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# ProSales

## Accounts Receivable and Health Care Survey Partial Results, September 2009

Sept. 8, 2009

During late August and early 2009, PROSALES conducted an online survey of LBM dealers, distributors, and manufacturers regarding how quickly they are being paid, the state of health care coverage at their institution, and their views on the health care reform initiatives being considered by the federal government. A total of 282 people responded to at least one part of the survey, which was managed via the *SurveyMonkey.com* Web site. Here is a partial summary of the results. Only those who took part in the survey received a complete summary of the written comments.

All participants were asked to provide basic information about themselves, such as what type of institution they work for and where they live. All participants also got the opportunity to comment on the health care reform effort in Washington. Questions regarding accounts receivables and health care services provided at the respondents' worksites were restricted solely to those people who said they had a role managing or overseeing either or both of those areas.

Aside from providing the results for all respondents, this report also provides data for several subgroups:

- **Dealers:** All people who said their primary business was a building material dealers/lumberyard, molding/millwork specialty company, and short line specialty dealer. This category *excludes* wholesalers or "other" respondents. (219 respondents)
- **Dealers—Northeast:** Those who met the "Dealers" category above and whose worksite was located in New England (Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut) or the Mid-Atlantic region (New York, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, or the District of Columbia). (39 respondents)
- **Dealers—South:** Those who met the "Dealers" category above whose worksite was in Virginia, North Carolina, South Carolina, Tennessee, Kentucky, Georgia, Florida, Alabama, Mississippi, Louisiana, or Texas. (79 respondents)
- **Dealers—North Central:** Those who met the "All Dealers" category above and who worked in Ohio, Indiana, Michigan, or Illinois, Wisconsin, Minnesota, Iowa, North Dakota, South Dakota, Nebraska, Missouri, Kansas, Arkansas, or Oklahoma. (65 respondents)
- **Dealers—West:** Those who met the "All Dealers" category and who worked in Colorado, Wyoming, Utah, New Mexico, Arizona, California, Nevada, Montana, Idaho, Oregon, Washington, Alaska, or Hawaii. (35 respondents)

- **Dealers \$1-10mln:** All those who met the “All Dealers” category above and who said their organization had annual sales of \$1 million to \$9,999,999. (85 respondents)
- **Dealers \$10-25mln:** All those who met the “All Dealers” category above and who said their organization had annual sales of \$10 million to \$24,999,999. (58 respondents)
- **Dealers \$25-100mln:** All those who met the “All Dealers” category above and who said their organization had annual sales of \$25 million to \$99,999,999. (47 respondents)
- **Dealers Over100mln:** All those who met the “All Dealers” category above and who said their organization had annual sales of \$100 million and up. (17 respondents)

Please contact PROSALES editor Craig Webb with questions or comments, as well as with ideas for future surveys.

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*(Note: The numbers in parentheses below refer to the number of people in each group who responded to that particular question.)*

## 1. What Is Your Firm’s Primary Business?

	All respondents (278)
Building Material Dealer/Lumberyard	73.4%
Molding/Millwork Company	1.8%
Short Line Specialty Dealer/Distributor	3.6%
Building Material Wholesaler	10.8%
Building Product Manufacturers	5.0%
Other	5.4%

### *Responses by Region*

	Northeast (39)	South (79)	North Central (65)	West (35)
Building Material Dealer/Lumberyard	92.3%	92.4%	92.3%	97.1%
Molding/Millwork Company	5.1%	1.3%	1.5%	2.9%
Short Line Specialty Dealer/Distributor	2.6%	6.3%	6.2%	0.0%

*Dealer Responses by Size*

	\$1 to \$10mln (85)	\$10 to \$25mln (58)	\$25 to \$100mln (47)	\$100mln and up (17)
Building Material Dealer/Lumberyard	89.4%	96.6%	95.7%	94.1%
Molding/Millwork Company	3.5%	3.4%	0.0%	0.0%
Short Line Specialty Dealer/Distributor	7.1%	0.0%	4.3%	5.9%

**2. What Is Your Job Title?**

	All (279)
Chairman, president, owner/partner, EVP, other, corporate exec (except CFO)	52.7%
Chief Financial Officer, controller, accounts manager, other financial position	15.8%
Human Resources manager	5.4%
General manager, store manager, department manager	15.1%
Any other title	11.1%

