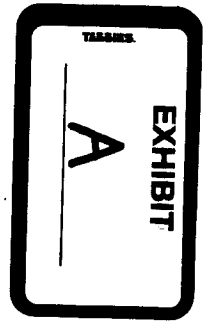
# $ERVICE $ELLS

| ABOUT YOU... | | | | | ABOUT THE PRODUCTS... | | | ABOUT THE CUSTOMER... | | | COMMENTS | NAME |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| What is your position? | How long have you worked at Fleet Mortgage? | How long have you worked in Customer Service? | How many calls per day? | How many calls regarding opt ins? | What opt ins products are you familiar with? | Do you have enough info to refer inquiring customers? | What are 3 things about opt ins that will help you in your job? | What are the 3 most common questions asked? | What is the single biggest customer complaint? | (cont'd) How do you address it? | | |
| Customer Service Rep | 10 months | 2 years | | | Life/Accidental Death/Disability | No | What other services we sell | I like to drop my opt ins | | | | |
| Customer Service Rep | 1 year | 9 years | 80 | 40 | Life/Acc Death/Disability | No | What are the specifics of policy coverages/What are the premiums | What doesn't it cover/What are other premiums like | Why was this added to my acct w/out my signature | | | M. Marquy |
| Customer Service Rep | 1 year | 8 years | 97 | 10 to 12 | Home Serve/AD/Disability/Life | No | Why doesn't opt ins need written auth from HO to enforce/why can't cust serv cancel opt ins policies over phone | What kind of ins is this/Who authorized it/I don't want it-cancel it | HO knows they are being slammed w/ins they never auth. HO thinks unethical & bad business by us | | I agree with the customer | Larry Kaye |
| Customer Serv Rep 1 | 1 year | 1 year | 70 | 10 to 15 | Life/Disability/AD/Appliance Guard/Home Shopping Network/Home Assistance | Yes | How the mortgagor signed up | Why do I have this ins/How do I cancel this ins/What are terms of policy | I never signed up for this product | explain typical solicitation methods & different approaches to canceling policy | if the notes on the acct indicate when the opt ins is being loaded could identify the method of solicitation-would help when HO is upset | Patrick Bacon |
| Customer Service Correspondence | 15 years | 3.5 years | n/a | n/a | Life/Disability/AD/Appliance Guard | No | How do HO's get signed up w/out knowing about it/How do we determine what product the HO is being charged/How can we tell who the HO should call w/questions | How can we charge them for ins they didn't accept/How we choose the ins companies we deal with/What does the ins cover | How can we charge them for insurance they didn't sign for | I tell them to call the insurance company | | |




Confidential
Trade Secret

F 02347

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Customer Service Rep | 1 year | 4 years | 70 | 15 to 20 | Life/AD/Disability/Appliance/HomeServe/Cross Country Assist | No | More about Homeserve, Appliance, Home Assist/How HO sign up for any opt product/Why only some accts list name of insd on D/Esc. Difficult to verify when someone dies | They didn't authorize the ins/What does policy cover/How do they file a claim | Didn't auth opt ins | I tell them it was a free trial/offer cancellation procedures | I would really like to learn more about the additional insurances (HomeServe, etc) I get a lot of calls on these and can't explain what they cover | Kourtney Koahler |
| Customer Serv Rep 2 | 15 years | 10 mths | 90 | 30 | Life/Disability/AD/Appliance Guard/Shop at home | No | How refunds are handled/Basic info on policy coverages/How to deal with inquiries re:sharing mtg info w/opt ins companies | How did coverage get on my acct/I canceled that coverage already/Why did you share my info w/someone else | HO feel that we gave out their info unnecessarily and that it's an invasion of their privacy | I usually say that our customers may be interested in these items for mortgage protection, etc. | BiSaver and ACH accts w/opt ins are very difficult because we automatically take the pymnt w/opt ins &mrtg may have already canceled or do not want | K Chaney |
| Customer Service Rep | 2 mths | 10 years | 35 to 40 | 2 | Life/AD/Appliance/Disability | No | Details on each/Average Cost | Why is this on my acct/How much does it cost/What exactly is considered an accident | I did not authorize that | | | Tammy Morse |
| Senior Section Mgr | 5 years | 12 years | 1 | 0 | Charter/American Bankers | Yes | Proof or understanding that a cust did sign up for opt ins when they are disagreeing | How did they get my name/I don't remember signing up for that | I didn't sign up for this | I tell them that the ins co has a record of your conversation, but if you want to cancel I'll be happy to assist | | |
| Senior Cust Rep | 10 years | 3 years | | | HomeServe/Disability/Life/AD | Yes | What the product covers/How the rates are determined/Company phone numbers | How can your company inc this into my pymnt/Who authorized this-I didn't/I want to cancel | I didn't authorize | You would have been notified-authorization is recorded or signed | More info on how ins companies are authorized as FMG agents/Exactly what products they have could be listed out | Sharon Rosaly |
| Customer Service Rep | 4 mths | 3 years | 89 | 30 | Life/AD/Disability | Yes | | How much does it cover | They didn't receive confirmation when ins would be added to this acct once trial was over | | | |

