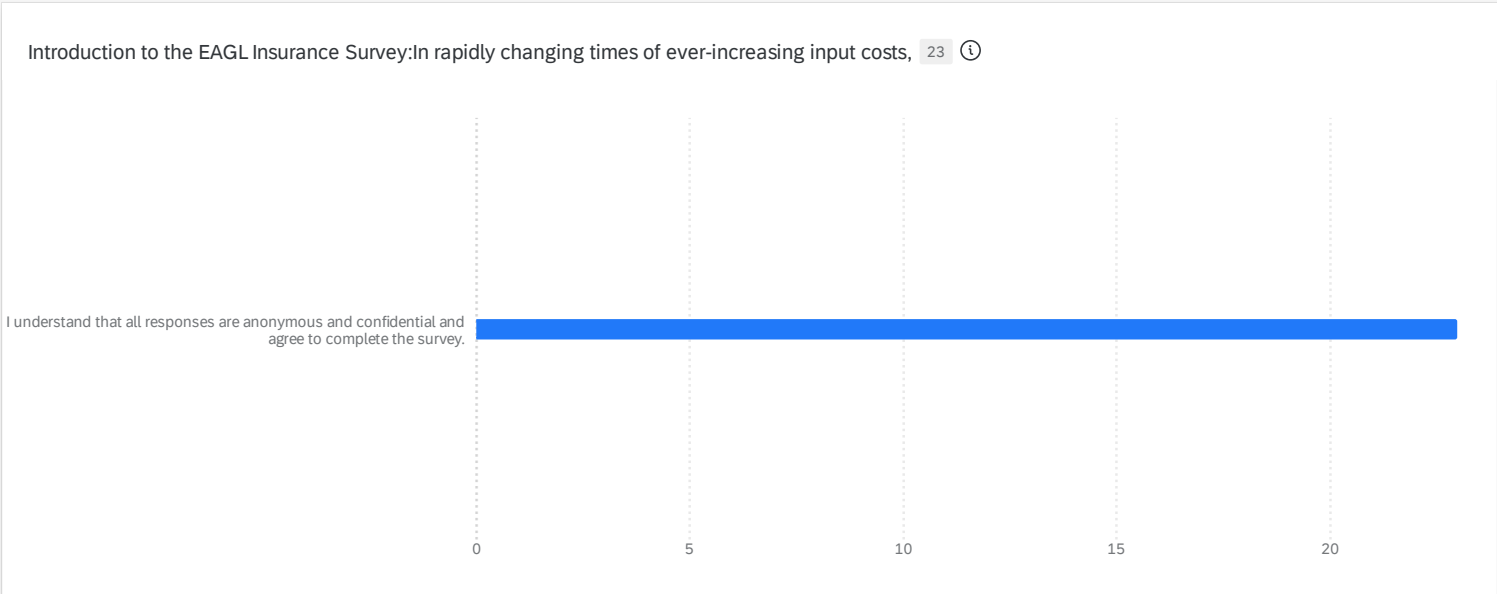




Introduction to the EAGL Insurance Survey:In rapidly changing times of ever-increasing input costs, 23 ⓘ

Q1 - Introduction to the EAGL Insurance Survey:In rapidly changing times of ever-increasing input costs,	Percentage	Count
I understand that all responses are anonymous and confidential and agree to complete the survey.	100%	23

Introduction to the EAGL Insurance Survey:In rapidly changing times of ever-increasing input costs, 23 ⓘ

Introduction to the EAGL Insurance Survey:In rapidly changing times of ever...	Average	Minimum	Maximum	Count
I understand that all responses are anonymous and confidential and agree to complete the survey.	1.00	1.00	1.00	23

2. What were your total gross annual sales at the end of your last fiscal year? (round to the nearest thousand \$) 28 ⓘ

2. What were your total gross annual sales at the end of your last fiscal y...

15,861,000

23,078,000

4,977,000

12,250,000

2. What were your total gross annual sales at the end of your last fiscal y...

1,087,000

978,000

10,146,000

2,440,000

45,000,000

282,000

94,000,000

24,139,000

7,493,000

5,475,000

55,000,000

121,862,000

8,227,233

70,000,000

7,690,000

16,289,000

41,108,000

61,987,000

16,445,423

2. What were your total gross annual sales at the end of your last fiscal y...

28,751,176

5,130,000

3. What was your TOTAL # of FTE employees at the end of your last fiscal year? (FTE = full time equivalent = total yearly hours of part-time payroll by 2,080 hours PLUS the number of full-time employees you employ) 28 ⓘ

