



Individual Life Insurance Service Turnaround Times Survey

2015 North American Questionnaire

This survey questionnaire is intended for use in gathering data for the Individual Life Insurance Service Turnaround Times Survey for North American companies.

- **Companies participating in this survey will receive a report with aggregate statistical summary of all participating companies.**
- **Once we receive your registration to participate in the survey, we will contact you to provide further instructions for entering your data online.**
- **All data is to be submitted online via a link to a secure LOMA web site that will be emailed to registered survey participants by no later than August 3, 2015. This document should be used to facilitate the data gathering process.**

The participation fee by July 31, 2015 is \$750 for LOMA member companies and \$950 for non-member companies (US dollars). After July 31, 2015 the participation fee is \$850 for LOMA member companies and \$1,050 for non-member companies (US dollars). Companies participating in the Life Insurance Service Times Survey may also participate in the Annuity Service Times Survey for an additional \$150.

Registration/Data submission deadline: August 31, 2015

GUIDELINES FOR SUBMITTING DATA:

- **We realize that not all companies report their service times in calendar days. So we give companies the option of reporting in business days (if calendar day data is not available) and we will convert and report your data in calendar days based on a pre-determined conversion formula. This will enable you to better compare your service times to more companies in the industry.**
- **Please base all responses on the 12-month period from July 1, 2014 – June 30, 2015.**
- All dollar amounts are to be reported in whole dollars; use same currency through survey; do not use commas.
- Express percentages as a whole %, such as 65, not .65
- Provide an average rather than a range of numbers.
- Limit decimals to one place.
- Leave field blank for data which your organization does not have available or is not applicable.

Direct Questions To:

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Thank you for your participation!

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**2015 LOMA INDIVIDUAL LIFE INSURANCE
SERVICE TURNAROUND TIMES SURVEY**
All companies in the survey must complete this section.

This data pertains to business in: US Canada Other _____

Currency used for submission of this data: \$ US \$ Canadian * Other*

* Non- US Currency will be converted to US dollars at the time that reports are issued

SECTION 1 – COMPANY PROFILE DATA

A. Organization structure

Stock Company Mutual Company Fraternal Other: _____

B. Product Mix Please use data for period July 1, 2014 – June 30, 2015

Individual Life Policies		Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life
1	Total number of policies in force as of 6/30/15					
2	Total annual premium. 7/1/14 – 6/30/15					
3	Total number of new business policies applied for 7/1/14 – 6/30/15					
4	Total number of new business policies issued 7/1/14 – 6/30/15					
5	Average face amount of new policies applied for 7/1/14 – 6/30/15					
6	Average face amount of new policies issued 7/1/14 – 6/30/15					
7	Number of underwriters assigned to review life applications					
8	Approximate # of cases reviewed per underwriter from 7/1/14 – 6/30/15					
9	Minimum face amount that goes to an underwriter					
10	% of applications sent to an underwriter					
11	% of applications sent for tele-underwriting					
12	% of applications underwritten by an expert underwriting computer system					
13	Avg. age of insured on new policies issued 7/1/14 – 6/30/15					



C. Types of Distribution Channels and the % of New Business Issued:

1. General Agent	%	7. Direct Mail	%
2. Career Agent	%	8. Internet	%
3. PPGA	%	9. Other (please specify)	%
4. Broker	%	10. Other (please specify)	%
5. Security Brokerage Firm	%		
6. Financial Institutions	%	<u>Results should equal 100%</u>	

NOTE: Express percentages as a whole %, such as 65, not .65

D. Technology and automation for producers / agencies:

Individual Life Policies	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life
1. Do producers/agencies have the capability to enter life applications into your new business system?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2a. Do you have an automated method of tracking the status of new business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2b. If yes to 2a., can agents access this system for status of pending new business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Do you have an automated phone system that allows producers / agencies to get updates on pending new business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do producers/agencies have the capability to issue policies from the field office?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



E. Electronic Applications (E-App)

1. Do you have an E-App platform currently in production for life products?
 Yes No (If No, skip to question #5)
2. If “Yes”, for which products? (check all that apply)
 Whole Life Term Life Variable Life Universal Life Variable Universal Life
3. What % of all life applications are submitted via E-App? _____%
4. Does your E-App platform provide an e-signature capability? Yes No
4a. If yes, what % of E-Apps are signed with E-Signature? _____%
5. If “No” to question #1, do you have plans to implement an E-App platform in the future for life products? (select one)
 Yes, within next 12 mos. Yes, within next 1-3 years No plans at this time



SECTION 2 NEW BUSINESS FUNCTIONS
Not In Good Order (NIGO) Service Issues.

