

9. Sales and Incentives Management

1. THIS QUESTION IS RELATED TO DIRECT SALES ONLY (EXCLUDES THIRD-PARTY ARRANGEMENTS):

Excluding sales force whose remuneration is fully variable, identify the variable proportion of the remuneration in the rows below:

a) List by product below, the range of commissions paid (% of first annual premium) within the first year of the policy being in force:

Life	
Individual	(%)
Group	(%)
Annuity	
Individual	(%)
Group	(%)
Accident & Sickness	
Individual	(%)
Group	(%)

b) List by product below, the range of commissions paid (% of renewal premium) within the second year of the policy being in force:

Life	
Individual	(%)
Group	(%)
Annuity	
Individual	(%)
Group	(%)
Accident & Sickness	
Individual	(%)
Group	(%)

2. For all sales force and sales management, list the compensation methods other than fixed commission and base salary (Please, check all that apply to you):

Type of variable remuneration:	Sales force	Sales management	
a) Cash prizes or other gifts	<input type="checkbox"/>	<input type="checkbox"/>	
b) Money loan	<input type="checkbox"/>	<input type="checkbox"/>	
c) Profit sharing	<input type="checkbox"/>	<input type="checkbox"/>	
d) Bonus	<input type="checkbox"/>	<input type="checkbox"/>	
e) Other, specify in the space below:	<input type="checkbox"/>	<input type="checkbox"/>	

3. For sales force only, indicate whether performance measures and incentives or commissions consider the following:

	Performance Measures	Incentives or Commissions	
a) Lapses	<input type="checkbox"/>	<input type="checkbox"/>	
b) Number of complaints	<input type="checkbox"/>	<input type="checkbox"/>	
c) Premium volume	<input type="checkbox"/>	<input type="checkbox"/>	
d) Claims volume	<input type="checkbox"/>	<input type="checkbox"/>	
e) Consumer satisfaction	<input type="checkbox"/>	<input type="checkbox"/>	
f) Number of post-sale consumer touches by sales force	<input type="checkbox"/>	<input type="checkbox"/>	

g) Provide details of any other sales force performance measures and incentives or commissions you have that are based on the fair treatment of consumers:

4. Other comments on variable remuneration:

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5. Lapses

Line of Business	First Year				Second Year			
	Direct & Exclusive Agent	Independent Agent, Broker, or MGA	Other	Total	Direct & Exclusive Agent	Independent Agent, Broker, or MGA	Other	Total
Life								
Individual								
Group								
Subtotal	0	0	0	0	0	0	0	0
Accident & Sickness								
Individual								
Group								
Subtotal	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0