3. What was your TOTAL # of FTE employees at the end of your last fiscal ye...

108

173

38

72

9

85

72

84

2

596

121

67

46

385

586

3. What was your TOTAL # of FTE employees at the end of your last fiscal ye...

82

110

42

108

272

200

128

143

15

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: a. Property

28

 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Scottsdale	4
Donegal	4
Farm Bureau	5
CA Fair Plan	4
Sentry Insurance	4
N/A	N/A
IMA	5
Selective	5
Hortica	4
Hortica	1
Westfield	4
American National	5

Carrier	Level of satisfaction (1 to 5)
Federated	4
Hortica	5
Liberty Mutual	3
Ohio Casualty	4
Hortica	5
Hortica	4
National American Insurance Co	3
Farm Bureau	5
American National Farm Family	5
Farm Bureau Of Michigan	4
Mutual of Enumclaw	4
Northbridge Insurance	5
Hortica-Sentry	5
N/A	N/A
Selective	4

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: b. Auto

28

 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Hortica	5
Donegal	4
Farm Bureau	5
Florist's Mutual Ins.	5
Sentry Insurance	4
American National	5
IMA	5
Selective	5
Hortica	4
Hortica	1
Westfield	4

Carrier	Level of satisfaction (1 to 5)
American National	5
Federated	5
Hortica	5
Liberty Mutual	3
NJ Manufacturers	5
Hortica	5
Hortica	4
NAIO	3
Farm Bureau	4
American National Farm Family	5
Farm Bureau Of Michigan	4
Mutual of Enumclaw	4
ICBC	5
Hortica-Sentry	5
N/A	N/A
Selective	4

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: c. Worker's Comp 28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Steadpoint	5
Selective	4
Chapp	5
Preferred Employers	5
Michigan Horticulture Industries Self Insured WC Fund	5
American National	5
Kansas Builder Insurance Group through IMA	4
State of Ohio	2
Hortica	4
Hortica	1

Carrier	Level of satisfaction (1 to 5)
Erie	4
American National	5
federated	5
Merchant's of Virginia	4
SAIF	4
NJ Manufaturers	5
Employers Ins Co	2
Self Insured - TPA Is Minutemen HR	5
NAIO	3
MHI Fund	3
American National Farm Family	5
Accident Fund/MHI Self Insured Fund	4
SAIF	5
British Columbia WCB	5
Hortica-Sentry	5
N/A	N/A
State of Ohio	1

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: d. General Liability
28
🔒

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Hortica	4
Donegal	4
Farm Bureau	5
Florist's Mutual Ins.	4
Sentry Insurance	4
American National	5
IMA	5
Selective	5
Hortica	4

Carrier	Level of satisfaction (1 to 5)
Hortica	1
Westfield	4
American National	5
Federated	5
Hortica	5
Liberty Mutual	3
Liberty Mutual	4
Hortica	5
Hortica	4
NAIO	3
Farm Bureau	5
American National Farm Family	5
Farm Bureau Of Michigan	4
Mutual of Enumclaw	5
i3underwriting	5
Hortica-Sentry	5
N/A	N/A
Selective	4

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: e. Umbrella 28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Hortica	4
Donegal	4
Farm Bureau	5
Florist's Mutual Ins.	4
Sentry Insurance	4
N/A	N/A
IMA & State Farm	5
Selective	5

Carrier	Level of satisfaction (1 to 5)
Hortica	4
Hortica	1
Trav/Cincinnati	4
American National	5
Federated/	5
Hortica	5
Liberty Mutual	3
Travelers	5
Hortica	5
Hortica, Gray Specialty, Scottsdale	4
NAIO	3
Farm Bureau	5
American National Farm Family	5
Farm Bureau Of Michigan	4
Mutual of Enumclaw	5
NA	N/A
Hortica-Sentry	5
N/A	N/A
Selective	4

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: f. Cyber
28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
Hortica	4
Westchester Subjectivities	Unknown
-	-
Florist's Mutual Ins.	4
Sentry Insurance	5
N/A	N/A
IMA	3
Am Trust	4

