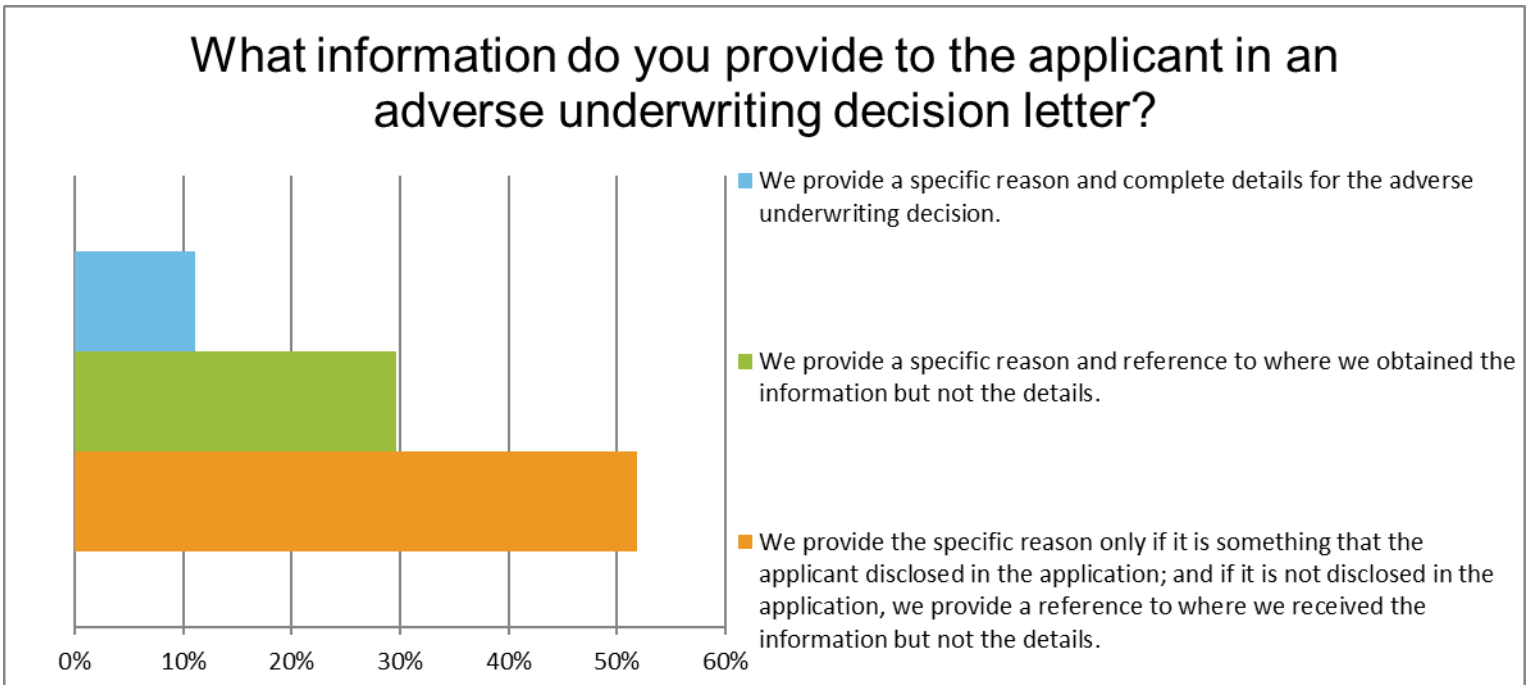


CEFLI Quick Poll

June 2019 - Adverse Underwriting Decision Letter Practices (27 responses received)



Comments:

- We only provide specific details in states that require it by regulation. For other states we tell the policyowner how they can obtain full details.
- We reference medical history as the reason and advise that we will send full details to their physician if requested in writing.
- We will provide full details if requested by policyowner.