WLP0007524
247M59798

[redacted]

From: [redacted]
Sent: Wednesday, April 25, 2007 12:14 PM
To: [redacted]
Subject: RE: Speak now ltr

[redacted],

As discussed in the ARC today, this member will remain rescinded.

Thanks,

[redacted] fax

From: [redacted]
Sent: Tuesday, April 24, 2007 10:51 AM
To: [redacted]
Cc: [redacted]
Subject: RE: Speak now ltr

[redacted] please pull the file and reverse any decisions that may have been made on this account.

Thanks

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Tuesday, April 24, 2007 6:05 AM
To: [redacted]
Cc: [redacted]
Subject: RE: Speak now ltr

If the agent did not send the app then we can't rescind. I need the get the agent's name so he can be contacted. His actions are not acceptable!

From: [redacted]
Sent: Monday, April 23, 2007 7:12 AM
To: [redacted]
Subject: RE: Speak now ltr

broker

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

WLP0007525
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From: [redacted]
Sent: Friday, April 20, 2007 5:29 PM
To: [redacted]
Subject: RE: Speak now ltr

Captive or broker?

From: [redacted]
Sent: Friday, April 20, 2007 2:08 PM
To: [redacted]
Subject: RE: Speak now ltr

Yes you are correct

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Thursday, April 19, 2007 4:12 PM
To: [redacted]
Subject: RE: Speak now ltr

So he submitted electronically with VS and never sent a copy of the application to the applicant to review? Am I understanding this correctly?

From: [redacted]
Sent: Friday, April 06, 2007 9:06 AM
To: [redacted]
Subject: FW: Speak now ltr

See below for further update

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Friday, April 06, 2007 9:03 AM
To: [redacted]
Subject: RE: Speak now ltr

There is a note in the file dated 3/[redacted]/07 by [redacted] that says "Per [redacted] build is rescind either way-rescind per committee." The rescission was completed on 3/[redacted]/07, so should I still contact the agent? In my notes, I have that he said he since he took the application over the phone, he did not send anything to the member. I will try to get him to send me that in writing. I am sending him an email, I will copy you on it.

[redacted]

From: [redacted]
Sent: Friday, April 06, 2007 8:58 AM

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To: [redacted]
Cc: [redacted]
Subject: RE: Speak now ltr

Yes, and we need to know if he mailed a copy of the application to the applicant with the letter stating if anything is incorrect to let us know.

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Friday, April 06, 2007 8:33 AM
To: [redacted]
Subject: RE: Speak now ltr

The agent never sent me anything. When I contacted him and finally spoke to him, he stated he did not have a paper application, that this was taken over the phone. I asked him to send me an email stating that and have never received it. I had to call him several times to even speak with him about this. Should I try again?

From: [redacted]
Sent: Friday, April 06, 2007 8:10 AM
To: [redacted]
Subject: FW: Speak now ltr

See below. Can someone get me an update?

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Thursday, April 05, 2007 7:00 PM
To: [redacted]
Subject: RE: Speak now ltr

What happened with this one?

[redacted]
Associate General Counsel
Mail Point: KY0301-A605
Tel: [redacted]
Fax: [redacted]

From: [redacted]
Sent: Thursday, March 01, 2007 1:24 PM

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09/[redacted]/2007

To: [redacted]
Cc: [redacted]
Subject: RE: Speak now ltr

I thought if the agent received a paper application they had to send us the paper application because we had to audit the paper against what was keyed. We need to go back to the agent and see if they have the paper application because we only have the on-line on Ultera.

[redacted]
Underwriting Manager
[redacted]
KY0302-A625

From: [redacted]
Sent: Thursday, March 01, 2007 1:08 PM
To: [redacted]
Cc: [redacted]
Subject: Speak now ltr

Sarah,

In yesterday's committee meeting, a file was reviewed on [redacted] whose weight was put on the application as 215lbs on 4/[redacted]/06 and we have records stating his weight on 5/[redacted]/06 was 310lbs. His reply to the speak now letter came in yesterday afternoon and he thinks that the agent may have mis-keyed his weight off the original written application. The ember states his build at the time of the application was 5'10" 275 lbs. It was decided yesterday to rescind this member due to build. My question is, should we still rescind him based on the information in the speak now letter?

Thanks,

[redacted]
Individual Underwriting
[redacted]

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