Carrier	Level of satisfaction (1 to 5)
Hortica	4
Houston Casualty	3
Westfield	4
American National	5
Chubb	5
Hortica	5
N/A	N/A
Coalition	5
Hortica	5
Hortica	5
CHUBB	3
Hartford - Twin City Fire Ins.	1
Travelers	5
Farm Bureau Of Michigan	4
N/A	N/A
NA	N/A
Hortica-Sentry	5
N/A	N/A
N/A	N/A

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: g. Employee Health Insurance 28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
BCBS of MS	5
Blue Cross	3
CHP	5
none	N/A
Priority	5
N/A	N/A
Bukaty Insurance Group	4
Custom Designed Benifits	4
Blue Cross	4
Marketplace	4
Anthem	3
United Health	5
Medica	5
Anthem	3
Providence	3
Horizon Blue Cross Blue Sheild	5
na	N/A
Medical Mutual, Lincoln, EyeMed	5
United Health	3
Priority Health	4
Self Funded	5
Priority Health	4
Providence	4
Manulife Financial	5
United Health Care/Unum	5
N/A	N/A
anthem	3

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: h. Life Insurance (Key Personnel) 28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
N/A	N/A
Met	4
Principal	5
none	N/A
Lincoln National Insurance	5
N/A	N/A
Bukaty Insurance Group	5
Guardian	5
Banner Life	4
n/a	N/A
Cincinnati/VAFB	4
Lincoln	5
N/A	5
Lincoln Financial	4
N/A	N/A
N/A	N/A
na	N/A
Lincoln	4
NAIO	3
Northwestern	4
none	N/A
Northwestern Mutual	5
Principal	4
Canada Life Insurance	5
Lincoln National Life	5
N/A	N/A
N/A	N/A

4. Who is your carrier for the following types of business insurance and what is your relative “level of satisfaction” with the carriers listed above? (on a scale of 1 to 5, with 1 being “Not satisfied at all” and 5 being “Completely Satisfied”)?: i. Other (Please Describe) 28 ⓘ

Carrier	Level of satisfaction (1 to 5)
N/A	N/A
N/A	N/A
N/A	N/A
Reliance	5
N/A	N/A
N/A	N/A
N/A	N/A
Owners & Officer Risk policy, AR Credit Insurance, Crop Insurance	IMA/IMA/Oakwood Insurance Group
N/A	N/A
N/A	N/A
D&O, Flood, Product Recall	3
N/A	N/A
N/A	N/A
Travelers/executive risk	5
N/A	N/A
Airplane - USAIG	4
Crum & Forster-Pollution Insurance	4
N/A	N/A
Employee Practices Liability - AIG	4
N/A	N/A
N/A	N/A
EPLI Travelers	5
Chubb (EPLI)	5
N/A	N/A
N/A	N/A
Employer Liab - Traveler	5
N/A	N/A
N/A	N/A

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): a. Property

28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

N/A

8

1

16

7

N/A

35

12

10

N/A

10

2

19

1

5

9

N/A

-35

40

5

1

15

7

9

N/A

N/A

10

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): b. Auto

28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

42

4

1

-2

7

10

9

-4

12

N/A

8

2

9

1

12

25

N/A

22

-20

5

-8

-26

9

37

-1

N/A

6

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): c. Worker's Comp

28

 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

-10

1

0

-46

2

-14

-35

0

9

N/A

7

2

-5

3

3

18

N/A

N/A

-25

5

-22

-7

4

0

-10

N/A

17

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): d. General Liability

28

 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

-7

4

1

N/A

7

-12

11

8

10

N/A

4

2

-79

1

17

35

N/A

7

10

5

1

12

6

4

35

N/A

10

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): e. Umbrella

28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

38

3

4

N/A

7

N/A

15

2

10

N/A

12

2

23

1

N/A

35

N/A

21

40

5

2

4

6

N/A

N/A

N/A

10

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): f. Cyber

28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

-7

N/A

-

N/A

7

N/A

33

-8

10

N/A

0

2

-38

1

N/A

-8

N/A

2

10

5

2

0

N/A

N/A

N/A

N/A

N/A

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): g. Employee Health Insurance 28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

N/A

12

5

N/A

7

N/A

7

40

12

N/A

8

18

12

2

4

10

N/A

-7

N/A

5

5

16

7

N/A

4

N/A

8

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): h. Life Insurance (Key Personnel) 28 ⓘ

% price increase or decrease (use minus sign for decreases)
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
5
N/A
N/A
5
N/A
N/A
N/A
N/A

