

# Marsh Carrier Trend Survey

July 1, 2002

Experience Rated

\* Carriers are represented in random order

Carrier	Medical					Pharmacy			Dental			Vision	
	Indemnity	PPO	EPO	HMO	POS	Major Medical	Drug Cards	PDL's	Indemnity	PPO	Capitated	Indemnity	PPO
Carrier 1	14.5%	13.3%	N/A	10.5%	11.0%	28.0%	N/A	N/A	7.0%	6.0%	N/A	5.0%	N/A
Carrier 2	15.7%	13.7%	N/A	N/A	N/A	N/A	21.0%	21.0%	8.0%	7.0%	N/A	5.0%	N/A
Carrier 3	14.0%	14.0%	N/A	N/A	N/A	22.0%	22.0%	22.0%	5.0%	5.0%	N/A	5.0%	N/A
Carrier 4	17.9%	14.8%	N/A	14.0%	N/A	N/A	22.0%	20.0%	7.0%	7.0%	N/A	N/A	N/A
Carrier 5	17.0%	14.8%	N/A	N/A	N/A	20.0%	20.0%	20.0%	6.0%	6.0%	N/A	10.0%	N/A
Carrier 6	16.3%	15.3%	N/A	17.5%	16.4%	19.9%	19.9%	19.9%	9.9%	N/A	N/A	N/A	N/A
Carrier 7	18.0%	16.0%	14.6%	13.9%	14.3%	N/A	24.0%	N/A	8.0%	8.0%	N/A	16.0%	N/A
Carrier 8	18.0%	16.0%	N/A	11.0%	11.0%	21.0%	21.0%	21.0%	8.5%	8.5%	4.0%	4.0%	4.0%
Carrier 9	16.0%	16.0%	N/A	14.0%	14.0%	21.0%	21.0%	21.0%	6.0%	N/A	N/A	7.0%	N/A
Carrier 10	16.0%	16.0%	N/A	16.0%	16.0%	N/A	18.0%	18.0%	8.0%	N/A	N/A	N/A	N/A
Carrier 11	18.0%	17.0%	N/A	N/A	N/A	22.0%	22.0%	22.0%	9.0%	N/A	N/A	N/A	7.0%
Carrier 12	20.3%	18.5%	18.1%	N/A	18.1%	27.0%	27.0%	27.0%	8.0%	7.4%	2.0%	11.0%	3.0%
Carrier 13	20.0%	20.0%	N/A	14.0%	20.0%	20.0%	18.0%	18.0%	N/A	N/A	N/A	N/A	N/A
Carrier 14	N/A	N/A	16.5%	N/A	16.5%	N/A	17.0%	N/A	N/A	N/A	N/A	4.0%	N/A
Carrier 15	N/A	N/A	N/A	12.3%	N/A	N/A	22.0%	22.0%	N/A	N/A	12.5%	N/A	9.0%
Carrier 16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.0%	8.0%	5.0%	N/A	N/A
Carrier 17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.0%	2.0%
Carrier 18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	0.0%
Carrier 19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.0%	8.0%	N/A	N/A	N/A
Carrier 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.0%	8.0%	N/A	N/A	N/A
Carrier 21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.5%	7.0%	N/A	N/A	N/A
Carrier 22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.5%	7.5%	N/A	N/A	N/A
Carrier 23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.6%	2.9%	N/A	N/A	N/A
Carrier 24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.5%	4.5%
<b>Average - July 2002</b>	<b>17.1%</b>	<b>15.8%</b>	<b>16.4%</b>	<b>13.7%</b>	<b>15.3%</b>	<b>22.3%</b>	<b>21.1%</b>	<b>21.0%</b>	<b>7.4%</b>	<b>6.9%</b>	<b>5.9%</b>	<b>6.1%</b>	<b>4.2%</b>
<b>Average - January 2002</b>	<b>16.7%</b>	<b>15.3%</b>	<b>15.6%</b>	<b>12.6%</b>	<b>13.2%</b>	<b>22.2%</b>	<b>21.9%</b>	<b>21.6%</b>	<b>7.4%</b>	<b>7.0%</b>	<b>5.5%</b>	<b>7.0%</b>	<b>4.4%</b>
<b>Average - July 2001</b>	<b>16.3%</b>	<b>14.9%</b>	<b>N/A</b>	<b>11.5%</b>	<b>12.8%</b>	<b>22.4%</b>	<b>14.9%</b>	<b>N/A</b>	<b>7.4%</b>	<b>7.3%</b>	<b>6.5%</b>	<b>8.3%</b>	<b>6.6%</b>
<b>Average - January 2001</b>	<b>15.1%</b>	<b>13.4%</b>	<b>N/A</b>	<b>10.6%</b>	<b>11.4%</b>	<b>23.1%</b>	<b>13.4%</b>	<b>N/A</b>	<b>7.8%</b>	<b>7.1%</b>	<b>4.5%</b>	<b>5.4%</b>	<b>5.2%</b>

Survey results from June, 2002