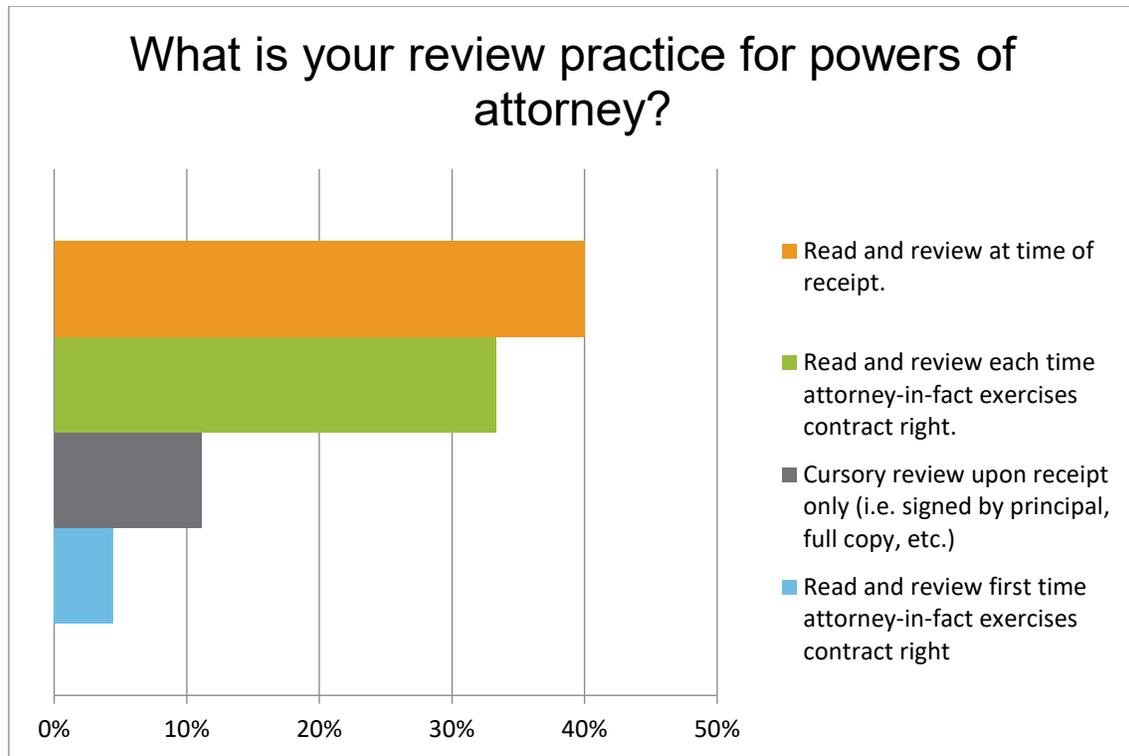


CEFLI Quick Poll

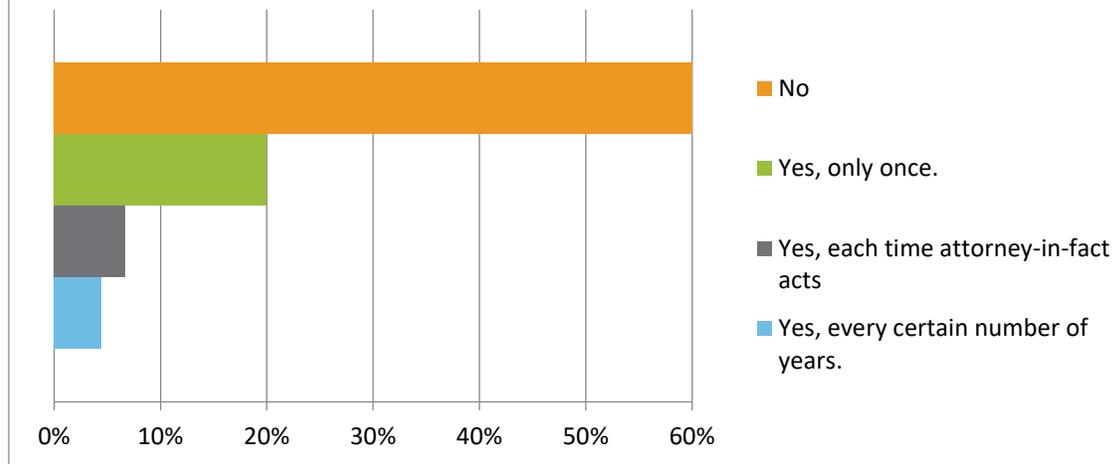
September 2019 – Power of Attorney Review Practices (34 responses received)



Other/Comments:

