

# **COWAN 2010 CLIENT SATISFACTION SURVEY**

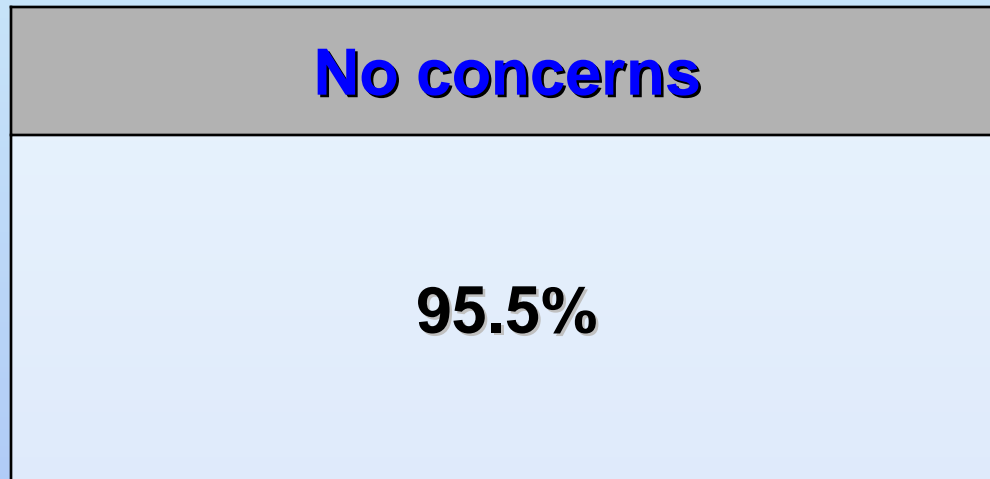
**Are you satisfied with the level of service you receive from COWAN in the following areas?**

<b>AREA</b>	<b>YES</b>
<b>Insurance Brokerage</b>	<b>99.5%</b>
<b>Benefit Consulting</b>	<b>100%</b>
<b>Benefit Plan Administration</b>	<b>100%</b>

**Scale 1 – 5 (5 = completely satisfied) rate satisfaction:**

<b>LEVEL</b>	<b>5</b>	<b>5 + 4</b>
<b>Insurance Brokerage</b>	<b>80.9%</b>	<b>98.9%</b>
<b>Benefit Consulting</b>	<b>81.5%</b>	<b>97.9%</b>
<b>Benefit Plan Administration</b>	<b>77.5%</b>	<b>97.9%</b>

**Do you have any concerns about the services that Cowan provides for your company?**



**What do you like about the services Cowan provides to you?**

**Positive comments to individual Cowan employees or to Cowan as a company**

**71.8%**

# 44% of respondents are looking for additional services!!!

<b>CHOICES</b>	<b>RESPONSE</b>	
Wellness Program and Wellness Development	45	22.4%
Internet Communication Tools- Web Portal for HR and employee benefit communications	33	16.4%
Claims data analysis and reporting with actionable information where available (100 + employees)	8	4%
HRIS System with Online Enrollment	6	3.5%
HRIS System with Online Enrollment and Payroll	1	.5%
International Benefits for Ex-patriots	0	0%
Benefit Statements (value of benefits)	21	10.4%
Retirement Package, Pension Plans (401K etc.)	9	4.5%
Group Retirement Insurance Plan (GRIP) – Employee Paid	5	2.3%
Supplemental Benefits (Employee paid), such as Life Insurance, Critical Illness, Disability, Cancer Insurance, Legal Insurance, Auto Insurance, Long-Term Care Insurance	12	6%
Key Person Life and Disability Insurance (CEO/CFO/COO/Vice President etc.)	10	5%
Your Suggestion	7	3.5%

**Would You Recommend Cowan to Your  
Contacts at Other Companies ?**

**98.5%**  
**of respondents**  
**say YES!**