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Mgmnt Trainee | 1.5 years | 1.5 years | 50 | a lot | AD/Life/ Appliance/Vacuum Cleaners/Disability/Health Care | Yes | What is our relationship w/companies/Why do we solicit in shallow ways (yes or no phone conversations)/What is the delay between company and Fleet for verification of cancellation | What does it cover/I didn't agree to anything | I never signed up for this | You would have agreed to it to have it on your account | | |
| Mgmnt Trainee | 2 years | 1 year | | 5% | Life/AD/Disability/Shop at Home | Yes | How do they suddenly have opt ins/Do we send out info for application for price comparison between companies/Difference between life and AD | How did product get on my acct/How do I get rid of it/I didn't want that ins-want refund | How did I get that insurance | Telemarketing or mailing | Is it true that Charter Benefits may not have telemarketed customers and just added opt ins on accts | |
| Mgmnt Trainee | 2 years | 10 years | 47 | 3 | Life/Disability/AD/Appliance Guard/Health Care | Yes | How are customers signed up/Can a HO cancel at any time | Why are you charging me for this ins/What if I don't want to pay for this/No one contacted me regarding this ins | I did not want this ins | Please contact the company and inform them you do not want coverage | Offering opt products to our customers is an EXCELLENT idea | Jaime Gamboa |
| Call Center Rep | 2 mths | 20 yrs | 65 | 37 | | | | | | | | |
| Call Center Rep | 5 mths | 9 years | 90-100 | 5 to 10 | Charter Benefit/Signature Group/ABIG/Homeserve | No | When customer was contacted/Who accepted/Why do we offer non-insurance products/What determines the premium amount/Why does ins drop off when mortgage is transferred | I did not authorize opt ins/What is the ins for/What other policies do you offer | Unethical for Fleet to add opt ins without my permission/How did this get on my acct | Explain that company solicits business/Call company directly with issues | Please give us the opportunity to have ownership by knowing more about when, where, why, how and what. The facts can be stated and we can satisfy cust | Eric Eggenberg |
| Customer Service Rep | 9 mths | 7 mths | 95-115 | 50-60 | Charter/ABIG/Cross Country/Life/AD/Disability | Yes | | Why did they send policy if I never signed for it | Why did my payment increase | | | |
| Call Center Rep | 16 mths | 3 years | 90-100 | <1 | Life/AD/Disability | No | What exactly some of the new products cover/How a company solicits | How we can add policy to acct without written authorization | They never authorized opt ins policy | I advise them to call company and cancel with them | | Maricela Junker |
| Call Center Rep | 1 year | 32 years | 100 | | Life/AD | Yes | What exactly does appliance guard do/What is Shop at Home | | | | | |
| Call Center Rep | 1.5 mth | 6 years | | | | | | | | | | |
| Management Trainee | 1 year | 5 years | 110 | 40 | Life/AD/Appliance/Disability | No | Prices when caller is first inquiring about getting an opt ins policy | How did I get that/I never signed anything/Isn't it illegal for your people to do this | I never signed anything | I advise them a recording is made for the phone solicitations and that they have to verbally agree | I think opt ins should be dropped or only solicited through statement mailings | |

