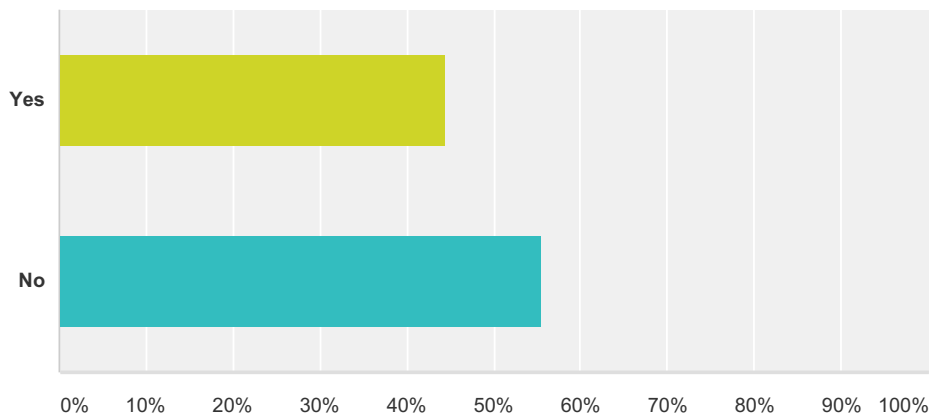


### Q1 Do you believe the usage of e-cigarettes presents similar mortality as conventional cigarette smoking?

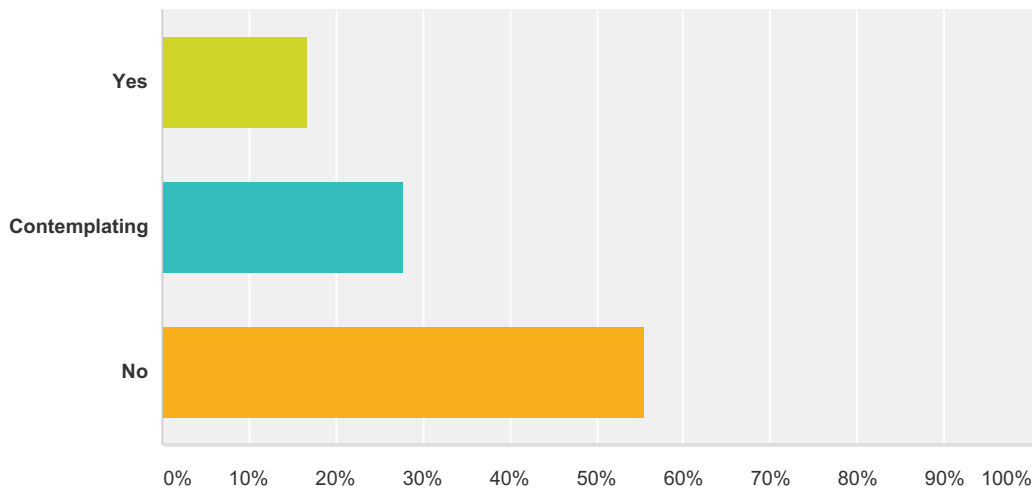
Answered: 18 Skipped: 0



Answer Choices	Responses	
Yes	44.44%	8
No	55.56%	10
<b>Total</b>		<b>18</b>

### Q2 Has your company performed any specific research pertaining to e-cigarette use?

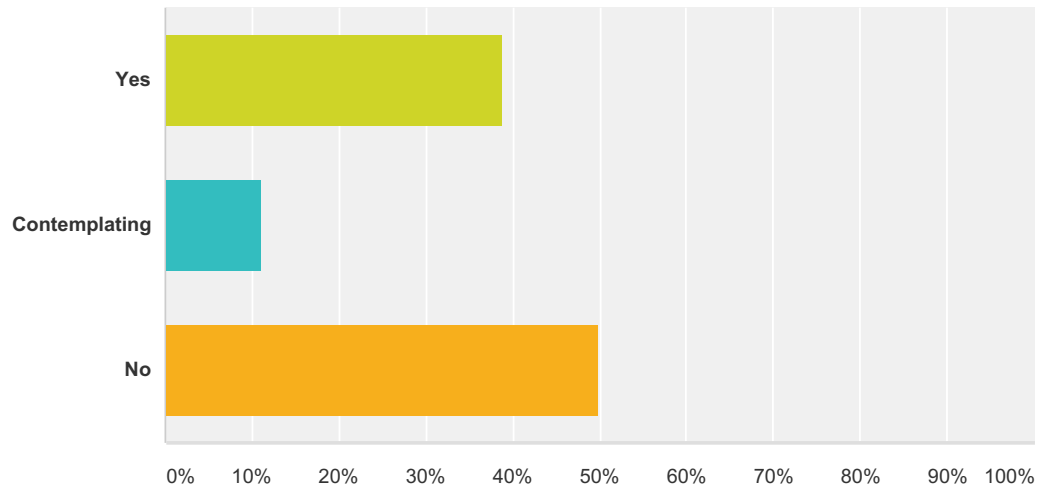
