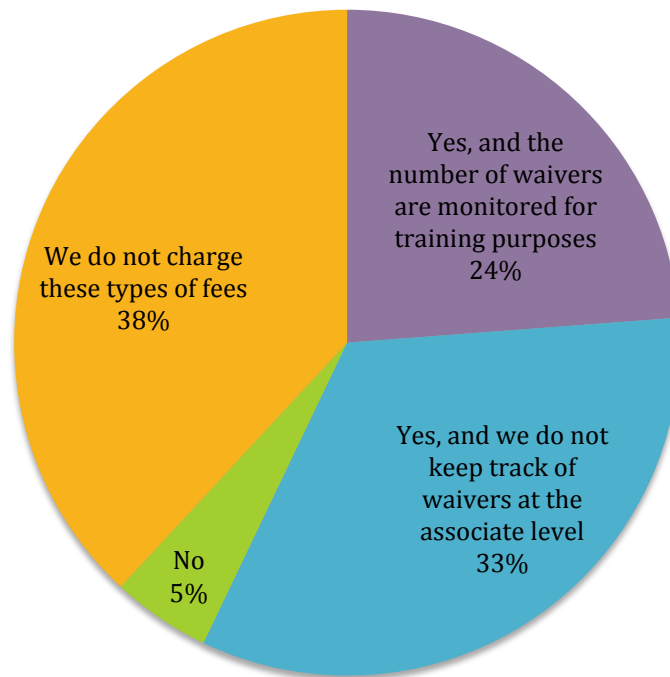


Are front-line associates authorized to waive late fees or reinstatement fees in order to collect the outstanding premium balance?



Value	Percent	Count
Yes, and the number of waivers are monitored for training purposes	23.8%	5
Yes, and we do not keep track of waivers at the associate level	33.3%	7
No	4.8%	1
We do not charge these types of fees	38.1%	8
	Totals	21