

Subj: Life Policies P&I

Date: Mon, 26 Aug 2002 9:20:25 AM Eastern Standard Time

From: "Todd Searle" <todd@toddsearle.com>

To: "Paul Drockton" <pdrockton@aol.com>

File: winmail.dat

Sent from the Internet (Details)

Paul--

Over the past couple of months you are aware of the effort I have been putting into getting my agency started and driving towards conversion into a career agent. As part of that process I have placed a great amount of effort into getting life policies sold, issued, and paid. Please review the following challenges that I have had with life policy issuance that are the final hurdles before qualifying for conversion. Please let me know what you can do, if anything, to help.

* Time to issuance--I am finding that it is taking an incredible an incredible amount of time to get people through the application process. As an example I have a husband and wife for whom I submitted applications in June. I have watched their applications go through the process for months. The only time I was asked to provide any additional information was in the middle of July. I was asked to provide one more signed document which I did and faxed back to them on the 19th of July. I checked on those policies every other day for about a week when finally the application for the wife of the family made it to the next step. The husbands stayed in the same status. After two more days I called back to Mercer Island and asked why the husbands wasn't moving. They told me they were still waiting for the documentation they requested of me. Mind you I had sent it with the wife's signed document but they only received hers and not his. I resent the document only to wait over a week and a half before the application changed status. I only did this after three phone calls I made to try and get the application through compliance. I still do not have the husbands policy to deliver. Right now I am dealing with a second problem that is very similar. I needed to send in a signed beneficiary form for the husband and wife. As soon as I received the request I had the document signed within two days and faxed back to Mercer Island. As of today the wife's application shows the requirement as being resolved and the husbands is still pending. Again the issue here is that it takes over a week from the time I fax back the requirement requested of me before it shows a status as being resolved and then it is taking more time for the husbands situation to change. The time it is taking to get policies issued is a problem with more than just the above two examples.

* Port-a-medic--Another problem I am having is that the examiners for the blood, an urine testing have been setting up appointments more that 2 weeks after I make the request for the examination. AS soon as I found this out I immediately called back into Port-a-medic to tell them that this was unacceptable. We tried to rectify the situation with the clients that were effected by this but in the end I have had 4 applications that were taken before the 1st week in August that are still pending this examination and test. Again this is adding onto the time it is taking to issue these policies.

So far I have 2 applications that have made it all the way through the process that have given me approximately 60 production count. I have 9 more applications in process that are worth approximately 280 production count. These numbers are more than enough to get me over the necessary requirement for conversion but I am getting stuck in the process. Please let me know what we can do help out this situation.

Subj: **FW: Life I&P Issues**

Date: Mon, 26 Aug 2002 1:09:12 PM Eastern Standard Time

From: "Todd Searle" <todd@toddsearle.com>

To: "Paul Drockton" <pdrockton@aol.com>

File: **winmail.dat**

Sent from the Internet (Details)

> Paul--

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> In addition to all of the problems I described to you in the previous
> email there is one more that I would like you to know about. I was first
> given an agent code of 76-09-06. I began sending in applications with
> this agent code. After what seemed to be close to a month I was informed
> that my agent code was actually 76-09-76. Because of this I had to
> resubmit all applications that were previously sent in under the incorrect
> agent code. This again added an extra month onto the process and I had to
> go back to the applicants and ask them for their signatures again. This
> is yet another reason that I have so many pending policies that have not
> been issued yet.

>

Not only did the above situation extend my time to issuance it also damaged
my relationship with a lot of my clients. They all received letters that
stated "thanks for your interest in life insurance but Todd Searle is not a
licensed agent and therefore your policy application has been voided."

> Todd Searle

> "your agent for life"

> Farmers Insurance Group

> & Financial Services

> (435) 686-4545 Phone

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