

Calendar Year Freedom to Travel Survey Questions

Instructions:

- i. Answer each question.
- ii. For nonzero responses to questions 6a, 6b, 7a, 7b, 8a, 8b, or 12, provide an explanation for taking such action (for each specific case included in a given numeric response).

Explanations must include a brief summary and any supporting data used in taking such action. This information can be uploaded with your submission using the 'Explanatory Information' component on your component list.

- iii. Your Company's submission must also contain a Notarized Affidavit, signed by a company officer, stating the information provided is true and correct. The Notarized Affidavit must be included in order to complete the submission process.

A sample copy is available at <http://www.floir.com/siteDocuments/CertificationNotarizedAffidavitFREE.doc>.

- iv. All questions pertain to Florida applicants/consumers during the Scope Period, unless otherwise stated.
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- 1) Did your Company use applications, that include questions related to past foreign travel, for the following products?
 - a) Life.
 - b) Annuity.
- 2) Did your Company use applications, that include questions related to future foreign travel, for the following products?
 - a) Life.
 - b) Annuity.
- 3) Did your Company utilize a procedure, underwriting guidelines, amendment, applicant interview or any other method, that limits the amount, extent, or kind of life insurance coverage available to consumers, based on the following consumer information?
 - a) Past foreign travel.
 - b) Future foreign travel.
- 4) In instances where a consumer requested an increase in the amount of coverage of an existing policy, did your Company utilize a procedure, underwriting guidelines, amendment, applicant interview or any other method, that resulted in either denial of the requested increase or limiting the amount of the increase, based on past or future foreign travel?
- 5) Number of applications for the following products.
 - a) Life.
 - b) Annuity.
- 6) Number of applications, where coverage was refused based on past or future foreign travel, for the following products.
 - a) Life.
 - b) Annuity.
- 7) Number of applications, where continuation of coverage was refused based on past or future foreign travel, for the following products.
 - a) Life.
 - b) Annuity.
- 8) Number of applications, where the amount, extent, or kind of life insurance coverage was limited based on past or future foreign travel, for the following products.
 - a) Life.
 - b) Annuity.
- 9) Did your Company utilize a procedure, underwriting guideline, amendment, applicant interview or any other method, that resulted in denial of coverage or limiting the amount, extent, or kind of life coverage available, based on the following consumer information?
 - a) Place of birth.
 - b) Past or future foreign travel.
- 10) Did your Company have reinsurance agreements in place that limited coverage on and/or required your Company to report to the reinsurer(s) the following consumer information?
 - a) Place of birth.
 - b) Past or future foreign travel.
- 11) If you have reported YES to question 10a or 10b, then list all reinsurers here. Otherwise, enter N/A.
- 12) Number of applications, that resulted in denial of coverage or limiting the amount, extent, or kind of life coverage available, where the consumer was born in a foreign country.