Confidential
Trade Secret

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Call Center Rep | 4 mths | | 95-110 | 20% | AD/Appliance | No | If customer cancels opt ins do they still have to pay prem for that mth/What do you tell customers who say they never gave permission | Who approved that/Why do you people add that to my mortgage | The fact that people are mad about an increase in there monthly pymnt because of opt ins | I give them the 800 number to call with questions | | |
| Senior | 2.5 years | 2.5 years | 2 to 5 | 1/week | Disability/AD/Appliance/Healthguard | Yes | If product sold via telephone what proof do we have of authorization/How profitable is this to Fleet | What is the price of the ins/How is it calculated/Does age matter | HO states they have never ordered product | We refer them to the company for proof | | |
| Customer Call Rep III | 5 years | 3 years | 80 | 30 | None | No | How HO gets set up via telemarketers/Do we get evidence/Why does cancellation take so long | Why isn't their pymnt lower/Who can they register a complaint with/Can they be removed from solicitation | What right do we have to add this to their escrow? | Advise them that authorization was received by them in order to add product | | Shannon Wise |
| Call Rep III | 2.5 years | 12 years | 80-90 | 7 to 10 | AD/Life/Disability/Homeserve/Shop at Home | No | How it was set-up/What does it cover/How to cancel | How to cancel/How did I get signed up for this/What does it cover | I don't remember anything about this | | I would like more information | |
| Assist Line-Call Center | 3 years | 3 years | 75 | 20 | All | No | Know in advance new offerings with what the policy is | | Never signed up for opt ins | | I know opt is big for profit however there should be a written confirmation to verbal offers and written notification of expiration of trial period | |
| Rep III | 3 years | 3 years | 50-100 | 20 | Disability/Life/AD/Appliance Guard | No | Ready reference for all opt ins products/How do we solicit the customers/How do we select the people | Why are you calling me/What are the prices/Why is this on my acct | Why is this on my acct | I address it by saying "you were solicited on the phone and you signed up for it that way!" | We need a ready reference for all optional insurance products | Melissa Alhe |
| Rep III | 2.5 years | 10 years | 50-100 | 15 | Life/AD/Disability/Shop at Home/Appliance | No | Why does HO seemed surprised to be signed up for product/How does claim process work | Why has this been added to my acct/How do they report a claim/What would the monthly premium be | They never authorized | I try to tell them how to cancel | Manual w/product descriptions/payee codes and phone numbers | Jenny Brand |

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Rep III | 2.5 years | 2.5 years | 100 | 20-30 | American Bankers/Cigna Disaster/Signature Group/Appliance Guard/Compu Card/HomeServe/Memberworks/Liberty/Charter | No | How Customers can have this placed on their account without their consent/Is this legal/Why don't we know about these optional products in advance of the customers calls about them | How did this product get on my account when I told them I didn't want it/What does it cover | They want the optional insurance cancelled and they don't want to call the company because they did not okay it | I cancel or have opt ins rep remove it | Reps should have a general knowledge of new opt ins products/phone #'s | Trena Thomas |
| Assist Line Rep | 5.5 years | 3 years | 75 | 5 to 10 | Life/Disability/AD/Appliance Guard/Healthmax/Healthsaver | No | More details on what each type of coverage offers/More info on how the ins is solicited/Can refund be processed by carrier | Who authorized it/What kind of coverage is it/How do I make a claim | Customer states that they did not authorize | Tell them that they agreed/further questions should be directed to company | | Michelle Kramer-Jones |
| CSRIII | 5 years | 10 years | 100-120 | 30-50 | Disability/AD/Life/Home Serve | No | Why accts still show active policy when HO has cancelled?How HO got a product when they said they never authorized it | How did this get on my acct/Why should I pay extra when I never requested it/What is this policy for | Customer states that they never authorized opt ins | | I hope that FMG makes enough revenue from opt ins to justify all the calls on our 800 line from customers trying to cancel | |
| CSR | 4 mths | 4 mths | 70-90 | 8 to 10 | AD/Life/Disablity | No | What they cover | Most calls question the change on their statement | | | | |
| Call Center Rep | 6 mths | 25 years | 85 | 20 | AD/Home Serve | No | What type of service each product offers/How are products associated w/Fleet | Why was this added without my consent | I did not authorize this | | | |
| CSR II | 2.5 years | 2.5 years | 95 | 10 to 15 | Life/AD/Disability/Appliance Guard | No | What each ins is for/How does the opt ins product benefit HO | Why was this added w/o my authorization/Why does FMG use companies | I was not notified | Advise customer that they had to authorize the company to add the service | | Robin |
| Call Center Rep | 1 mth | 1 mth | 0 | 0 | Life/Disability/AD/Appliance Guard/Health Care | Yes | | | I never authorized | | | |
| CSR II | 3 years | 3 years | 10 to 15 | 0-5 | AD/Life/Disability | No | What they offer/What they cover | Why did this get added on my account/Does it cover my spouse also | | | | |
| CSR II | 2.5 years | 6 years | 10 | 0 | not sure | Yes | Why do we bother/What is all offered/What is needed to sign up | What is it/How do I cancel/Why is this on my loan | That they never signed up for anything | | | Andrea |
| Escrow Specialist CSR II | 3 years | 10 years | 10 to 15 | 0 | | No | | | HO never authorized | | | |

