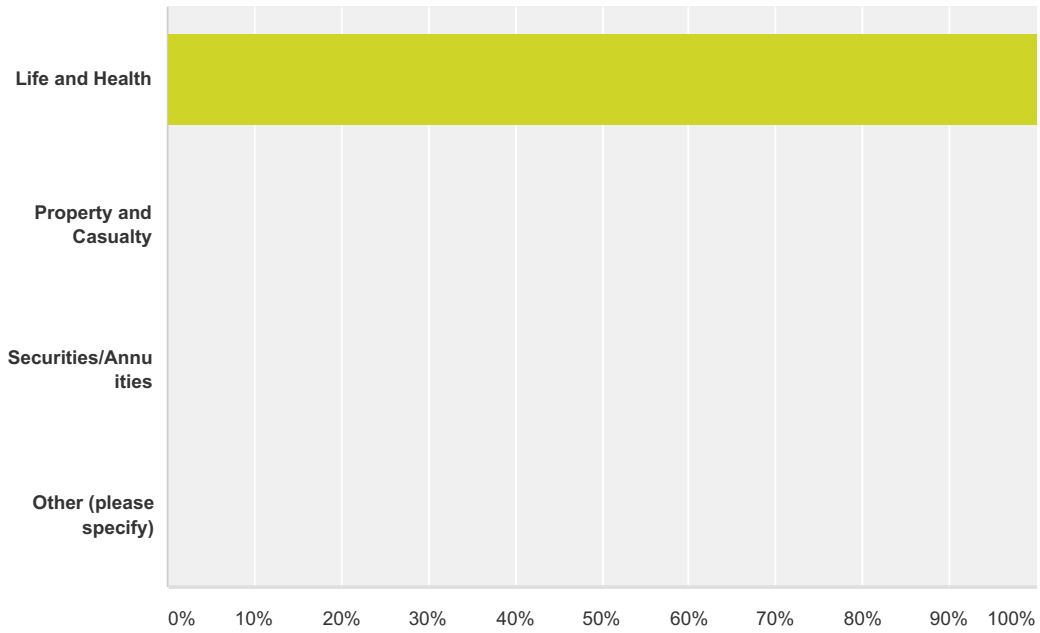


Q1 Please identify your primary product line:

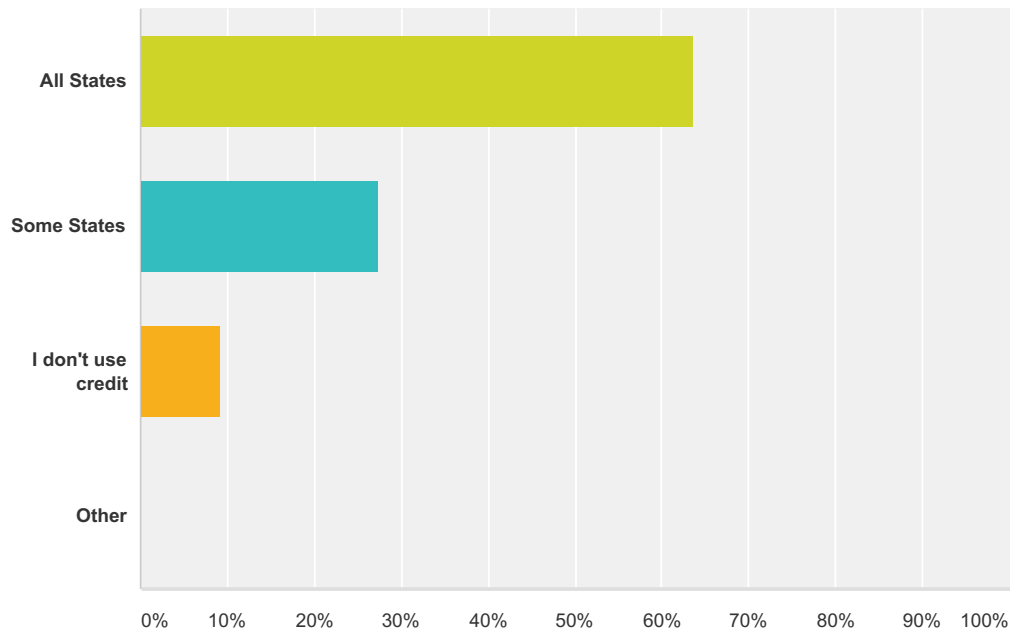
Answered: 11 Skipped: 0



Answer Choices	Responses	
Life and Health	100.00%	11
Property and Casualty	0.00%	0
Securities/Annuities	0.00%	0
Other (please specify)	0.00%	0
Total		11

Q2 In which states do you include a review of an agent's credit report?

