinsurance treaty with Arch Re, the enquiry or complaint will be referred to the appropriate officer of Arch Re for handling and resolution. Should the complaint not be resolved at this level, then the Insurer must avail itself of the arbitration clause contained in the Insurer's reinsurance treaty with Arch Re which sets out the agreed upon and legally binding formal process for dispute resolution, as applicable.

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