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Escrow CSR | 1.5 years | 3 years | 0 | 0 | American Bankers/Charter/Liberty Life | No | What they include/Who can they contact for specific issues | How do I cancel/What does it include/When did I sign up | I never approved this product, I want to cancel | | | |
| Escrow Specialist | 5 years | 5 years | 0 | 0 | Not familiar | No | | | | | | |
| Loan Servicing Specialist | 6 years | 4 years | 10 | 0 | Life/AD/Disability/Appliance Guard | No | What each policy covers/How each policy amount is determined/How can people drop policy | How did this get on my acct/What does it cover/Will my payment ever increase | I never approved this ins why did you put it on my acct | Remind HO of free trial 6 mths and give phone # to cancel | | Mary Holmes |
| Customer Service | 1 year | 5 years | 80-85 | 10 to 15 | Death/Disability/Life/Disaster Protection | Yes | Knowledge of what the company provides | | | | | |
| Call Center Rep | 5 mths | 4 mths | 85 | 8 | Life/AD/Appliance Guard | No | Procedures when someone makes a claim/Limitations on AD and Life/More about products | How can this be added to my acct if I didn't sign anything/What does the Appliance Guard cover | They never signed anything | | | |
| CSR | 6 mths | 12 years | 110 | 10 to 15 | Life/AD/Disability/Appliance Guard/HomeServe | No | What is involved with policies and what do they cover/Why are some codes used for multiple ins types (35 + 36)/How much do they cost | Where did it come from/Why is it on my loan/What does it cover | Why is this on my loan | I advise them that there is a 6 mth trial, then they can cancel | | Richard Schmidt |
| CSR | 7 mths | 10 years | 120 | 50-60 | | No | What is included/Term of intro offers/How FMG added amts into pymnts | Why is this on my mortgage payment/No one asked me if they could add this/Did not authorize this | Non-authorization.cancellations | refer to 800 number | | |
| Call Center Rep | 11 mths | years | 90 | several | Life/AD/Appliance Guard/Disability | No | How companies just add premiums to accts w/o authorization | Who authorized | who authorized | | | Tania Tatum |
| CSR | 7 mths | 3.5 years | 100 | | Life/Disability/AD | No | Why are coverages added w/o consent | Does life ins cover accidental death | Why are they being double billed on mthly stmnts for opt ins | It's an error please accept our apology | Lot of complaints from people who say they never authorized opt ins products | |
| Quality Call Specialist | 5 years | 5 years | 0 | 0 | Ins programs/credit card services/banking and loan needs | No | What they are/How can we advise callers of products/Where do we direct calls | Premium not posted correctly/ | I never authorized this | 6 month trial period then you will be billed | | |
| Call Center Rep | 2 mths | 15 years | 50 | 1 to 2 | | No | | How they get it/How do they get rid of it | | | | |
| Correspondence Customer Service | 5 years | 5 years | 0 | 0 | AD/Life/Disability | Yes | | Why is opt ins on my acct when I didn't authorize/How can I remove it | I never authorized | I advise of solicitation and option to cancel | | |