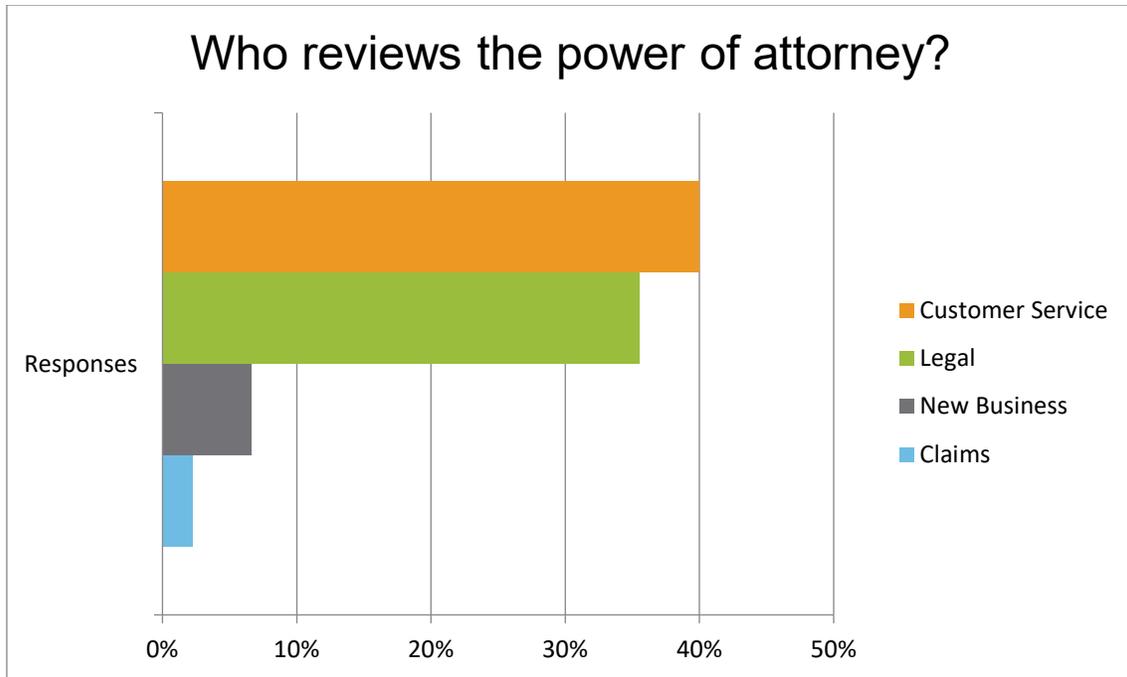
- Read and review at time of receipt & each time attorney-in-fact exercises contract right.
- An initial cursory review for validity is done and the document is reviewed in detail with each transaction requested.
- Legal has supplied 50-state survey of POA laws and requirements plus training checklist to Policy Service Department who reviews.
- We request completion of the company's POA Certification Form.
- Business Unit reviews at time of receipt to determine scope of powers and comparison to statutory requirements, with support from Legal for interpretation where necessary.

Do you require an 'affidavit' attesting to validity and effectiveness of power of attorney?



Other/Comments:

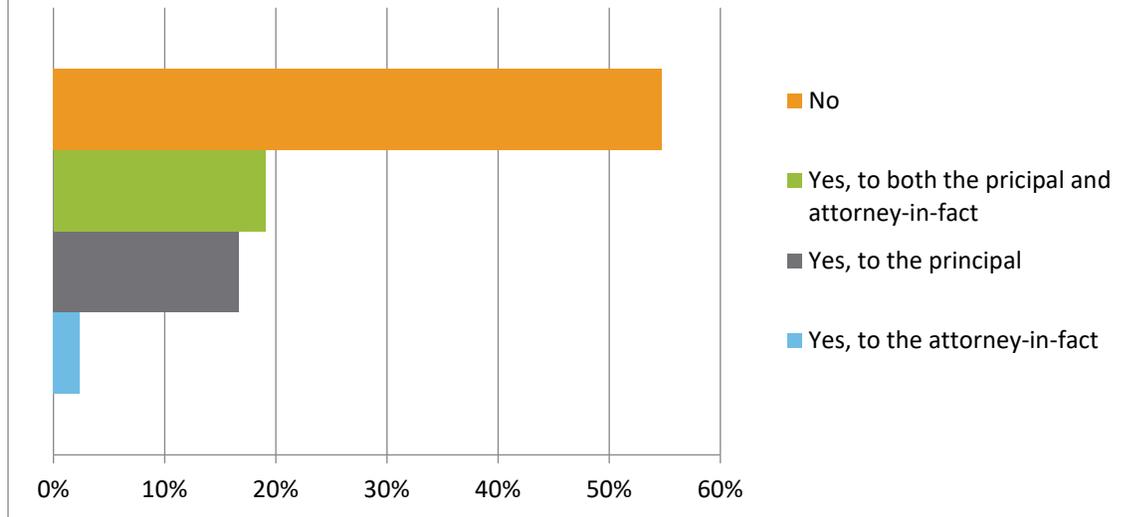
- Email from agent would suffice.
- We do not require affidavit, but we reserve the right to ask for one.
- Depends on nature of action being requested by POA, time elapsed since POA was placed in effect and activity level of POA and/or insured in contract matters.
- Depends on the state requirements.



Other/Comments:

- All of the above.
- Agency AVP.
- Compliance.
- Operations/Business Unit where it comes in.

Do you send a confirmation notice when power of attorney is accepted?



Other/Comments:

- Yes, to either the attorney-in-fact or the principal, depending on who submitted the power of attorney and why.
- Confirmation is sent to the Principal upon approval or denial of accepted action.