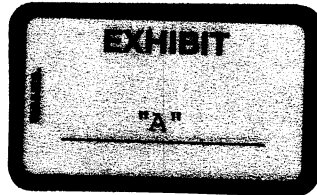


\$ERVICE \$ELLS

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 many Customer 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 other services we sell	What are the specifics of policy coverages/What are the premiums	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/don't want it-cancel it	Why do I have this ins/How do I cancel this ins/What are terms of policy	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	(cont'd) How do you address it?	COMMENTS	NAME	
Customer Service Rep	10 months	2 years		Life/Accidental Death/Disability	No												
Customer Service Rep	1 year	9 years	80	Life/Acc Death/Disability	No												M. Marquy
Customer Service Rep	1 year	8 years	97	Home Serve/AD/Disability/Life	No												Lamy Kaye
Customer Serv Rep 1	1 year	1 year	70	Life/Disability/A D/Appliance Guard/Home Shopping Network/Home Assistance	Yes												
Customer Service Correspondence	15 years	3.5 years	n/a	Life/Disability/A D/Appliance Guard	No												



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SERVICE SELLS

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) if get a lot of calls on these and can't explain what they cover	Kourtney Koehler	
Customer Serv Rep 2	15 years	10 mths	90	30	Life/Disability/A D/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 & mtg 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/America on 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 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					

SERVICE SELLS

Mgmt Trainee	1.5 years	1.5 years	50 a lot			AD/Life/ Appliance/Vacu urn Cleaners/Disabil ity/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/ didn't agree to anything	I never signed up for this	You would have agreed to it to have it on your account	Is it true that Charter Benefits may not have telemarketed customers and just added opt ins on acct		
Mgmt Trainee	2 years	1 year				Life/AD/Disabilit y/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			
Mgmt Trainee Call Center Rep	2 years 2 mths	10 years 20 yrs	47 65			Life/Disability/A D/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	5 mths	9 years	5 to 10			Charter Benefit/Signatur e Group/ABIG/H omeserve	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	50-60			Charter/ABIG/Cr oss Country/Life/AD /Disability	Yes	Why did they send policy if I never signed for it	Why did my payment increase	Why did my payment increase	I advise them to call company and cancel with them			
Call Center Rep	16 mths	3 years	<1			Life/AD/Disabilit y	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				Marcela Junker
Call Center Rep	1 year 1.5 mth	32 years 6 years	100			Life/AD	Yes	What exactly does appliance guard do/What is Shop at Home						
Management Trainee	1 year	5 years	110			Life/AD/Applian ce/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		

SERVICE SELLS

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 mtb/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 their monthly pymnt because of opt ins	I give them the 800 number to call with questions	
Senior	2.5 years	2 to 5	1/week	Disability/AD/Appliance/Health Guard	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	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	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	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	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!"	Melissa Alhe
Rep III	2.5 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	Jenny Brand

SERVICE SELLS

Rep III	2.5 years	2.5 years	100	20-30	No	American Bankers/Cigna Disaster/Signature Group/Appliance Guard/Computer/HomeService/Memberworks/Liberty/Charter	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 More details on what each type of coverage offers/More info on how the ins is solicited/Can refund be processed by carrier	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 Tell them that they agreed/further questions should be directed to company	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	No	Life/Disability/Appliance Guard/Healthmax/Healthsaver	Why accts still show active policy when HO has cancelled? How HO got a product when they said they never authorized it	Who authorized it/What kind of coverage is it/How do I make a claim	Customer states that they did not authorize	I hope that FMG makes enough revenue from opt ins to justify all the calls on our 800 line from customers trying to cancel	Michelle Kramer-Jones	
CSRIII	5 years	10 years	100-120	30-50	No	Disability/AD/Life/Home Serve	What they cover What type of service each product offers/How are products associated w/Fleet	Most calls question the change on their statement	Customer states that they never authorized opt ins			
CSR	4 mths	4 mths	70-90	8 to 10	No	AD/Life/Disability		Why was this added without my consent Why was this added w/o my authorization/Why does FMG use companies	I did not authorize this			
Call Center Rep	6 mths	25 years	85	20	No	AD/Home Serve	What each ins is for/How does the opt ins product benefit HO		I was not notified			Robin
CSR II	2.5 years	2.5 years	95	10 to 15	No	Life/AD/Disability/Appliance Guard	What they offer/What they cover	Why did this get added on my account/Does it cover my spouse also	I never authorized			
Call Center Rep	1 mth	1 mth	0	0	Yes	Life/Disability/Appliance Guard/Health Care	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
CSR II	3 years	3 years	10 to 15	0-5	No	AD/Life/Disability			HO never authorized			
CSR II	2.5 years	6 years	10	0	Yes	not sure						
Escrow Specialist	3 years	10 years	10 to 15	0	No							