Answered: 18 Skipped: 0



Answer Choices	Responses	
Yes	16.67%	3
Contemplating	27.78%	5
No	55.56%	10
<b>Total</b>		<b>18</b>

### Q3 Have you specifically made any changes in your underwriting guidelines to address e-cigarette usage?

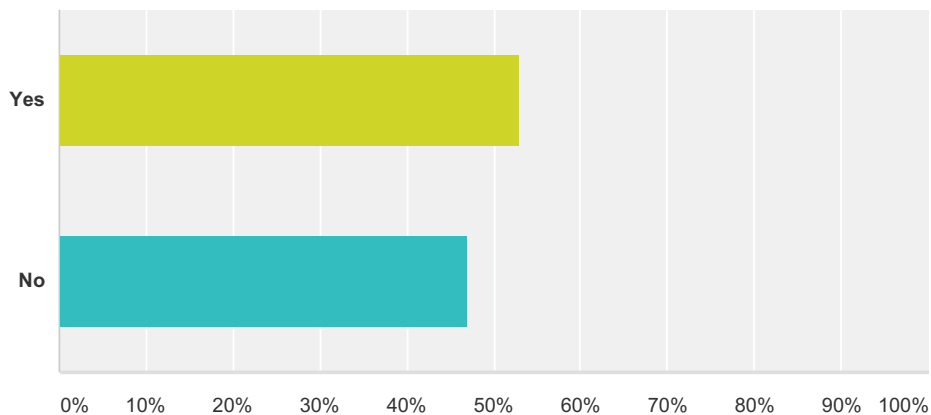
Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	38.89% 7
Contemplating	11.11% 2
No	50.00% 9
<b>Total</b>	<b>18</b>

