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# Memo

To:  
From: Jeremy Peloquin  
CC:  
Date: July 2, 2010  
Re: Banner & William Penn Rate Reduction Requests and Reinstatements

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We have long allowed policy owners who want to reinstate a policy or request an underwriting class change to lower the premium to do so by providing evidence of insurability. In the past, we have been paying the cost of these requirements. Like many of our peer companies, we find we can no longer afford to do so.

**Effective Tuesday, July 6, we will no longer cover this cost, but will require the policy owner to pay the cost of the new evidence.**

To make the process easy for the policy owner, Hooper Holmes, Inc. has been chosen to handle all arrangements. The policy owner will contact Hooper Holmes via a toll free number to schedule the exams or order medical records or investigative reports as required. By mail, the customer will receive a letter from underwriting which explains the process, lists the requirements and identifies the respective charges. The correspondence will be immediately transmitted to Hooper Holmes. No interaction is required on the agency's part; in fact you might be doing the client a disservice by anticipating requirements in advance. Payment must be made by credit card at the time the order is placed.

To give you great service on post-issue changes, we've announced the formation of a new underwriting team at Banner, dedicated to processing reinstatements, rate reductions and all Quick Quotes. This team will provide focused support for these functions and we look forward to providing the responsiveness your agency looks for in post issue underwriting.