Confidential
Trade Secret

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Partial Release Rep/CSR | 7 years | 3 years | 35 | 0 | Not trained | No | | | | | | |
| Loan Servicing Specialist | 18 years | 4 years | depends | 5% | Life/Disability/AD/Appliance Guard | No | Description of all products/Definition of all products | What does it cover/What is it for | They never authorized opt ins | Advised offered free for however many months | I think that HO should be sent a confirmation letter | |
| Loan Servicing Specialist | 5 years | 5 years | 0 | 0 | Life/Disability/AD | Yes | | What does this cover if HO passes away/How to cancel policy | Why policy has not been cancelled yet | | | |
| CSR | 6 mths | 5 mths | 100 | 10 | AD/Life/Appliance Guard | Yes | How customers are solicited/How are customers selected | Who authorized the opt ins company to bill me/How to cancel policy/How do I stop solicitation | I never authorized this | I explain to them that they would have been solicited by phone or mail | | Clarence Liberty |
| Call Center Rep I | 7 mths | 8 years | 80-90 | 20 | Life/AD/Disability | No | What does AD payoff when insd dies/What does disability mean/Do we really obtain authorization from HO before we add coverages | | I did not authorize this on my acct | | | |
| CSR | 1 year | 5 years | 80-90 | 40 | Life/AD | No | How we can add coverage w/o HO approval/Accurate phone numbers to opt ins companies/What is the best way to cancel a policy | How did this get on my loan/What does this cover, and how much/Do you have the policy number | I did not agree to have this on my account | I advise that they were solicited and they accepted for the free trial period | | Glennis Lindsey |
| CSR | 3.5 years | 3 years | 75 | 20-25 | AD/Life/Disability/Mortgage Disaster | No | How long does it take opt ins co to notify of cancellation/What are the set-up procedures/How to cancel policy | I did not authorize/What is the price/Why can't we cancel | The HO did not know that they had to cancel opt ins by a specific date | | | Anneshia Hodges |
| CSR | 1.5 years | 2-3 years | 100 | 20-25 | Life/AD/Disability/Appliance/Health Care | Yes | Company name/company number/Service provided by the ins company | What company is it/How much is it/Why was it added to the acct | Most HO's do not know what the coverage is for | | | |
| Loan Specialist | 5 years | 8 mths | 20 | 2 to 3 | Basics | No | How is HO offered the product/Can we be told when mailings are complete | How do I cancel/Can I get my premium back | They are given the product without consent | The customer does not like the free trial period | | Fran |
| Call Center Rep | 4 mths | 6 years | 80-90 | 10 to 15 | Homeserve, Appliance,AD | No | How do they get opt ins when they never authorized/Does premium ever change/Why ABIG requires written cancellation | I never authorized/Why don't reps have info to discuss other opt products | After trial period opt ins is still on acct | | | Steph Mueller |
| CSR II | 1.5 years | 1 year | 95 | 5 to 10 | Life/AD/Disability/Healthmax | Yes | | What is opt ins/is it mandatory to have opt ins coverage/If I refinance will my coverage transfer | I didn't want opt ins coverage | | | |

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Mgmnt Trainee | 2 years | 3.5 years | 80-90 | 8 to 10 | Life/Disability/AD/Health/Appliance/Homeserve | No | How is it legal to enroll a HO when they never agreed/Why do some companies require written cancellation/More about solicitation process | I did not authorize/What does this policy cover | I did not authorize | Ask them if they remember getting a phone call/Refer them to correct company | Customer should have to sign up for products not just add them to acct | Brad Bulow |
| Call Center Rep | 1 year | 2 years | 125 | 30% | Charter Benefit | No | How are customers notified/Why do customers not know that coverage is being added | Why do we apply to mortgage/Why did I not get a letter to know this was happening | Fleet should not allow this to happen | I explain that approval has to come from HO before we add anything | We need to get permission to draft their account instead of just doing it | |
| Call Center Rep | 3 mths | 18 years | 60 | 15 | AD/Life/Disability/ACH/BiSaver | Yes | ACH Startup info/Opt ins solicitation/Any other products I am not aware of | How did this get on my account when I did not authorize it/Why does ACH take so long | They did not authorize opt ins | My answer is to cancel the policy | | S.Hozre |
| CSR II | 1 year | 6 years | 120 | 30 | AD/Life/Disability/Homeserve | Yes | How are programs introduced to customer/How long does it take to cancel | Who authorized this | Who authorized this | We sent brochures to you and you accepted the product | Please change the way that ins is added to account | Kwami Barnes |
| CSR I | 1 year | 3.5 years | 100 | 20 | Life/AD/Disability | Yes | Why Ho can get opt ins without authorization | Why we charge the opt ins on their acct/How to cancel/They never agreed to opt ins | Why am I being charged/How do I get rid of coverage | Advise them to call ins company to cancel policy | Have HO sign for opt ins authorization | |
| Loan Servicing Specialist | 5.5 years | 5.5 years | 50 | 1 to 2 | Life/Disability/AD | Yes | Procedures to process claims/How to cancel fast/Phone Numbers of companies | Why am I paying for this, when I didn't want it/I didn't authorize this/What does it cover | I want it cancelled I never requested this | | | |
| Loan Servicing Specialist | 16 years | 13 years | 5 | none | Life/Disability/Appliance | No | What products are available/Description of each/Where to direct people with questions that FMG can't answer | | | | I don't like the idea of free trial period and then HO has to cancel if they don't want it. It's an inconvenience | |
| Loan Servicing Specialist | 4.5 years | 13 years | 15 | 2 | Life/AD/Disability | No | Why doesn't opt ins company notify us of cancellations | How much does it cost/What does it cover/ | They didn't want insurance/They cancelled the policy and they are still being charged | | Too long of delay until policy is cancelled | |
| Loan Servicing Specialist | 12 years | 16 years | 40 | 2 | Life/AD/Disability/Appliance | No | Why do some disability premiums change/Explain Providian Health Care/Can customers get coverage w/o a mortgage | Why is coverage on my acct/How is 'accident' determined | I never authorized this | Tell them to send written notice of cancellation or call company | | |
| Loan Servicing Specialist | 2.5 years | 2.5 years | 40 | 1 to 2 | Life/Disability/AD/Homeserve | No | Solicitation practices/Turnaround process/Benefits of Home serve | What are the rates/Info requested but never received | I didn't sign up for this | | | |