5. On your most recent renewal, what % price increase/decrease did you see on these coverages? (feel free to round to the nearest whole number): i. Other (Please Describe) 28 ⓘ

% price increase or decrease (use minus sign for decreases)

N/A

N/A

N/A

0

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

1

N/A

6.5

N/A

N/A

N/A

N/A

N/A

N/A

2

N/A

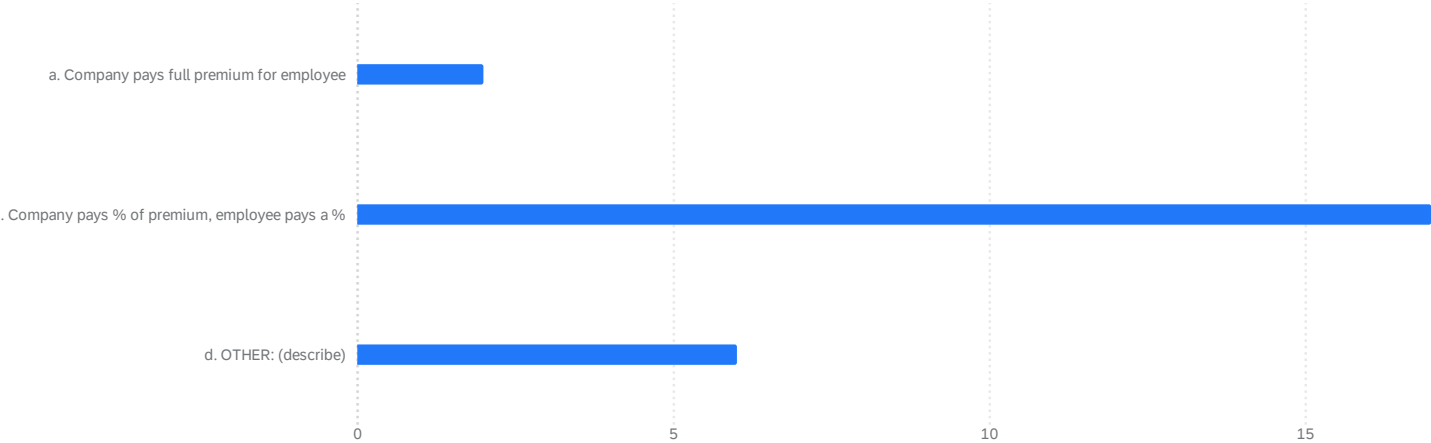
N/A

N/A

N/A

N/A

6. Describe how the employee health insurance for your FT (full-time) employees is handled: 25 ⓘ



6. Describe how the employee health insurance for your FT (full-time) employees is handled: 25 ⓘ

Q6 - 6. Describe how the employee health insurance for your FT (full-time) employees is handled: - Selected Choice	Percentage	Count
a. Company pays full premium for employee	8%	2
c. Company pays % of premium, employee pays a %	68%	17
d. OTHER: (describe)	24%	6

6. Describe how the employee health insurance for your FT (full-time) employees is handled: 25 ⓘ

6. Describe how the employee health insurance for your FT (full-time) emplo...	Average	Minimum	Maximum	Count
a. Company pays full premium for employee	1.00	1.00	1.00	2
c. Company pays % of premium, employee pays a %	3.00	3.00	3.00	17
d. OTHER: (describe)	4.00	4.00	4.00	6

6. Describe how the employee health insurance for your FT (full-time) employees is handled:: d. OTHER: (describe) 28 ⓘ

d. OTHER: (describe)

Company pays 60% employee employee pays dependents

do not offer

d. OTHER: (describe)

No health insurance provided

We don't have a group policy, but reimburse half of the premium up to \$100/month.

We have a sliding scale of how much the company pays employees premium depending on length of employment. We have high deductible plan to keep premiums low. So, to compensate for that we pay a percentage of the employee's deductible.