1. What percentage of your New Business is submitted “In Good Order”? _____%

1a. Briefly describe your company’s definition of “Not In Good Order (NIGO)” and circumstances for classifying a life application as NIGO.

2. Do you track “In Good Order” and “Not In Good Order” business separately?
 Yes No

3. Do you have a system for tracking NIGO items?
 Yes* (proceed to question 4) No (proceed to question 5)

4. * If you answered yes, what tracking system do you use?
 Workflow System Home grown tracking system
 Other: _____

5. Who handles the processing of NIGO items?
 New Business Processors Dedicated NIGO Service Team
 Other: _____

6. Do you deposit funds on NIGO cases or do you hold the funds until the case is “In Good Order”?
 Deposit Funds Hold funds until case is “In Good Order”

7. Do you pay advance commission on cases that are pending in a NIGO status?
 Yes No

8. How long do you hold a NIGO case before returning funds and closing the case?
_____ Days



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS

New Business Case Distribution: Percentage of new applications received

BY BUSINESS TYPE	%
1035/tax-free exchanges	
Replacements (not 1035/tax-free exchanges)	
New business (not 1035/tax-free exchanges or replacements)	
Total of all Applications Received	100%

NOTE: Express percentages as a whole %, such as 65, not .65

A. A life insurance application is ultimately placed in one of the following categories:

Actions taken <u>before</u> issuing a policy (as a percentage of <u>apps received</u>)		
APPROVALS		
1	Application is approved in better than standard risk classification*	%
2	Application is approved in standard risk classification*	%
3	Application is approved in sub-standard risk classification*	%
NON – APPROVALS		
4	Application is declined -medical or non-medical reasons.	%
5	Application is postponed -underwriter’s decision to render a decision to a later date, when applicant’s medical or non-medical status may be more favorable.	%
6	Application is incomplete -case is closed for missing underwriting requirements or information.	%
7	Application is withdrawn - field or applicant request	%
TOTAL OF 1 THROUGH 7 MUST EQUAL 100%		100%

NOTE: Express percentages as a whole %, such as 65, not .65

* Please use your organization’s definition for the classifications listed in the questions (i.e. what your organization considers better than standard, standard, sub-standard, etc.).



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Actions taken <u>after</u> issuing a policy (as a percentage of <u>policies issued</u>)		
PLACEMENTS		
8	Application is approved and policy is <u>issued and placed in force</u> (by premium application and commission generation) in better than standard risk classification.*	%
9	Application is approved and policy is <u>issued and placed in force</u> (by premium application and commission generation) in standard risk classification.*	%
10	Application is approved and policy is <u>issued and placed in force</u> (by premium application and commission generation) in sub-standard risk classification.*	%
<u>OTHER RESULTS</u>		
11	Not Taken Offer/NTO i.e., application is approved in any risk classification and a <u>policy is issued but is not placed in force</u> (no premium application and no commission generation), due to missing delivery requirements or information.	%
12	Charge-backs, i.e., application is approved in any risk classification, <u>a policy is issued and placed in force</u> (by premium application and commission generation) but premiums and commissions are reversed, due to missing delivery requirements or information.	%
<u>THE SUM OF ITEMS 8- 12 SHOULD TOTAL TO 100%</u>		100%

NOTE: Express percentages as a whole %, such as 65, not .65

* Please use your organization’s definition for the classifications listed in the questions (i.e. what your organization considers better than standard, standard, sub-standard, etc.).

	All Life Products	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life
What is your average placement rate % (total apps issued/paid vs. total apps received) for all life products combined and by product (if available)?						

NOTE: Express percentages as a whole %, such as 65, not .65



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont'd

Who is the primary point of contact for the producers for questions regarding applications? (Select one)

- New Business Representatives Call Center Representatives
 Other: _____

Do your underwriters take calls from producers? Yes No

*If no, who handles these calls? (Select one)

- New Business Representatives Call Center Representatives
 Other: _____

Do you offer special services in your underwriting department for your leading producers?