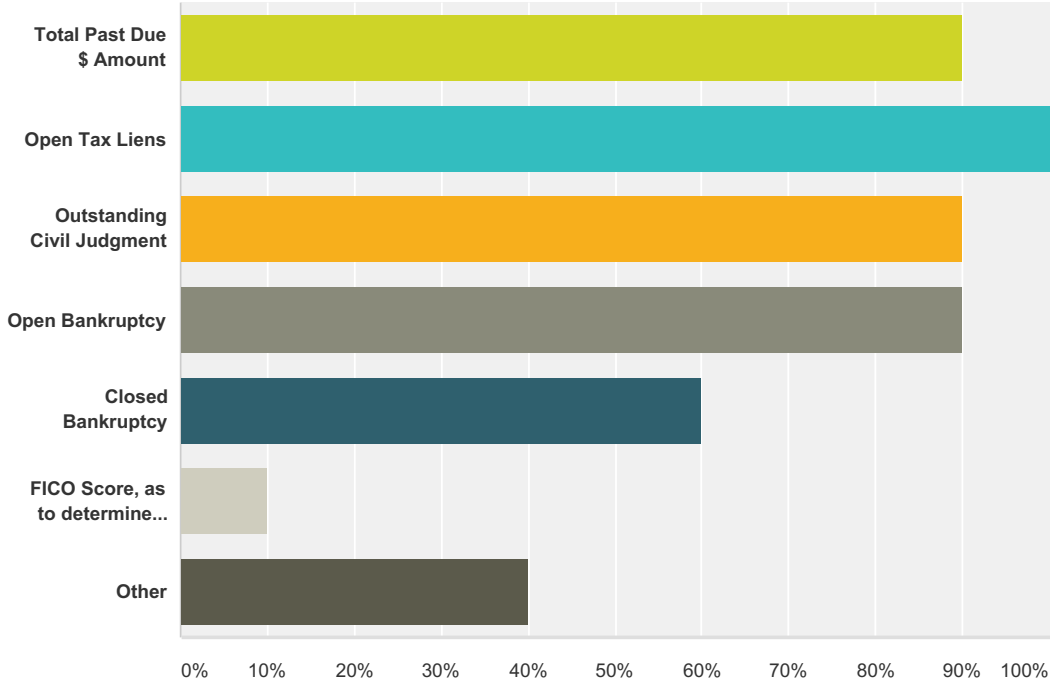
Answered: 11 Skipped: 0



Answer Choices	Responses
All States	63.64% 7
Some States	27.27% 3
I don't use credit	9.09% 1
Other	0.00% 0
Total	11

Q3 What Credit factor(s) are considered during the Contracting/Appointment process? (check all that apply)

Answered: 10 Skipped: 1



Answer Choices	Responses
Total Past Due \$ Amount	90.00% 9
Open Tax Liens	100.00% 10
Outstanding Civil Judgment	90.00% 9
Open Bankruptcy	90.00% 9
Closed Bankruptcy	60.00% 6
FICO Score, as to determine whether to offer credit in the form of fronting commissions	10.00% 1
Other	40.00% 4
Total Respondents: 10	

Q4 For each Credit factor, what dollar value thresholds are applied?

Answered: 7 Skipped: 4

Answer Choices	Responses	
Total Past Due \$ Amount:	100.00%	7
Open Tax Liens:	100.00%	7
Outstanding Civil Judgment:	100.00%	7
Open Bankruptcy:	85.71%	6
Closed Bankruptcy:	42.86%	3
FICO Score:	28.57%	2
Other:	42.86%	3

