

<u>Date</u>	<u>Notes</u>
Dec-22	Deductions for STD coverage for an employee were not being applied to the appropriate policy by Allstate. Discovered when employee received a letter from Allstate. Took two months to resolve.
Feb-23	Employee received a letter from AllState that a life insurance policy he applied for had been "withdrawn". The policy had been rejected by AllState for non-submission of an underwriting questionnaire. Discovered when employee received the letter from Allstate.
Feb-23	Employee overbilled for a policy. Unknown timeframe, but emails indicate that it appeared to have been for "quite some time". Employee received a refund of +\$1500.
May-23	Identified four employees who never had a policy but were deducted and 17 employees who terminated coverage but were still being billed. COV was deducting based on the information provided by Taylor Insurance.
Jan-24	Employee thought she was signing up for health benefits when she spoke with Taylor Insurance representative. Dropped coverage with Taylor after meeting with Josie and understanding product offerings.
Feb-24	Josie completed an audit that discovered discrepancies on 69 people. Many employees had multiple discrepancies. Taylor representative response to Josie stated "Many of these that look as if they are over deducted are for policies the employees signed for at open enrollment but have not issued, likely due to a technical/system issue." Representative sent a "comprehensive report of the significant discrepancies". There were 97 "significant discrepancies" identified.
Feb-24	An employee received a letter regarding his coverage being cancelled for "eligibility requirements". It was determined that he cancelled a policy in 2022 and had been deducted through February 2024. No explanation was provided for why the letter stated the "coverage was terminated, due to eligibility requirements".
Feb-24	Employee thought he was signing up for health benefits when he spoke with Taylor Insurance representative. Dropped coverage with Taylor after meeting with Josie and understanding product offerings.