

INSTRUCTIONS FOR SUBMISSION OF A COMPLAINT TO THE WIND UMPIRE REVIEW COMMITTEE

PREAMBLE:

The WIND Umpire Review Committee established by the Windstorm Insurance Network as of January 2010 is in place to review complaints for violations of either the WIND Umpire Guidelines or The Code of Ethics for Umpires in Insurance Disputes. It is not in place to review any complaints as to the substance of the deliberations or the results of any appraisal. Windstorm Insurance Network reminds its participants that it does not guarantee the competence or quality of the service rendered by any umpire selected from the Umpire Directory; but, instead, imposes any due diligence of investigation for the qualifications and competence on the party selecting the umpire.

PROCESS:

In the event that there is a complaint for violation of the WIND Umpire Guidelines or The Code of Ethics for Umpires in Insurance Disputes, it should be submitted via the form online at the Windstorm Insurance Network website (www.windnetwork.com). These forms will be maintained in strict confidence by the Executive Director and forwarded to the committee chairperson for initiation of the review process.

The committee will be appointed by the president and its members will serve staggered four-year terms. Each president upon rotation of a committee member off shall be responsible for filling the vacancy with the appropriate representative. The committee shall consist of a public adjuster, an independent adjuster, a policyholder attorney, and an attorney representing insurance companies. The Executive Director shall list on the website the names of each committee member and his/her term dates. In the event of a complaint resulting in a tie vote, the tie will be broken by the current president of the Windstorm Insurance Network.

The form to activate an investigation of a complaint will identify the parties involved, the date the loss occurred and the nature of the loss, the issues which were subject to the appraisal and a brief description of the violation being submitted to the WIND Umpire Review Committee.

When the complaint is received, the chairman of the committee will coordinate a conference call among the members. A three-party majority will be required to determine if the complaint is within the committee's jurisdiction and has merit to initiate an actual review process. If such merit is found, a formal letter will be sent by the committee chairman to the umpire advising the umpire of the complaint and soliciting his or her response in writing. It will be within the discretion of the committee to determine the timeframe within which the written response should be received. Once

received, if the response does not resolve the issue to the committee's satisfaction, then a date should be scheduled at which time the party submitting the complaint and the umpire will be asked to appear in person before the entire committee.

If no response from the umpire is not received within reasonable time, as determined by the committee, then the committee will review the complaint and take appropriate action.

It will be within the discretion of the committee, by majority, vote as to the procedures to be followed at such appearance, whether or not any record of the proceedings will be formalized and whether or not counsel may be present.

If after this appearance, a majority of the committee finds a violation to have occurred an internal sanction shall be imposed on the umpire and relayed to the Executive Director who shall keep it in confidence. In the event a second complaint concerning the same umpire shall be received, the same process shall be followed. If there is a finding of violation on a second occasion, it shall result in the removal of this umpire from the directory. The umpire will have the ability to rehabilitate and reapply for inclusion in the directory after a 12-month period of time has expired from the removal. The umpire should submit his/her rehabilitation plan to the committee for advance approval. It will be up to a majority vote of the WIND Umpire Review Committee as to whether the rehabilitation has been successful and the individual may be included within the next published directory and immediately reinstated in the online directory.

Should the umpire or the complaining party take issue with the findings of the review board, he or she shall notify the president of the Windstorm Insurance Network in writing. The president may present the findings of the WIND Umpire Review Committee to the officers and board for a decision as to whether it will affirm the findings or require further proceedings.