'-Company pays full premium for key employees -Company pays % of premium/employee pays %

7. What is the current DEDUCTIBLE for your Health Insurance plan? (multiple lines are provided in case you have multiple plans): Health plan 1 28 ⓘ

Correct Deductible (\$)

N/A

500

5000

Correct Deductible (\$)
50
N/A
2500
N/A
1000
2000
7500
N/A
N/A
3500
2000/4000
1000
5000
1,500 individual/ 3,000 Family
N/A
employee only: 1500
3500
1850/3400
2250
1500
4000
N/A
3500
N/A
3,000-single

7. What is the current DEDUCTIBLE for your Health Insurance plan? (multiple lines are provided in case you have multiple plans): Health plan 2 28 ⓘ

Correct Deductible (\$)
N/A
1000
5000

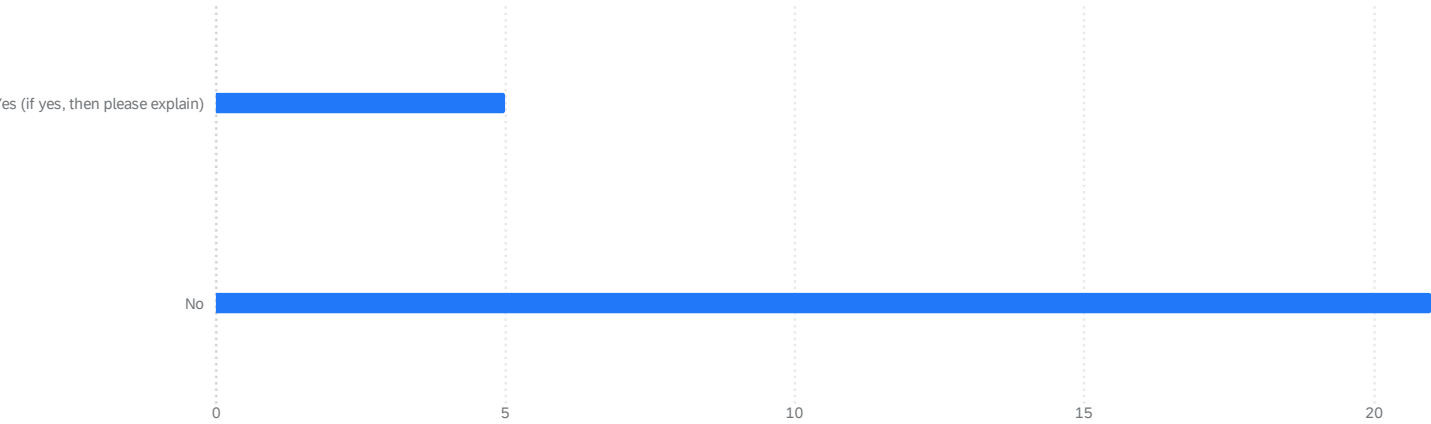
Correct Deductible (\$)
N/A
N/A
N/A
N/A
3000
5000
N/A
N/A
N/A
N/A
4000/8000
5000
2000
1,500 individual/ 3,000 family
N/A
employee only: 3200
2500
1600/3200
6350
N/A
3500
N/A
2500
N/A
6,000-family

7. What is the current DEDUCTIBLE for your Health Insurance plan? (multiple lines are provided in case you have multiple plans): Health plan 3 28 ⓘ

Correct Deductible (\$)
N/A
N/A
5000

Correct Deductible (\$)
N/A
N/A
N/A
N/A
4000
N/A
N/A
N/A
8500
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A
1500
N/A
N/A
N/A
3500
N/A
N/A
N/A
N/A

8. Do you offer any self-insured cost-sharing on health insurance deductibles? (e.g., your company chooses a higher-deductible plan to save on costs, and “self-insures” reimbursement to employees for up to a certain amount of the deductible annually) 26 ⓘ



8. Do you offer any self-insured cost-sharing on health insurance deductibles? (e.g., your company chooses a higher-deductible plan to save on costs, and “self-insures” reimbursement to employees for up to a certain amount of the deductible annually) 26 ⓘ

