



Title: Claims and Underwriting Appeal Procedures	Original Adoption: 16 January 2019
Approved by DMI BOD: 16 January 2019	Revised/Reviewed:

**CLAIMS AND UNDERWRITING APPEAL PROCEDURES
BEFORE THE BOARD OF DIRECTORS OF DISTRICTS MUTUAL INSURANCE**

1. All appeals should be in writing setting forth the basis of the appeal by the policyholder.
2. Appearances and attendance will be taken.
3. The hearing will be held as a private meeting in closed/executive session.
4. All questions shall be directed to the Board exclusively through the designated representatives of the policyholder and DMI.
5. The Board will only consider on appeal information relating to a decision regarding claims and/or underwriting that adversely affected the policyholder.
6. The order of the hearing will be as follows:
 - a. The policyholder or its representative will present the rationale underlying the reasons for any issues raised in the written appeal. – up to 30 minutes.
 - b. DMI or its representative shall present the information relevant to the written appeal. – up to 30 minutes.
 - c. The Board or the Board’s legal counsel may ask any questions of either party.
 - d. Starting with the policyholder, both DMI and the policyholder may make a final statement summarizing their position. (up to 5 minutes each)
 - e. The timelines herein may be extended at the sole discretion of the Board.
7. All documents referred to by either party during the course of the hearing, if any, should be marked as exhibits and made a part of the record. Parties must pre-mark (pre-number) and photocopy all exhibits in order to expedite the process. An electronic copy of the exhibits must be emailed at least 7 calendar days in advance to the Board’s legal counsel, who will make copies available to the Board Members and other parties.
8. DMI and the policyholder will designate in advance one spokesperson to provide the statements during the hearing and may call witnesses as they deem necessary.
9. During the conduct of the hearing, all attendees will be required to refrain from disturbing the hearing in any way. Anyone disturbing the hearing will be removed from the premises.
10. After a written request for appeal/hearing is made herein, there should be no contact with any member of the Board on any portion of this appeal, as they are the “neutral decision-makers”.
11. Provisions shall be made for all statements at the hearing to be taken under oath or affirmation and may be recorded at the Board’s discretion.
12. Either party may contact the Board’s legal counsel in writing as to any procedural matters or questions, but they should provide a copy of all such communications to the other party who shall be allowed to comment.