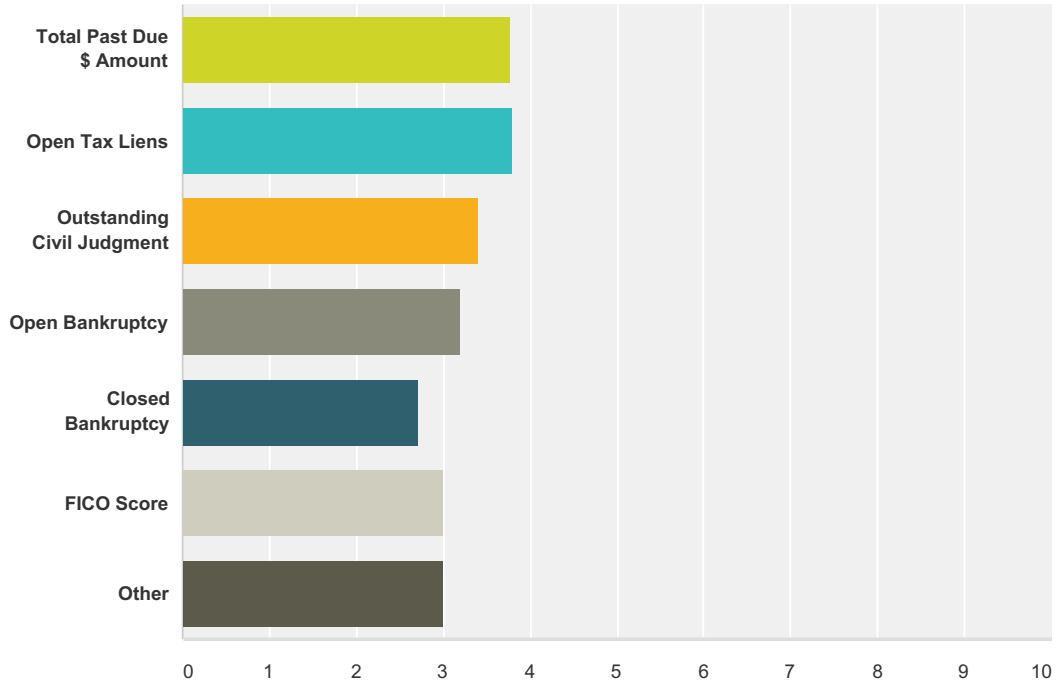
Q5 For each Credit factor, what time value thresholds are applied?

Answered: 10 Skipped: 1

Answer Choices	Responses	
Total Past Due \$ Amount:	80.00%	8
Open Tax Liens:	80.00%	8
Outstanding Civil Judgment:	80.00%	8
Open Bankruptcy:	70.00%	7
Closed Bankruptcy:	60.00%	6
FICO Score:	20.00%	2
Other:	40.00%	4

**Q6 On a scale 1 to 5 (5 being the highest),
how would you rate the relationship
between the each Credit factor and
potential future debt to Insurance Carrier?**