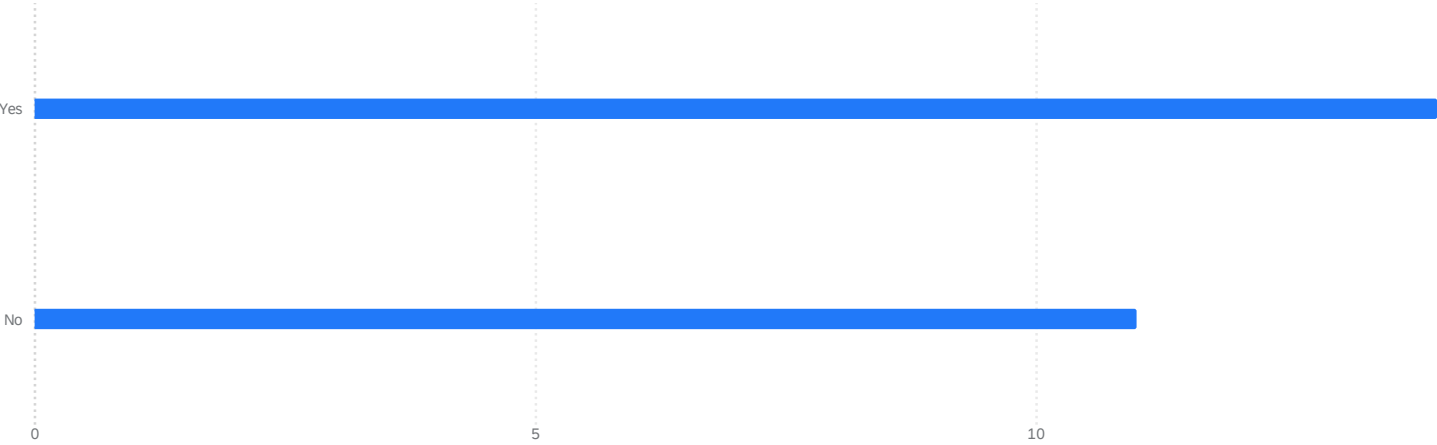
Q8 - 8. Do you offer any self-insured cost-sharing on health insurance deductibles? (e.g., your company chooses a higher-deductible plan to save on costs, and “self-insures” reimbursement to employees for up to a certain amount of the deductible annually) - Selected Choice	Percentage	Count
Yes (if yes, then please explain)	19%	5
No	81%	21

8. Do you offer any self-insured cost-sharing on health insurance deductibles? (e.g., your company chooses a higher-deductible plan to save on costs, and “self-insures” reimbursement to employees for up to a certain amount of the deductible annually) 26 ⓘ

8. Do you offer any self-insured cost-sharing on health insurance deductibl...	Average	Minimum	Maximum	Count
Yes (if yes, then please explain)	1.00	1.00	1.00	5
No	2.00	2.00	2.00	21

28

9. Does your current health insurance plan offer an EAP (Employee Assistance Program) or other mental health/wellness benefits? 25 ⓘ



9. Does your current health insurance plan offer an EAP (Employee Assistance Program) or other mental health/wellness benefits? 25 ⓘ

Q9 - 9. Does your current health insurance plan offer an EAP (Employee Assistance Program) or other mental health/wellness benefits?	Percentage	Count
Yes	56%	14
No	44%	11

9. Does your current health insurance plan offer an EAP (Employee Assistance Program) or other mental health/wellness benefits? 25 ⓘ

9. Does your current health insurance plan offer an EAP (Employee Assistanc...	Average	Minimum	Maximum	Count
Yes	1.00	1.00	1.00	14
No	2.00	2.00	2.00	11

10. How much umbrella coverage do you have? (feel free to round to the nearest whole number) 28 ⓘ

10. How much umbrella coverage do you have? (feel free to round to the near...

3,000,000

30,000,000

1,000,000

5M on business & 2 owners both carry \$3M individual

3,000,000

2,000,000

10. How much umbrella coverage do you have? (feel free to round to the near...

3,000,000

5,000,000

25,000,000

20,000,000

7,000,000

4,000,000

1,000,000

15,000,000

15,000,000

4,000,000

5,000,000

14,000,000

7,000,000

10,000,000

16,000,000

10,000,000

5,000,000

5,000,000

11. What other thoughts or questions do you have regarding insurance coverage that we might be able to help start a discussion on? 28 ⓘ

11. What other thoughts or questions do you have regarding insurance covera...

Are you able to get property insurance at all?

cyber policy - what types of coverage do people have. Health Insurance - how much of the costs are most businesses covering on behalf of employees & how do help employees understand this as part of their compensation package. How do companies value employee vehicles (with gas/insurance/maint) as part of employee compensation package?

I don't have a good gauge of price increase/decrease over the past few years because of drastic changes to update our property, increase of people and wages, etc so not an apples to apples comparison.

anyone use a self run pharmacy? anyone use a healthcare company where employees shop the services and pay the costs (no deductibles or coinsurance)

is anyone in a captive for property?

New laws concerning life insurance pay outs for corporate held policies and setting up LLCs. We don't need help, just making sure everyone heard about the court case.

11. What other thoughts or questions do you have regarding insurance covera...