



# DECLINATIONS

## ✓ Medical history is obtained:

If the application is declined, the agent will receive a preliminary on-screen declination message prior to the signature process and the reason why, unless the information is highly sensitive. The agent will still need to proceed with the proposed insured by finalizing their information and starting the signature process.

## ✓ Adverse action notification:

Once the agent and customer signatures are final, an email will be sent to the appropriate parties, with the declination letter. The Fair Credit Reporting Act adverse action letter and notice will be sent to those who were declined due to data obtained from the vendor calls.

This letter will also contain information on how to file a dispute with the vendor who provided the discrepancy.

## ✓ Requesting reports:

Applicants who wish to review or dispute information contained in their Milliman report may do so by visiting:

<https://www.rxhistories.com/for-consumers/#request>

The report will include the same data used in underwriting and provide instructions for disputing or correcting any information