- Yes * No

* If yes, what do you offer and what criteria do producers have to meet to qualify for this service?



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont'd

For the purpose of this survey, we ask that companies report their service times in calendar days (if possible), which is how the data will be reported in the survey results. Realizing that some companies measure in business days and not calendar days, all times that are reported in business days will be converted and reported in calendar days by multiplying by a factor of 1.4 to get a calendar day equivalent.

Please indicate below the method by which your company is reporting its service times for this section:

- Calendar Days (no conversion will be made)**
- Business Days (LOMA will convert to calendar days)**



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

B. Elapsed Times – All Life Products

Calendar Days Examples: 0 = Processed by the *end of the same day* received.
 1 = Processed by the *end of the next calendar day* after date received.
 2 = Processed by the *end of the second calendar day* after date received.

PAGES 10-12 SHOULD BE USED TO REPORT PROCESSING TIMES FOR ALL LIFE PRODUCTS COMBINED (IF AVAILABLE). SEPARATE PROCESSING TIMES, BY PRODUCT, SHOULD BE REPORTED ON PAGES 13-15 (IF AVAILABLE).

Processing Times	All Life Products	
	Goal	Actual
Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.		
1. MAIL TIME Calendar days elapsed from application date to date application is received in home office.		
2. TIME TO UNDERWRITER Calendar days elapsed from date application received in home office to date of first underwriting review.		
3. PENDING REQUIREMENTS Calendar days elapsed from date of first underwriting review to date last medical requirement received in home office.		
4. UNDERWRITE CASE Calendar days elapsed from receipt of last underwriting requirement to date underwriting decision is made.		
5. ISSUE CASE Calendar days elapsed from date of underwriting approval to date policy is generated.		
6. MAIL PROCESS Calendar days elapsed from date policy is generated to date policy is mailed to the producer.		
TOTAL TIME TO ISSUE* Calendar days elapsed from application date to date policy is issued and mailed (i.e., “out the door”) to the producer.		



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Processing Times	All Life Products	
	Goal	Actual
<p>Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.</p>		
<p>7. DELIVERY REQUIREMENTS Calendar days elapsed from date policy is mailed to the producer to date all delivery requirements (signed amendments, outstanding forms, delivery receipts, etc.) are received.</p>		
<p>TOTAL TURNAROUND TIME** Calendar days elapsed from application date to date all delivery requirements are received.</p>		

* This should be the sum of Items 1-6 if you report on each of these individually.

** This should be the sum of Items 1-7 if you report on each of these individually.



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Processing Times	All Life Products	
	Goal	Actual
<p>Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.</p>		
<p>JET, SIMPLIFIED, OR GUARANTEED ISSUE (non medical bus. only) Calendar days elapsed from receipt of application (in house) to date policy is mailed to the producer</p>		
<p>ELECTRONIC APPLICATIONS Calendar days elapsed from application date to date underwriting decision is made</p>		
<p>TELE-UNDERWRITING Calendar days elapsed from receipt of application (in house) to date underwriting decision is made</p>		



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

B. Elapsed Times – By Product

Calendar Days Examples: 0 = Processed by the *end of the same day* received.
 1 = Processed by the *end of the next calendar day* after date received.
 2 = Processed by the *end of the second calendar day* after date received.

Processing Times	Whole Life		Term Life		Universal Life		Variable Life		Variable Universal Life	
	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.										
1. MAIL TIME Calendar days elapsed from application date to date application is received in home office.										
2. TIME TO UNDERWRITER Calendar days elapsed from date application received in home office to date of first underwriting review.										
3. PENDING REQUIREMENTS Calendar days elapsed from date of first underwriting review to date last medical requirement received in home office.										
4. UNDERWRITE CASE Calendar days elapsed from receipt of last underwriting requirement to date underwriting decision is made.										
5. ISSUE CASE Calendar days elapsed from date of underwriting approval to date policy is generated.										
6. MAIL PROCESS Calendar days elapsed from date policy is generated to date policy is mailed to the producer.										
TOTAL TIME TO ISSUE* Calendar days elapsed from application date to date policy is issued and mailed (i.e., “out the door”) to the producer.										



