

# **Consumer Complaint Policy**

## **Purpose**

Competitive Title Agency, Inc ("the Company") endeavors to be responsive to clients and customers and to quickly and fairly address any concerns or complaints the client and customer may have. The Company recognizes a client and customer's right to make a complaint about the conduct of the Company's operations, services, staff, or third-party vendors, where that client and customer's interests appear to have been adversely affected.

The purpose of the Complaint Resolution Policy is to protect the client and customer's rights, including the right to comment and complain; provide an efficient and fair process for resolving client and customer complaints; and to monitor complaints in an effort to improve the quality of operations and services the Company provides. This policy will provide the Company an opportunity to provide service and satisfaction to dissatisfied clients and clients and customers; ensure a consistent method of management; monitoring, and reporting of complaints; and identify areas that need improvement.

## **Definitions**

**Complaint:** An expression of dissatisfaction or concern regarding the services, operating procedures, staff, vendors, or complaint handling process made by a client and client and customer.

**Complainant:** The person making the complaint.

**Client and customer:** The person or entity receiving advice, a service, or otherwise engaged in a business relationship with the Company.

**Complaint Log:** Electronic or paper records of all incoming complaints, including information on the complainant and resolution of complaint.

## **Complaint Process**

Clients and customers should initially direct their concerns to Sherry Rosenstein, 410-517-0750, sherry@competitivetitle.com. The complaint should be made in writing, including means of electronic communication such as email, or via our website, Competitivetitleagency.com

## **Response to complaints**

A Consumer Complaint Intake Form will be opened for each complaint and all complaints will be logged into the Company's complaint log. The CEO will attempt to resolve the complaint within the first contact, when possible, and will respond to the client and client and customer's concerns within seven business day of the initial complaint. At the time of the first contact, the CEO will inform the client and customer if more time will be needed to research the complaint.

## **Unresolved Complaints**

If the complaint is still unresolved after communication with the CEO, or if the initial complaint is not addressed in a timely manner, the complainant may contact the Company's Manager that oversees difficult complaint resolution processes. The same executive manager will then contact the client and customer and endeavor to resolve the complaint within list period of time business days after being contacted.

## **Complaint Log Review**

The Company's complaint log will be regularly reviewed to identify areas of the Company's operations and service that may require improvement. The Company CEO will research reoccurring complaint matters and recommend process and procedure changes, when appropriate. These changes will be noted on the Complaint Resolution Log, and any necessary Company Policy and Procedure updates will be made within seven business days thereafter.