*Responses by Region*

	Northeast (39)	South (79)	North Central (65)	West (35)
Chairman, president, owner/partner, EVP, other, corporate exec (except CFO)	53.8%	59.5%	56.9%	48.6%
Chief Financial Officer, controller, accounts manager, other financial position	15.4%	10.1%	21.5%	14.3%
Human Resources manager	2.6%	6.3%	4.6%	8.6%
General manager, store manager, department manager	15.4%	11.4%	12.3%	17.1%
Any other title	12.8%	12.7%	4.6%	11.4%

*Dealer Responses by Size*

	\$1 to \$10mln (85)	\$10 to \$25mln (58)	\$25 to \$100mln (47)	\$100mln and up (17)
Chairman, president, owner/partner, EVP, other, corporate exec (except CFO)	71.8%	60.3%	36.2%	11.8%
Chief Financial Officer, controller, accounts manager, other financial position	8.2%	15.5%	25.5%	17.6%
Human Resources manager	1.2%	1.7%	12.8%	17.6%
General manager, store manager, department manager	11.8%	15.5%	12.8%	17.6%
Any other title	7.1%	6.9%	12.8%	35.3%

**3. In Which Region of the U.S. Is Your Company Based?**

	All (279)
New England (ME, NH, VT, MA, RI, CT)	5.4%
Mid-Atlantic (NY, NJ, PA, DE, MD, WV, DC)	14.7%
Mid-South (VA, NC, SC, TN, KY)	16.1%
Deep South (GA, FL, AL, MS)	10.0%
Mideast (OH, IN, MI, IL)	14.0%
Midwest/Plains States (WI, MN, IA, ND, SD, NE)	11.5%
South Central (MO, KS, AR, OK)	3.2%
Texas and Louisiana (TX, LA)	7.9%
Mountain West (CO, WY, UT, NM, AZ)	6.8%
Far Southwest (CA, NV)	3.2%
Northwest/Pacific (MT, ID, OR, WA, AK, HI)	7.2%

*Dealer Responses by Size*

	\$1 to \$10mln (85)	\$10 to \$25mln (58)	\$25 to \$100mln (47)	\$100mln and up (17)
Northeast	14.1%	22.4%	21.3%	17.7%
South	36.5%	41.3%	34.0%	35.3%
North Central	37.7%	20.7%	25.5%	17.6%
West	11.8%	15.4%	19.2%	29.4%

**4. What Is the Annual Sales Volume of Your Organization?**

	All (274)
\$1 to \$999,999	3.3%
\$1 million to \$9,999,999	39.1%
\$10 million to \$24,999,999	23.4%
\$25 million to \$99,999,999	22.6%
Over \$100 million	11.7%

*Dealer Responses by Region*

	Northeast	South	North Central	West
	<u>(39)</u>	<u>(79)</u>	<u>(61)</u>	<u>(34)</u>
\$1 to \$999,999	2.6%	2.5%	3.3%	2.9%
\$1 million to \$9,999,999	30.8%	39.2%	52.5%	29.4%
\$10 million to \$24,999,999	33.3%	30.4%	19.7%	26.5%
\$25 million to \$99,999,999	25.6%	20.3%	19.7%	26.5%
Over \$100 million	7.7%	7.6%	4.9%	14.7%

**5. What Percentage of Your Company's Sales Come from Building Professionals?**

	All <u>(275)</u>
0% to 24%	6.2%
25% to 49%	8.7%
50% to 74%	21.8%
75% or higher	63.3%

*Dealer Responses by Region*

	Northeast	South	North Central	West
	<u>(38)</u>	<u>(79)</u>	<u>(63)</u>	<u>(35)</u>
0% to 24%	0.0%	0.0%	4.8%	0.0%
25% to 49%	2.6%	5.1%	11.1%	2.9%
50% to 74%	15.8%	19.0%	36.5%	31.4%
75% or higher	81.6%	75.9%	47.6%	65.7%

*Dealer Responses by Size*

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	<u>(84)</u>	<u>(58)</u>	<u>(47)</u>	<u>(17)</u>
0% to 24%	2.4%	0.0%	0.0%	0.0%
25% to 49%	9.5%	3.4%	2.1%	0.0%
50% to 74%	27.4%	27.6%	23.4%	23.5%
75% or higher	60.7%	69.0%	74.5%	76.5%

**6. Are You Responsible in any Way at Your Worksite for the Management, Collection, or Oversight of Accounts Receivables Payments?**

	All <u>(274)</u>
Yes	79.6%
No	20.4%

*Dealer Responses by Region*

	Northeast	South	North Central	West
	<u>(38)</u>	<u>(79)</u>	<u>(65)</u>	<u>(35)</u>
Yes	81.6%	78.5%	84.6%	82.9%
No	18.4%	21.5%	15.4%	17.1%