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Processing Times	Whole Life		Term Life		Universal Life		Variable Life		Variable Universal Life	
	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.										
7. DELIVERY REQUIREMENTS Calendar days elapsed from date policy is mailed to the producer to date all delivery requirements (signed amendments, outstanding forms, delivery receipts, etc.) are received.										
TOTAL TURNAROUND TIME** Calendar days elapsed from application date to date all delivery requirements are received.										

* This should be the sum of Items 1-6 if you report on each of these individually.

** This should be the sum of Items 1-7 if you report on each of these individually.



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Processing Times	Whole Life		Term Life		Universal Life		Variable Life		Variable Universal Life	
	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.										
JET, SIMPLIFIED, OR GUARANTEED ISSUE (non medical bus. only) Calendar days elapsed from receipt of application (in house) to date policy is mailed to the producer										
ELECTRONIC APPLICATIONS Calendar days elapsed from application date to date underwriting decision is made										
TELE-UNDERWRITING Calendar days elapsed from receipt of application (in house) to date underwriting decision is made										

C. What percentage of life applications are submitted via:	
1. Standard Mail Service	%
2. Overnight Mail Service	%
3. Two-Day Mail Service	%
4. Fax Transmission	%
5. Electronic Submission (not fax)	%
6. Local Courier	%
7. Other (please specify)	%
8. Other (please specify)	%
1 THROUGH 8 MUST EQUAL 100%	100%

NOTE: Express percentages as a whole %, such as 65, not .65



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Underwriting Service Times Term Life Cases* (Calendar Days)	GOAL # DAYS	ACTUAL # DAYS
Average time for underwriting a standard Term Life case greater than \$250,000, but less than \$500,000		
Average time for underwriting a sub-standard Term Life case greater than \$250,000, but less than \$500,000		
Average time for underwriting a standard Term Life case less than \$250,000, but more than \$100,000		
Average time for underwriting a sub-standard Term Life less than \$250,000, but more than \$100,000		
Underwriting Service Times Whole Life Cases* (Calendar Days)	GOAL # DAYS	ACTUAL # DAYS
Average time for underwriting a standard Whole Life case greater than \$100,000, but less than \$250,000		
Average time for underwriting a sub-standard Whole Life case greater than \$100,000, but less than \$250,000		
Average time for underwriting a standard Whole Life case less than \$100,000, but more than \$50,000		
Average time for underwriting a sub-standard Whole Life case less than \$100,000, but more than \$50,000		

* Please use your organization’s definition for the classifications listed in the questions (i.e. what your organization considers standard, sub-standard, etc.).



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Underwriting Service Times Variable Life Cases* (Calendar Days)	GOAL # DAYS	ACTUAL # DAYS
Average time for underwriting a standard Variable Life case greater than \$250,000, but less than \$500,000		
Average time for underwriting a sub-standard Variable Life case greater than \$250,000, but less than \$500,000		
Average time for underwriting a standard Variable Life case less than \$250,000, but more than \$100,000		
Average time for underwriting a sub-standard Variable Life case less than \$250,000, but more than \$100,000		
Underwriting Service Times Universal Life Cases* (Calendar Days)	GOAL # DAYS	ACTUAL # DAYS
Average time for underwriting a standard Universal Life case greater than \$100,000, but less than \$250,000		
Average time for underwriting a sub-standard Universal Life case greater than \$100,000, but less than \$250,000		
Average time for underwriting a standard Universal Life case less than \$100,000, but more than \$50,000		
Average time for underwriting a sub-standard Universal Life case less than \$100,000, but more than \$50,000		

* Please use your organizations definition for the classifications listed in the questions (i.e. what your organization considers standard, sub-standard, etc.).



SECTION 3 – UNDERWRITING AND NEW BUSINESS FUNCTIONS Cont’d

Underwriting Service Times Variable Universal Life Cases* (Calendar Days)	GOAL # DAYS	ACTUAL # DAYS
Average time for underwriting a standard VUL case greater than \$250,000, but less than \$500,000		
Average time for underwriting a sub-standard VUL case greater than \$250,000, but less than \$500,000		
Average time for underwriting a standard VUL case less than \$250,000, but more than \$100,000		
Average time for underwriting a sub-standard VUL case less than \$250,000, but more than \$100,000		

* Please use your organizations definition for the classifications listed in the questions (i.e. what your organization considers standard, sub-standard, etc.).



