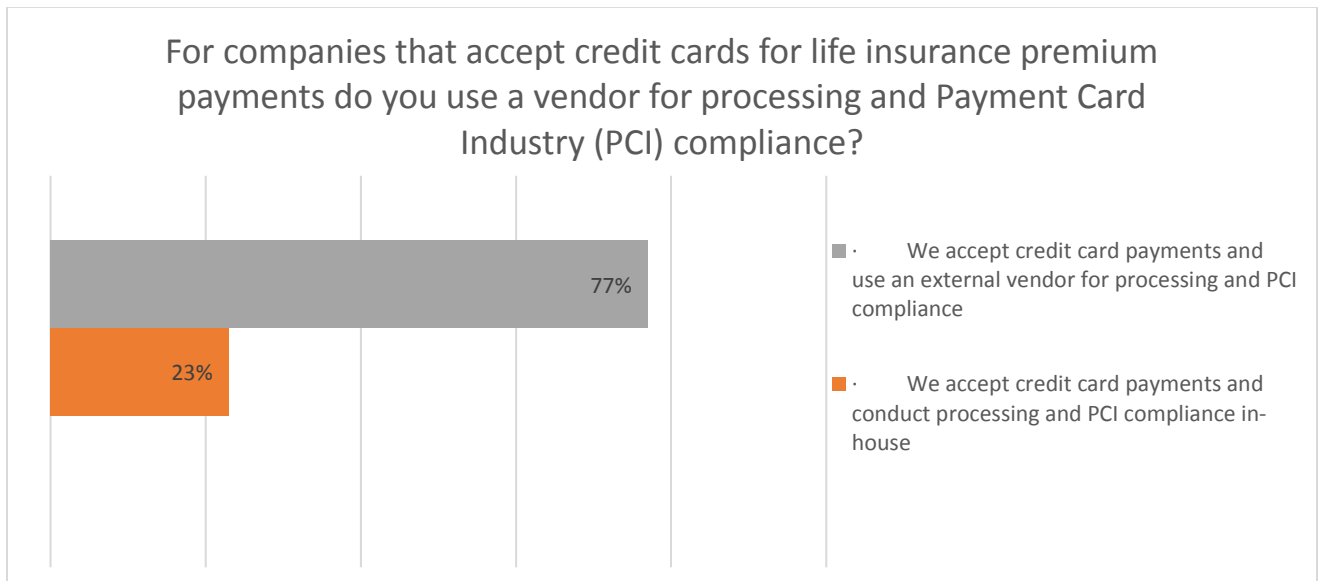
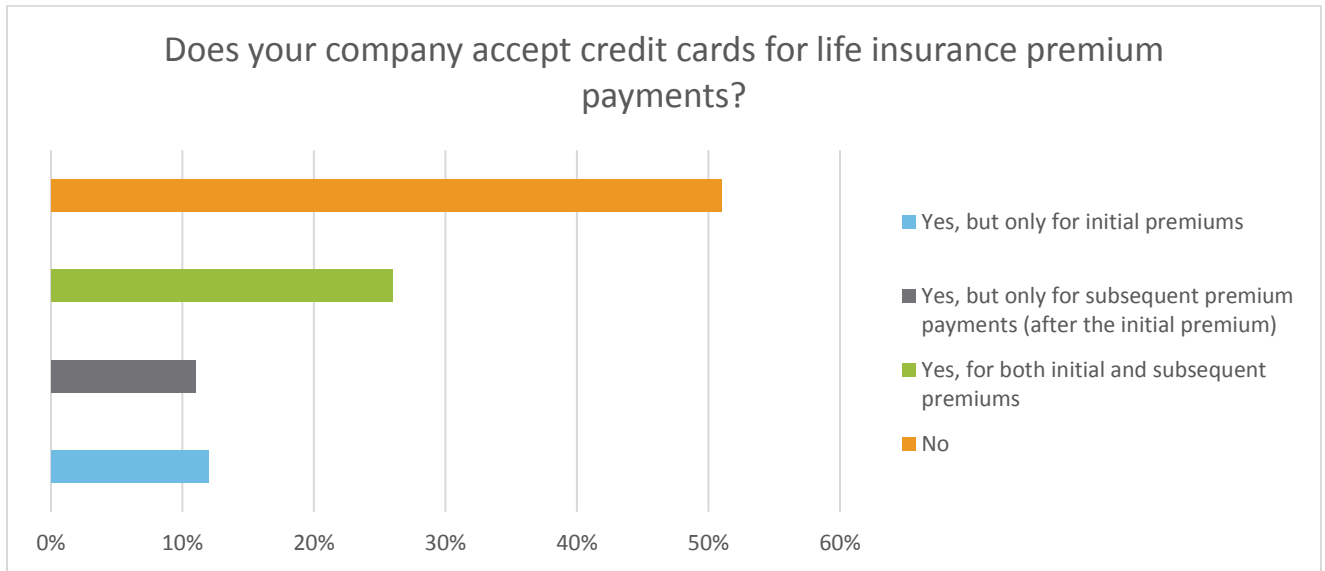


CEFLI QUICK POLL RESULTS

April 2018

Credit Card Premium Payment Practices



Other comments:

- **51 CEFLI member companies responded to the Quick Poll.**
- Studies are underway, considering taking payments via credit card.
- We currently accept credit cards, but we are reviewing this practice.
- We accept them only as a "last resort" to conserve a policy and avoid having it lapse.
- We accept credit cards for both initial and subsequent premium payments but only for certain plan (e.g. direct marketing).
- We do not accept credit cards because the interchange fees are not priced into the product, and the credit card companies/some state laws prohibit us from passing on the cost of the interchange fee to the client.
- We only use methods for processing payments in which we do not electronically store credit card data.
- The following vendors for credit card payment processing and PCI compliance we indicated by Quick Poll respondents:
 - Paymentech
 - PayPal
 - ACI Worldwide
 - CyberSource
 - TrustCommerce
 - FTNI