**Q4 Do you believe there are distinctions between e-cigarettes that contain nicotine versus those that do not?**

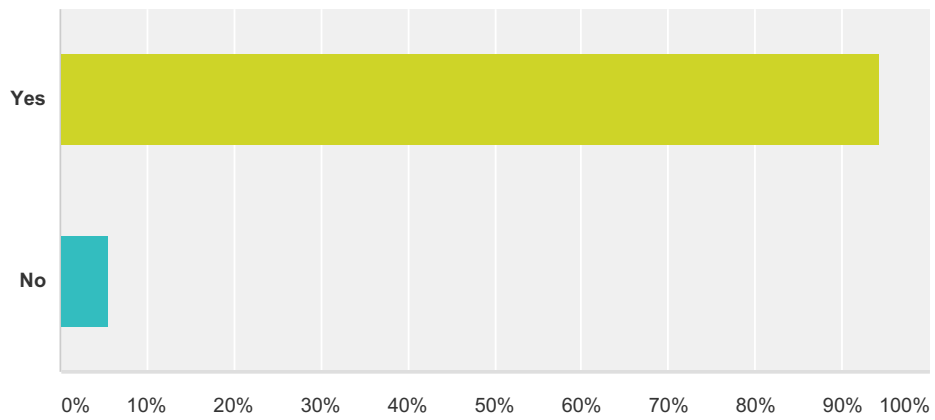
Answered: 17 Skipped: 1



Answer Choices	Responses
Yes	52.94% 9
No	47.06% 8
<b>Total</b>	<b>17</b>

### Q5 Do you consider e-cigarette use within your smoker/tobacco user guidelines?

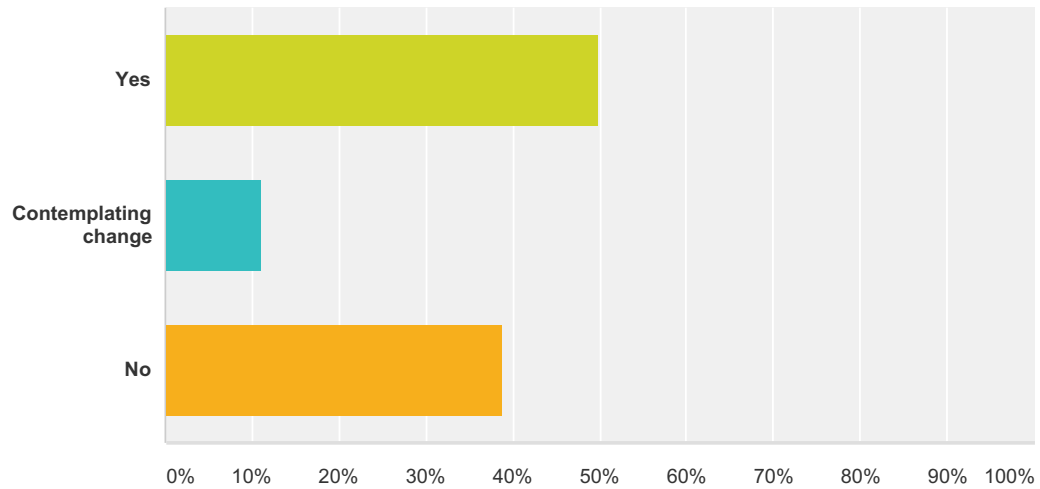
Answered: 18 Skipped: 0



Answer Choices	Responses	
Yes	94.44%	17
No	5.56%	1
<b>Total</b>		<b>18</b>

### Q6 Do you use the same mortality assumptions for marijuana smokers and traditional (cigarette) smokers?

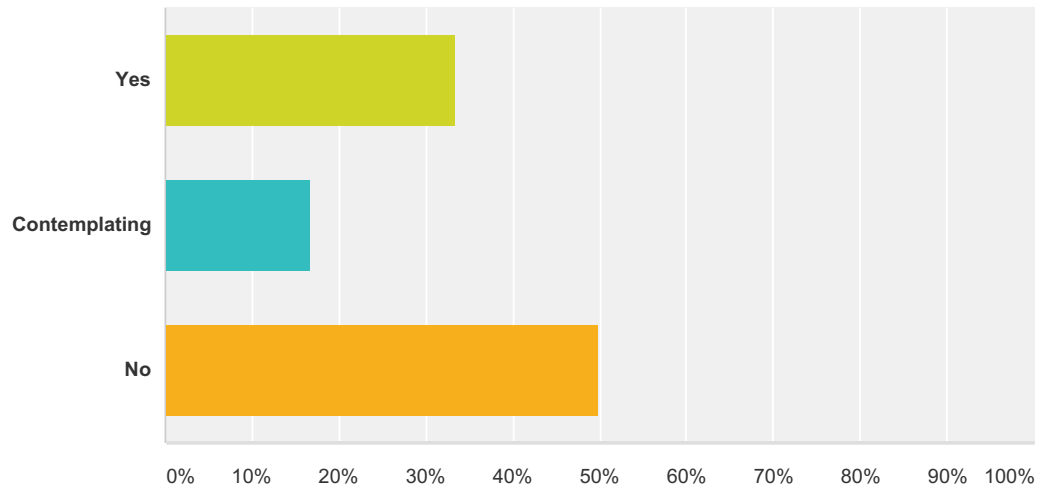
Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	50.00% 9
Contemplating change	11.11% 2
No	38.89% 7
<b>Total</b>	<b>18</b>