SECTION 4– POLICYOWNER SERVICE FUNCTIONS

For the purpose of this survey, we ask that companies report their service times in calendar days (if possible), which is how the data will be reported in the survey results. Realizing that some companies measure in business days and not calendar days, all times that are reported in business days will be converted and reported in calendar days by multiplying by a factor of 1.4 to get a calendar day equivalent.

Please indicate below the method by which your company is reporting its service times for this section:

- Calendar Days (no conversion will be made)**
- Business Days (LOMA will convert to calendar days)**

Elapsed Times Calendar days elapsed from original receipt of request in home office (date stamped in house) to date confirmation/acknowledgement/check mailed.

Calendar Days Examples:

- 0 = Processed by the *end of the same day* received.
- 1 = Processed by the *end of the next calendar day* after date received.
- 2 = Processed by the *end of the second calendar day* after date received.



SECTION 4 – POLICYOWNER SERVICE FUNCTIONS Cont’d

Note: Average Monthly Transaction figures are per calendar month, not per 4-week periods.

* **Combined Figures** should only be reported if data for these transactions are not reported separately.

Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.	GOAL # DAYS (Calendar Days)	ACTUAL # DAYS (Calendar Days)	AVERAGE # MONTHLY TRANSACTIONS
CASH LOANS			
CASH DIVIDENDS			
CASH SURRENDERS			
DIVIDENDS TO PAY PREMIUMS ON ANOTHER POLICY			
CHANGES OF DIVIDEND OPTION			
FUND CHANGES – VARIABLE PRODUCTS			
NON-CONTESTABLE DEATH CLAIMS Calendar days from receipt of all required info needed for processing to day check mailed.			
CONTESTABLE DEATH CLAIMS Calendar days from receipt of all required info needed for processing to day check mailed.			
DEATH CLAIMS - COMBINED FIGURES *			
WAIVER OF PREMIUM Calendar days from receipt of all required info needed for processing to day confirmation mailed.			
ADDRESS CHANGES (not return mail)			
PREMIUM MODE CHANGES			
OWNERSHIP CHANGES			
ASSIGNMENTS			
BENEFICIARY CHANGES			
POLICY CHANGES WITH UNDERWRITING			
POLICY CHANGES WITH NO UNDERWRITING			
POLICY CHANGES COMBINED FIGURES *			



SECTION 4 – POLICYOWNER SERVICE FUNCTIONS Cont’d

Note: Average Monthly Transaction figures are per calendar month, not per 4-week periods.

* **Combined Figures** should only be reported if data for these transactions are not reported separately.

Please leave blank for data which your organization does not have available or the question is not applicable. Zero should only be entered to indicate same day service.	GOAL # DAYS (Calendar Days)	ACTUAL # DAYS (Calendar Days)	AVERAGE # MONTHLY TRANSACTIONS
TERM CONVERSIONS WITH UNDERWRITING			
TERM CONVERSIONS WITH NO UNDERWRITING			
TERM CONVERSIONS COMBINED FIGURES *			
REINSTATEMENTS WITH UNDERWRITING			
REINSTATEMENTS WITH NO UNDERWRITING			
REINSTATEMENTS COMBINED FIGURES *			
POLICYOWNER CORRESPONDENCE RESPONSES TO INFO REQUESTS			
POLICYOWNER CORRESPONDENCE RESEARCH/PROBLEM RESOLUTION RESPONSES			
POLICYOWNER CORRESPONDENCE COMBINED FIGURES *			
PREMIUM PAYMENTS Calendar days elapsed from day premium received to day premium is applied.			



SECTION 5 – TURNAROUND TIME TRACKING METHODS

A.) How do you track/record/monitor/report your **New Business** functions' turnaround times?

- Manually Via workflow/Imaging system Home grown system
 Other: _____

B.) How do you track/record/monitor/report your **Policyowner Service** functions' turnaround times?

- Manually Via workflow/imaging system Home grown system
 Other: _____

C.) Service time standards are published for:

(Check all that apply)

- Agents Policyholders Processing Staff

Other: _____

D.) Do you include a service quality standard along with any service time standard? Yes* No

*If yes, please describe _____

THANK YOU FOR COMPLETING THE SURVEY!

**We welcome comments or suggestions for
improvement or enhancement of this study.**

Please DO NOT mail in this paper survey.

**You must enter your survey responses online via a link to
a secure web site that will be emailed to registered survey
participants by no later than August 3, 2015.**