*Dealer Responses by Size*

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	<u>(84)</u>	<u>(58)</u>	<u>(47)</u>	<u>(17)</u>
Yes	86.9%	86.2%	76.6%	47.1%
No	13.1%	13.8%	23.4%	52.9%

***Note: Only Those Answering “Yes” To Question 6 Were Shown Questions 7 Through 14***

## **7. Within How Many Days Must a Customer Who Is on Credit Pay at Least Part of His Bill?**

	All <u>(174)</u>
0 to 10 days	6.2%
11 to 20	8.7%
21 to 30	21.8%
More than 30	63.3%

*Dealer Responses by Region*

	Northeast	South	North Central	West
	<u>(28)</u>	<u>(51)</u>	<u>(44)</u>	<u>(20)</u>
0 to 10 days	0.0%	5.9%	2.3%	0.0%
11 to 20	3.6%	5.9%	6.8%	5.0%
21 to 30	46.4%	56.9%	59.1%	45.0%
More than 30	50.0%	31.4%	31.8%	50.0%

*Dealer Responses by Size*

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	<u>(61)</u>	<u>(45)</u>	<u>(25)</u>	<u>(6)</u>
0 to 10 days	1.6%	2.2%	4.0%	0.0%
11 to 20	4.9%	4.4%	8.0%	0.0%
21 to 30	54.1%	53.3%	52.0%	66.7%
More than 30	39.3%	40.0%	36.0%	33.3%

28 people chose "Other." Survey participants received these comments.

## 8. How Many Days Do You Allow To Pay the Entire Account Due?

<u>Group (No. of Respondents):</u>	<u>Ave Days</u>
All (175)	43.8
Northeast (27)	42.0
South (52)	42.6
North Central (44)	43.3
West (21)	60.2
Dealers \$1 million-\$10 million (58)	44.6
Dealers \$10 million-\$25 million (45)	51.6
Dealers \$25 million-\$100 million (25)	38.9
Dealers \$100 million-plus (7)	39.3

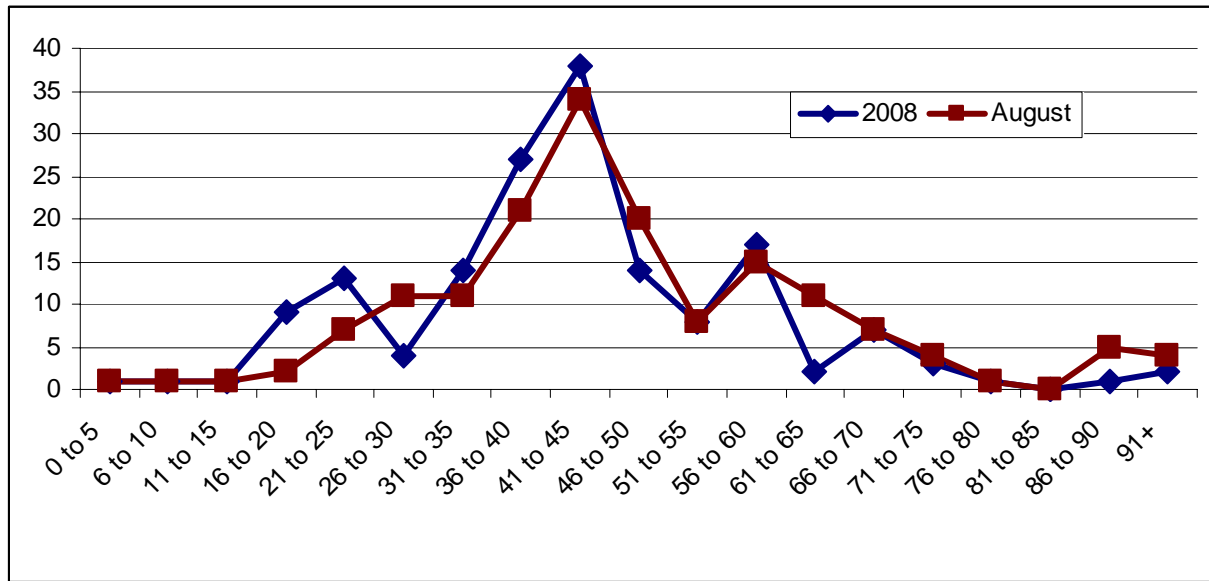
Responses for all respondents, grouped in five-day increments:

<u>Days Allowed</u>	<u>No.</u>
Zero to 5	1
6 to 10	2
11 to 15	4
16 to 20	5
21 to 25	1
26 to 30	75
31 to 35	2
36 to 40	8
41 to 45	19
46 to 50	1
51 to 55	1
56 to 60	48
90	7
365	1