Confidential
Trade Secret

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Loan Servicing Specialist | 6 years | 1.5 years | 30-35 | 1 to 2 | Life/Disability/AD | No | Clear understanding of coverage/How to obtain or cancel/How to place a claim | Do I have credit life insurance on my loan/How do I cancel coverage | NO COMPLAINTS | | | Mary Antonovick |
| Loan Servicing Specialist | 8.5 years | 4.5 years | 20 | 0 | Life/AD/Disability | No | What these policies cover/What restrictions are there | The premiums are added w/o authorization | I did not authorize this | | | |
| Loan Servicing Specialist | 8 years | 8 years | 50 | -1 | | No | Phone Numbers/Products should be easier to identify from the computer | Type of Coverage | | | | |
| Executive Liaison | 2 years | 2 years | max 3 | 0 | Life/AD/Disability/Homeserve/Appliance/Healthmax/Healthsaver | Yes | What the products cover specifically/How they are solicited/When they are offered | How company got info/Why does Fleet solicit/What does it cover/Who authorized | I never authorized the ins | Try to cancel the product, or give them company's phone number | Make customer service aware of when customers are solicited for certain products | Sarah Elwing |
| Executive Liaison | 3 years | 1 year | 2 | 0 | Life/AD/Disability/Unemployment | No | Cancellation policy/Solicitation methods/Restrictions on claims | How did I get signed up for this/I never authorized it/What insurances do you offer | Not authorizing insurance | Advise to send a written request to cancel | | |
| CSR II | 13 years | 12 years | 10 to 15 | 5 | Disability/AD/Life/Membership | No | Any offer of info to help me do my job better | How much is it per month/Do any tests need to be taken/Is coverage based on your age | Long waiting period when a claim is filed | | | |
| Loan Servicing Specialist | 10 years | 4 years | 0 | 0 | Disability/Life/AD/ | No | | | | | | |
| Loan Servicing Specialist | 4 years | 11 years | 120 | 10 | Life/Disability/AD/Appliance/Shop at Home | No | How to someone who wants a credit card/What kind of policy the HO has and what it covers | What type of ins was I signed up for/What does my policy cover/How can I get info on this policy | Never authorized insurance | | More understandable chart for better customer service | Carey North |
| CSR II | 8 years | 6 years | 10 to 15 | 0-5 | Life/AD/Disability/Warranty | No | How much detail should we give HO's | Why are you collecting for this/I never signed up for it/Why can't I cancel over the phone | Not aware of signing up for product/Not realizing that they have to cancel the policy | | | L.Stein |
| CSR II | 2 years | 2 years | 0 | 0 | Charter Benefits/ABIG/Liberty | No | How can the amount be charged to the HO when they didn't authorize the coverage | How did this get on my account/What does this cover | Why was this added to my account | I remind them that they were solicited and they accepted | I think it's more hassle than it's worth | |
| Loan Servicing Specialist | 14 years | 6 years | 0 | 0 | Accidental/Disability/Life | Yes | How long does it take for us to cancel/Do any policies cover life and disability/More info on ApplianceGuard | Why didn't they receive a policy/How can they cancel/Why does it take so long to cancel | They never signed up for the opt ins | I tell them that they need to cancel the policy and not to pay the premium | | |
| Call Center Rep II | 1 year | 20 years | 80 | 20 | Life/AD/Disability | No | The difference between AD and Life ins | What the fees are | That insurance is added to account | I apologize for any inconvenience and give info on how to cancel | Customer should know when we are adding things to their accounts | Deb Rutfy |