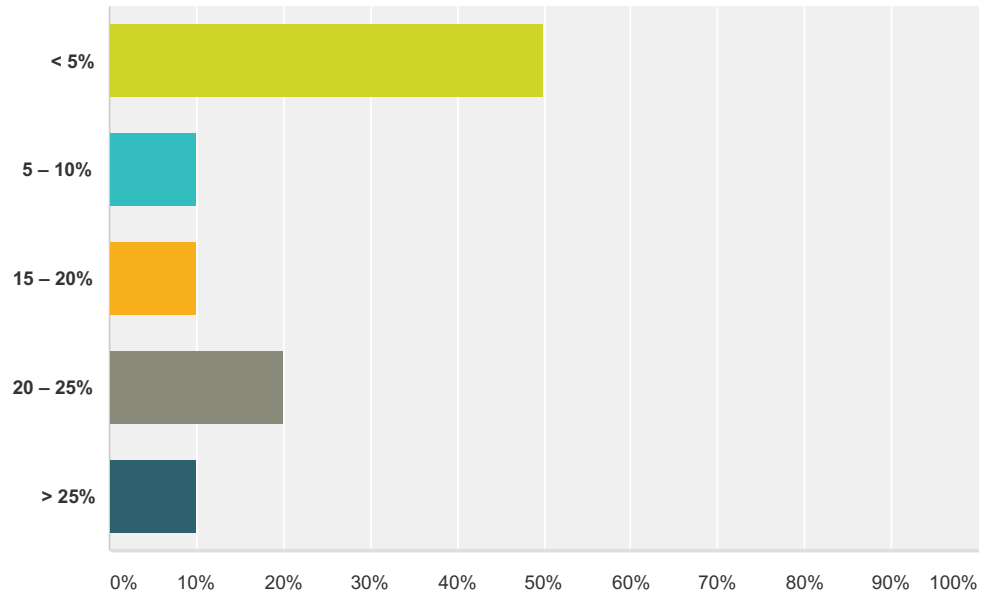
Answered: 10 Skipped: 1



	1	2	3	4	5	N/A	Total	Weighted Average
Total Past Due \$ Amount	11.11% 1	0.00% 0	22.22% 2	33.33% 3	33.33% 3	0.00% 0	9	3.78
Open Tax Liens	0.00% 0	20.00% 2	10.00% 1	40.00% 4	30.00% 3	0.00% 0	10	3.80
Outstanding Civil Judgment	10.00% 1	20.00% 2	10.00% 1	40.00% 4	20.00% 2	0.00% 0	10	3.40
Open Bankruptcy	10.00% 1	30.00% 3	10.00% 1	30.00% 3	20.00% 2	0.00% 0	10	3.20
Closed Bankruptcy	22.22% 2	11.11% 1	11.11% 1	33.33% 3	0.00% 0	22.22% 2	9	2.71
FICO Score	14.29% 1	0.00% 0	0.00% 0	0.00% 0	14.29% 1	71.43% 5	7	3.00
Other	25.00% 2	0.00% 0	0.00% 0	0.00% 0	25.00% 2	50.00% 4	8	3.00

Q7 What percentage of appointment requests received exceed one or more thresholds and require further review/approval?

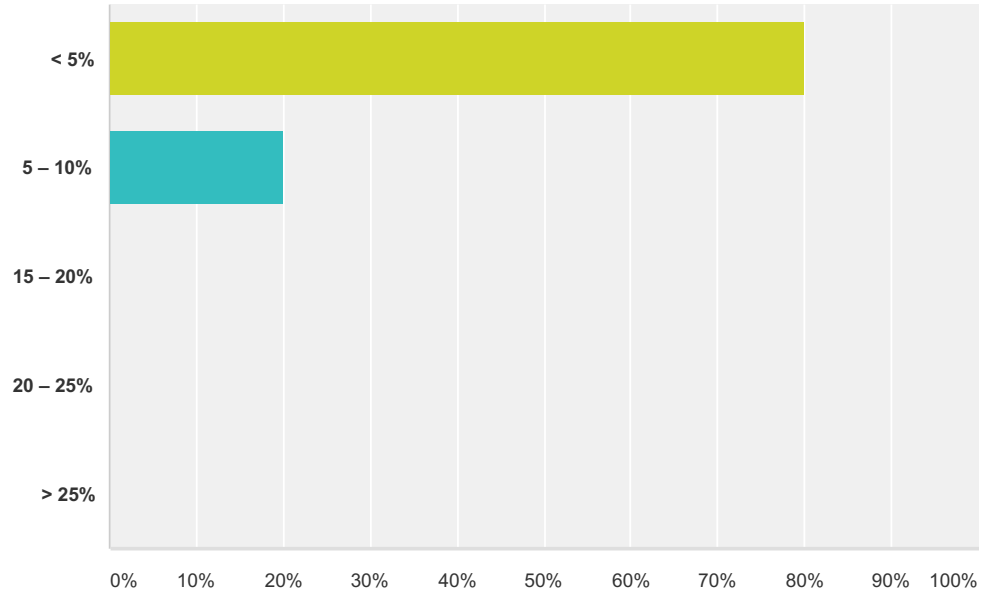
Answered: 10 Skipped: 1



Answer Choices	Responses	Count
< 5%	50.00%	5
5 - 10%	10.00%	1
15 - 20%	10.00%	1
20 - 25%	20.00%	2
> 25%	10.00%	1
Total		10

Q8 What percentage of appointment applications are denied as a result of Credit results?

Answered: 10 Skipped: 1



Answer Choices	Responses	Count
< 5%	80.00%	8
5 - 10%	20.00%	2
15 - 20%	0.00%	0
20 - 25%	0.00%	0
> 25%	0.00%	0
Total		10

Q9 What would be other key parameters to consider for stopping the application for further review and/or approval process (if not listed)?

Answered: 6 Skipped: 5

Q10 Your Name:

Answered: 11 Skipped: 0

Q11 Company Name:

Answered: 11 Skipped: 0