## 9. What Was Your Average Days of Accounts Receivable ...

<u>Group (No. of Respondents):</u>	<u>In 2008?</u>	<u>In August 2009?</u>
All (165)	45.16	49.76
Northeast (25)	44.2	47.9
South (49)	45.1	47.8
North Central (43)	45.9	49.8
West (19)	61.8	68.3
Dealers \$1 million-\$10 million (56)	46.6	50.8
Dealers \$10 million-\$25 million (41)	53.8	57.1
Dealers \$25 million-\$100 million (25)	44.5	49.0
Dealers \$100 million-plus (7)	46.0	45.7

Responses grouped in five-day increments:



### 10. Have You Increased Your Bad Debt Reserve This Year?

<u>Group (No. of Respondents):</u>	<u>Yes</u>	<u>No</u>
All (180)	37.8%	62.2%
Northeast (27)	37.0%	63.0%
South (55)	40.0%	60.0%
North Central (46)	32.6%	67.4%
West (21)	52.4%	47.6%
Dealers \$1 million-\$10 million (63)	28.6%	71.4%
Dealers \$10 million-\$25 million (45)	51.1%	48.9%
Dealers \$25 million-\$100 million (27)	48.1%	51.9%
Dealers \$100 million-plus (7)	42.9%	57.1%

### 11. If Yes, By What Percentage?

<u>Group (No. of Respondents):</u>	<u>Ave. Percentage</u>
All (61)	43.9%
Northeast (8)	35.1%
South (20)	51.2%
North Central (14)	39.5%
West (10)	66.2%
Dealers \$1 million-\$10 million (17)	42.5%
Dealers \$10 million-\$25 million (20)	35.6%
Dealers \$25 million-\$100 million (12)	87.5%
Dealers \$100 million-plus (2)	13.5%

## 12. If You Do Give Prompt Payment Discounts, Have You Noticed a Change Since September 2008 in the Number of People Who Pay Late But Still Claim the Discount?

<u>Group (No. of Respondents);</u>	<u>Yes</u>	<u>No</u>
All (155)	32.9%	67.1%
Northeast (26)	42.3%	57.7%
South (44)	29.5%	70.5%
North Central (40)	32.5%	67.5%
West (15)	13.3%	86.7%
Dealers \$1 million-\$10 million (55)	30.9%	69.1%
Dealers \$10 million-\$25 million (35)	28.6%	71.4%
Dealers \$25 million-\$100 million (25)	44.0%	56.0%
Dealers \$100 million-plus (4)	0.0%	100.0%

## 13. Have Customers Asked To Place the Balance of Their Open Accounts on Credit Cards?

<u>Group (No. of Respondents);</u>	<u>Yes</u>	<u>No</u>
All (181)	71.8%	28.2%
Northeast (28)	78.6%	21.4%
South (56)	73.2%	26.8%
North Central (46)	71.7%	28.3%
West (20)	100.0%	0.0%
Dealers \$1 million-\$10 million (63)	74.6%	25.4%
Dealers \$10 million-\$25 million (46)	78.3%	21.7%
Dealers \$25 million-\$100 million (28)	89.3%	10.7%
Dealers \$100 million-plus (6)	83.3%	16.7%

## 14. Since September 2008, Have You Made Any Changes to Your Accounts Receivables Policies?

<u>Group (No. of Respondents);</u>	<u>Yes</u>	<u>No</u>
All (180)	45.0%	55.0%
Northeast (28)	50.0%	50.0%
South (56)	41.1%	58.9%
North Central (46)	47.8%	52.2%
West (20)	55.0%	45.0%
Dealers \$1 million-\$10 million (63)	41.3%	58.7%
Dealers \$10 million-\$25 million (46)	52.2%	47.8%
Dealers \$25 million-\$100 million (28)	57.1%	42.9%
Dealers \$100 million-plus (6)	16.7%	83.3%

## 15. If Yes, How?

*There were a total of 77 responses. Survey respondents got the results.*

## 16. How Would You Describe the Amount of Time You Personally Are Spending on Collections in Comparison With the Amount Spent in Autumn 2007?