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CSR II | 5 mths | 3 years | 80-90 | 6 | Homeserve/Disability/Life/AD | No | How does Fleet receive authorization/Can Fleet add w/o authorization from customer | Why is this on my account/I never authorized/How much will the premiums be | I didn't authorize this | I remind them of the solicitation | | LaTanya Nicolay |
| CSR | 1 year | 1.5 years | 80 | majority | Homeserve/AD/Disability/Life | No | How this is initiated/Is it actually legal/Why don't HO's get info on policy | Why didn't I receive a policy/Is this legal | I never authorized this | I give them number to cancel | | Tony Goodman |
| CSR | 2 mths | 8 years | 85 | 10 | Life/Disability/AD/Appliance/Health Care | Yes | Why do we add insurance w/o customer consent | I never authorized this/Why does Fleet allow this to happen | I never authorized this coverage | 95% of my calls pertain to people wanting to cancel their policies/I think we should have to get a signature | | |
| Call Center Rep | 11 mths | 7 years | 120 | 50 | Life/AD/Disability/Appliance/Providian | Yes | What opt ins products do the companies offer/Does the opt ins pymnt have to be added to the mortgage pymnt | How does the opt is company get customers phone number/How much would it cost for an opt ins/Customer never authorized | When the customer has cancelled the policy but it hasn't been taken off the screen | | | Solangle Reyes |
| CSR | 10 mths | 10 mths | 108 | 25-30 | AD/Life/Disability/Hoe Assistance | No | How does a customer make a claim/What does program cover/What ways are opt products put on a loan | How did this get on my loan/I never approved it/What does the policy cover/How do I make a claim/How much will it cost/What other opt ins are available | I never authorized this | | | David Krist |
| CSR II | 3 years | 3 years | 90-105 | 8 to 10 | Appliance/Memberworks/Compucard/Homeserve | Yes | Better knowledge of what the products are | How did this get on my acct/They didn't want it/Don't want to be solicited at all | They feel this is fraud.It's a scam.They never wanted the ins. | | | |
| Call Center Rep | 9 mths | 1.5 years | 90 | 40% | Disability/Life/AD | No | How coverage gets added w/o their permission/How is monthly premium determined | Who gave us authorization/Is this legal/How can I cancel | Who gave us authorization | I tell them that they were solicited and that if they don't want it- cancel it | We should give HO's a reminder to cancel | T. Herron |
| CSR | 2.5 years | 1.5 years | 80 | 15 | Life/Disability/AD/Healthmax/Homeserve/Healthsaver/Appliance | Yes | What is the cancellation policy/More detail on the programs | Who ordered this info/What kind of ins is this/What are the charges | Customer never authorized | I remind them about solicitation and give them procedures to cancel | | |
| Call Center Rep | 1 year | 1 year | 100 | 30 | Home Assist/Signature/Charter Benefits/ABIG | No | Why we add to accts w/o permission | Where do we get these companies from/How did this get on my acct w/o my authorization | I never authorized | I have it cancelled | | |
| Call Center Rep | 7 mths | 5 years | 400 | 10 | AD/Life | Yes | What Criteria is used to select HO's/Basic description of products/800 numbers for the companies | What is the add'l charge on my bill/What does it cover | I did not authorize | | | |

Confidential
Trade Secret

# $ERVICE $ELLS

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CSR II | 5 years | 5 years | 70-80 on Mondays | 15-20 on Mondays | Charter Benefits/Life/Disability | Yes | How the HO signs up | How did I sign up for this/I don't remember filling out an application | They cancelled the ins but it still shows on acct | | | Wendy Wise |
| CSR | 2.5 years | 2.5 years | 0 | 0 | Life/Disability | No | How do we confirm that HO agreed to ins/Difference between Life and AD | What does my policy cover/I never received a policy | HO's don't remember authorizing coverage | I tell them to call the company | We should send our customers confirmation | Kevin Tock |