

Name Roger Smith

Submission I am all for this review.

I would encourage brevity. Currently intending Insureds are besieged with documents. Some important some less so.

They may receive:

FSG. May get 3 of these, from broker, underwriter, underwriting agent.

SOA. Perhaps more than 1.

KFS. Perhaps 2.

PDS/Policy Wording (this is the one they should be most encouraged to read)

Invoice

Policy Schedule

Privacy statements (up to 6 of these)

That is up to 15 documents! (albeit that some may be incorporated into others) Adding additional documents to the sheaf of unread information will hardly assist. Compliance means that information should be provided as clearly and concisely as possible. Providing pages and pages of words is neither complying or helpful.

I look forward to the results.

Regards,

Roger