

COWAN 2011 CLIENT SATISFACTION SURVEY

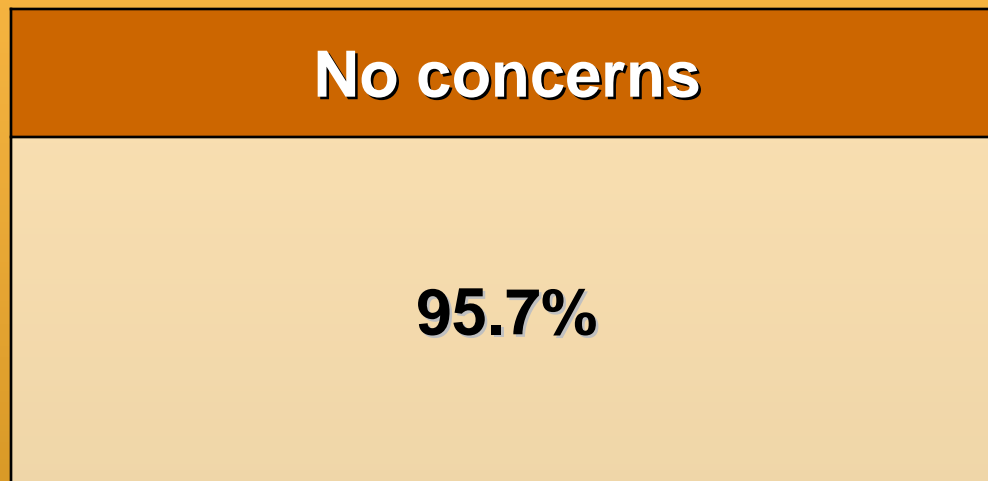
Are you satisfied with the level of service you receive from COWAN in the following areas?

AREA	YES
Insurance Brokerage	99.3%
Benefit Consulting	99.3%
Benefit Plan Administration	100%

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

LEVEL	5	5 + 4
Insurance Brokerage	83.8%	96.6%
Benefit Consulting	84.8%	97.4%
Benefit Plan Administration	84.8%	98%

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

72.2%



51% of respondents are looking for additional services!!!

CHOICES	RESPONSE	
Wellness Program and Wellness Development	35	21.6%
Internet Communication Tools- Web Portal for HR and employee benefit communications	24	14.8%
Claims data analysis and reporting with actionable information where available (100 + employees)	8	4.9%
HRIS System with Online Enrollment	14	8.6%
HRIS System with Online Enrollment and Payroll	6	3.7%
International Benefits for Ex-patriots	0	0%
Benefit Statements (value of benefits)	21	13%
Retirement Package, Pension Plans (401K etc.)	5	3.1%
Group Retirement Insurance Plan (GRIP) – Employee Paid	7	4.3%
Supplemental Benefits (Employee paid), such as Life Insurance, Critical Illness, Disability, Cancer Insurance, Legal Insurance, Auto Insurance, Long-Term Care Insurance	15	9.3%
Key Person Life and Disability Insurance (CEO/CFO/COO/Vice President etc.)	8	4.9%
Your Suggestion	12	7.4%

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

99.4%
of respondents
say YES!