

## Tony Lumpkin

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**From:** Brent Cassity  
**Sent:** Monday, April 18, 2005 1:17 PM  
**To:** Tony Lumpkin; Doug Cassity; Tyler Cassity; Randy Sutton  
**Subject:** RE: Reinsurance update & TDI meeting

Tony – maybe we should see if Johnny B Rogers has any connections to be able to find out about this meeting. I am not sure about Singer going, but there could possible be some positives to him being involved...

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**From:** Tony Lumpkin  
**Sent:** Monday, April 18, 2005 2:05 PM  
**To:** Doug Cassity; Brent Cassity; Tyler Cassity; Randy Sutton; Randy Singer - Memorial  
**Subject:** Reinsurance update & TDI meeting

Benfield has sent submissions on our deal the past few weeks and have had interest from a few different reinsurers, including Wilton Re and Revios. I have responded to several different requests for additional information, so it appears there is genuine interest. We had requests for updated claim and lapse information which we have not sent them yet. Hans Dahl has been working on them the last couple of weeks and they should be completed this week sometime.

The deal with North Carolina Mutual Life has surfaced again in my conversations with Clif. Apparently, they've navigated some of the regulatory hurdles that put a stop to the deal a few months ago and have expressed interest in reviving our deal. I told Clif we were still interested, but I wanted to make sure that was the case before proceeding any further. I don't see any harm with opening up negotiations with them as long as we can get passed some of the concerns we had before (admin issues, penalty for early termination, etc). Let me know your thoughts.

Danny Saenz, the Deputy Commissioner at the Texas Dept. of Insurance has requested a meeting with me (see attachment). I've met with him several times over the past few years, but his latest letter is more formal than he's been in the past which caused me to be a bit concerned. In the past, Jim Shawn could call his assistant to see what his temperature was, but he has a new assistant who wasn't forthcoming when we called her. In any event, we've set up the meeting for the 5<sup>th</sup> of May and Jim Shawn will be going with me. I was planning to bring Joe Cappleman as well to cover some the financial issues on the statement.

Brent/R. Singer: Do you think R. Singer should go to this meeting? There are pros/cons that we should probably discuss.

Tony