



OLHI's fairness standard

- OLHI's recommendations on complaints are based on what is fair to both the consumer and the insurance company.
- OLHI uses complaint handling practices and processes that are fair to both the consumer and the insurance company.
- OLHI approaches complaint handling with a focus on fair business dealings and reasonable consumer expectations.
- OLHI's impartial complaint handling practices require us to review all available information from both the consumer and the insurance company.
- OLHI aims to treat similar complaints in a similar way. However, as every complaint is unique, OLHI is not bound by any previous recommendations.
- OLHI's complaint handling process ensures that neither the consumer nor the insurance company has special access to OLHI staff during a review.