

QUESTIONS TO BE ADDRESSED BY INSURANCE BROKER

1. How has the increase in group life insurance claims affected the creditworthiness of life insurance companies generally and of **[Insurance Carrier, Inc.]** in particular?

1. Should **[I/we]** be concerned about the ability of **[Insurance Carrier, Inc.]** to make good on its obligations in **my/our** policy[ies]?

1. Should **[I/we]** consider **[cashing out/terminating]** the above policy[ies] and, if so, what alternative arrangements can be made to provide coverage?

1. What would happen if **[Insurance Carrier, Inc.]** were to declare bankruptcy? Would losses (i.e., claims that the company could not pay) be covered by any state insurance guaranty fund in **[state]**? Could any such state insurance guaranty fund become unable to make good on insurance claims if deaths continue to rise above some level? If so, what level?

1. Are there any changes to the terms of **[my/our]** policy[ies] that you would expect, or have heard contemplated by, **[Insurance Carrier, Inc.]** or other insurance carriers of which you are aware, in order to stem the losses from the increase in all-cause mortality? For example, might there be new exclusions in the offing?

1. Should **[I/we]** expect that premiums on the above policies will increase? If so, by how much?

1. Do you expect that the terms and premiums of new life and disability insurance policies will be greatly affected by recent claims experiences?

1. Have you heard of any efforts by **[Insurance Carrier, Inc.]** or other insurance carriers to limit claims related to increases in all-cause mortality?

1. What is your general assessment of the outlook for the life and disability insurance industry if mortality in all age groups continues to rise to unexpected levels? What do you recommend that your clients do to protect themselves from loss and/or excessive increases in premiums?