### Q7 Does your application specifically differentiate between habitual and recreational marijuana use ?

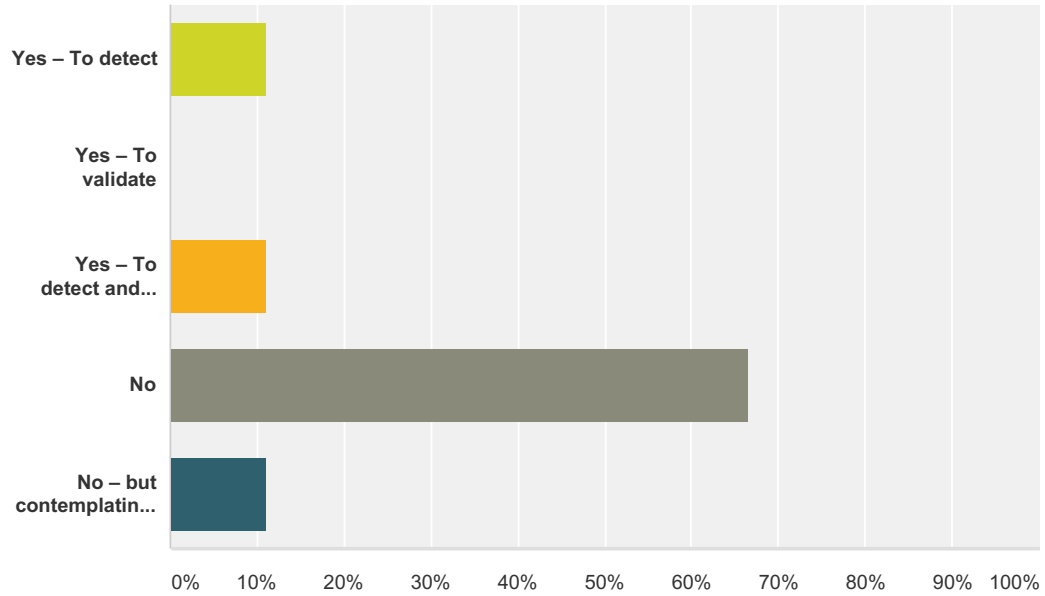
Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	33.33% 6
Contemplating	16.67% 3
No	50.00% 9
<b>Total</b>	<b>18</b>

### Q8 Have you changed and/or created underwriting requirements to detect and validate marijuana use?

Answered: 18 Skipped: 0

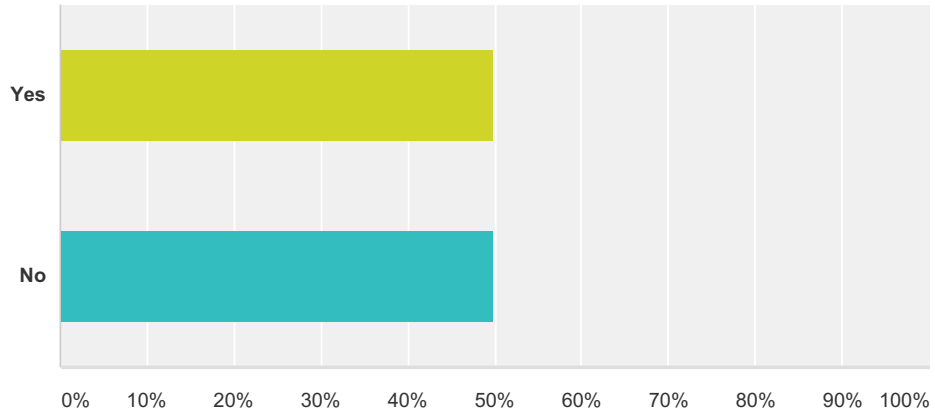


Answer Choices	Responses
Yes - To detect	11.11% 2
Yes - To validate	0.00% 0
Yes - To detect and validate	11.11% 2
No	66.67% 12
No - but contemplating change and or addition of new requirements	11.11% 2
<b>Total</b>	<b>18</b>



### Q10 Would you consider the habitual marijuana user (>4 times per week) for non-tobacco rates?

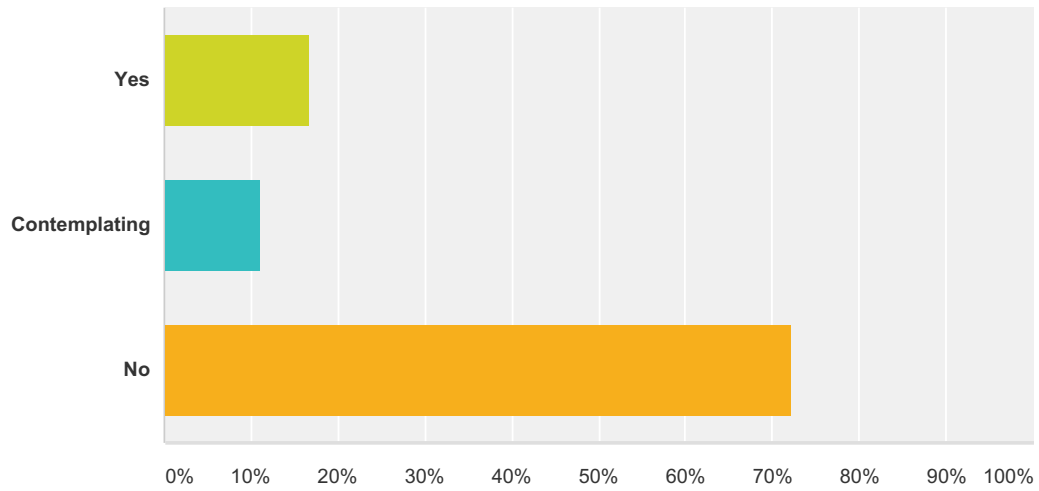
Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	50.00% 9
No	50.00% 9
<b>Total</b>	<b>18</b>