SERVICE SELLS

Escrow CSR	1.5 years	3 years				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				Not familiar	No						
Loan Servicing Specialist	6 years	4 years	10			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			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/HomeService	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 arnis into pymnts	Why is this on my mortgage payment/No one asked me if they could add this/Did not authorize this	Non-authorization. cancellatio ns	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/A	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				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/				
Call Center Rep	2 mths	15 years	50	1 to 2			No		How they get it/How do they get rid of it	I never authorized this	6 month trial period then you will be billed		
Correspondence Customer Service	5 years	5 years				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		

SERVICE SELLS

Partial Release Rep/CSR	7 years	3 years	35	0	Not trained	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	18 years	4 years	depends	5%	Life/Disability/Appliance Guard	No		What does this cover if HO passes away/How to cancel policy	Why policy has not been cancelled yet		
Loan Servicing Specialist	5 years	5 years	0	0	Life/Disability/A	Yes		Who authorized the opt ins company to bill me/How to cancel policy/How do I stop solicitation			
CSR	6 mths	5 mths	100	10	AD/Life/Appliance Guard	Yes	How customers are solicited/How are customers selected		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 ins 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 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	202	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		

SERVICE SELLS

Mgmt Trainee	2 years	3.5 years	80-90	8 to 10	Life/Disability/A D/Health/Apply nce/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 acc	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. Hoze
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 acc/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/A	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/A pliance	No	What products are available/Description of each/Where to direct people with questions that FMG can't answer	How much does it cost/What does it cover/	They didn't want insurance/They cancelled the policy and they are still being charged		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		Life/AD/Disability	No	Why doesn't opt ins company notify us of cancellations	Why is coverage on my acc/How is 'accident' determined	I never authorized this	Tell them to send written notice of cancellation or call company	Too long of delay until policy is cancelled	
Loan Servicing Specialist	12 years	16 years	40		Life/AD/Disability pliance	No	Can customers get coverage w/o a mortgage	What are the rates/info requested but never received	I didn't sign up for this			
Loan Servicing Specialist	2.5 years	2.5 years	40	1 to 2	Life/Disability/A D/Homeserve	No	Solicitation practices/Turnaround process/Benefits of Home serve					

\$SERVICE SELLS

Loan Servicing Specialist	6 years	1.5 years	30-35	1 to 2	Life/Disability/A	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 Antonowick
Loan Servicing Specialist	8.5 years	4.5 years	20		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		Life/AD/Disability/Homeserve/A	No	Phone Numbers/Products should be easier to identify from the computer	Type of Coverage				
Executive Liaison	2 years	2 years	max 3		Life/AD/Disability/Appliance/Health max/Healthsave	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		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/A	No						
Loan Servicing Specialist	4 years	11 years	120	10	Life/Disability/A/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			
CSR II	2 years	2 years	0	0	Charter Benefits/ABIGL 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	L Stein
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 Ruffy

SERVICE SELLS

CSR II	5 mths	3 years	80-90			Homeability/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		Homeability/Life/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/A D/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/Pro vidian	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 ins 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/Mem berworks/Comp ucard/Homeserv e	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/A D	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/A D/Healthmax/Homeserve/Health saver/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 Assis/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			

SERVICE SELLS

	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	I tell them to call the company	We should send our customers confirmation	Wendy Wise
CSR II	5 years					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			
CSR	2.5 years	0	0	0 Life/Disability	No						Kevin Tock