### Q11 Do your underwriting guidelines vary based on amount/level of marijuana found on testing?

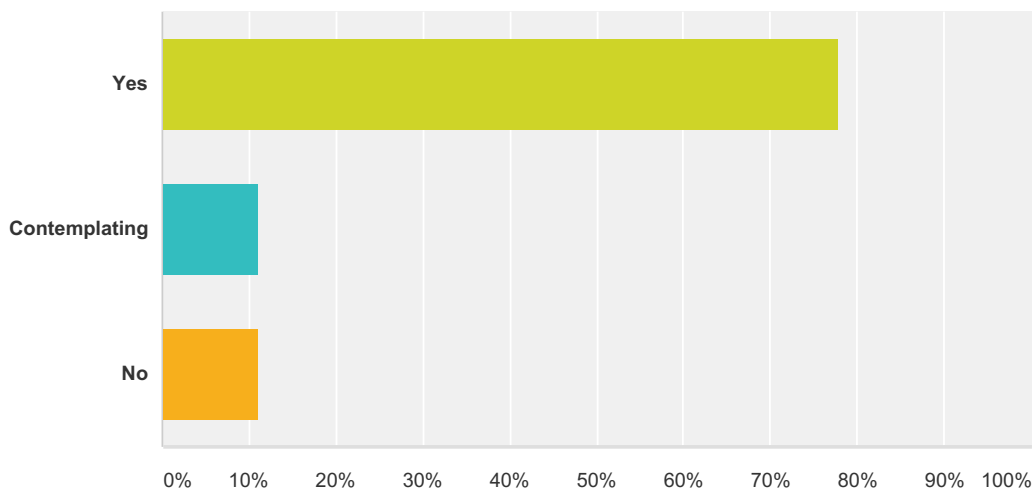
Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	16.67% 3
Contemplating	11.11% 2
No	72.22% 13
<b>Total</b>	<b>18</b>

### Q12 Do you have distinct guidelines for medicinal versus recreational marijuana use?

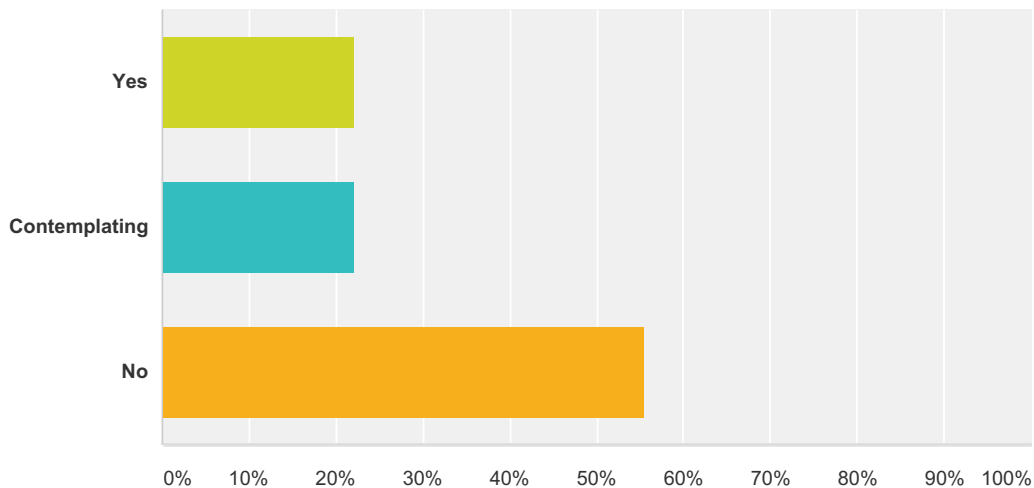
Answered: 18 Skipped: 0



Answer Choices	Responses	
Yes	77.78%	14
Contemplating	11.11%	2
No	11.11%	2
<b>Total</b>		<b>18</b>

### Q13 Do you have underwriting guidelines based on the method of intake of marijuana (smoking, vaporized, or ingested)?

Answered: 18 Skipped: 0



Answer Choices	Responses
Yes	22.22% 4
Contemplating	22.22% 4
No	55.56% 10
<b>Total</b>	<b>18</b>