	All (182)
I'm significantly more engaged	42.3%
I'm slightly more engaged	31.9%
I'm spending about the same time as before	23.6%
I'm spending less time	2.2%

### Dealer Responses by Region

	Northeast	South	North Central	West
	(28)	(56)	(47)	(20)
I'm significantly more engaged	50.0%	39.3%	36.2%	60.0%
I'm slightly more engaged	21.4%	35.7%	40.4%	25.0%
I'm spending about the same time as before	28.6%	21.4%	21.3%	15.0%
I'm spending less time	0.0%	3.6%	2.1%	0.0%

### Dealer Responses by Size

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	(64)	(46)	(28)	(6)
I'm significantly more engaged	31.3%	50.0%	64.3%	50.0%
I'm slightly more engaged	40.6%	32.6%	17.9%	16.7%
I'm spending about the same time as before	25.0%	17.4%	14.3%	33.3%
I'm spending less time	3.1%	0.0%	3.6%	0.0%

## 17. Please Provide Any Additional Comments To Help Us Understand Your A/R Experiences These Days.

56 people responded to this question. Survey respondents received these comments.

<u>(No. of Respondents):</u>	<u>Yes</u>	<u>No</u>
All (239)	74.5%	25.5%
Northeast (35)	74.3%	25.7%
South (73)	75.3%	24.7%
North Central (57)	75.4%	24.6%
West (28)	75.0%	25.0%
Dealers \$1 million-\$10 million (75)	82.7%	17.3%
Dealers \$10 million-\$25 million (54)	75.9%	24.1%
Dealers \$25 million-\$100 million (40)	72.5%	27.5%
Dealers \$100 million-plus (17)	41.2%	58.8%

***Note: Only Those Answering “Yes” To Question 18 Were Shown Questions 19 Through 27***

**19. Which Types of Health Care Coverage Does Your Company Provide? (Click All That Apply)**

	All (158)
Traditional PPO	63.9%
HMO	25.3%
Health savings account/health reimbursement account	35.4%
High-deductible health plan	32.3%
Prescription coverage	52.5%
Gap insurance	1.9%
Dental care	49.4%
Vision care	27.8%
Flexible spending account	20.9%
Option to get supplementary benefits	23.4%

*Dealer Responses by Region*

	Northeast (24)	South (52)	North Central (36)	West (19)
Traditional PPO	41.7%	69.2%	61.1%	68.4%
HMO	66.7%	17.3%	5.6%	36.8%
Health savings account/health reimbursement account	54.2%	25.0%	38.9%	15.8%
High-deductible health plan	41.7%	30.8%	33.3%	10.5%
Prescription coverage	62.5%	48.1%	44.4%	52.6%
Gap insurance	4.2%	0.0%	2.8%	0.0%
Dental care	45.8%	42.3%	41.7%	57.9%
Vision care	20.8%	28.8%	8.3%	31.6%
Flexible spending account	33.3%	13.5%	16.7%	15.8%
Option to get supplementary benefits	16.7%	25.0%	22.2%	26.3%

*Dealer Responses by Size*

	\$1 to \$10mln (55)	\$10 to \$25mln (39)	\$25 to \$100mln (25)	\$100mln and up (6)
Traditional PPO	43.6%	74.4%	80.0%	83.3%
HMO	27.3%	25.6%	28.0%	33.3%
Health savings account/health reimbursement account	34.5%	28.2%	32.0%	50.0%
High-deductible health plan	34.5%	28.2%	24.0%	33.3%
Prescription coverage	41.8%	56.4%	64.0%	50.0%
Gap insurance	0.0%	2.6%	0.0%	0.0%
Dental care	38.2%	46.2%	56.0%	83.3%
Vision care	16.4%	25.6%	28.0%	50.0%
Flexible spending account	3.6%	30.8%	28.0%	50.0%
Option to get supplementary benefits	18.2%	17.9%	40.0%	33.3%

**20. Who Provides Your Company's Health Care Coverage?**

	All (157)
We get it direct from the insurer	22.3%
We buy it via a local broker	66.2%
We use an association or co-op endorsed program	7.0%
We're self-insured	4.5%

7 respondents chose "Other." Those comments were sent to respondents.

*Dealer Responses by Region*

	Northeast (24)	South (52)	North Central (35)	West (19)
We get it direct from the insurer	25.0%	21.2%	22.9%	21.1%
We buy it via a local broker	70.8%	69.2%	57.1%	68.4%
We use an association or co-op endorsed program	0.0%	3.8%	17.1%	5.3%
We're self-insured	4.2%	5.8%	2.9%	5.3%

*Dealer Responses by Size*

	\$1 to \$10mln (54)	\$10 to \$25mln (39)	\$25 to \$100mln (25)	\$100mln and up (6)
We get it direct from the insurer	18.5%	30.8%	12.0%	16.7%
We buy it via a local broker	70.4%	61.5%	80.0%	50.0%
We use an association or co-op endorsed program	11.1%	5.1%	0.0%	0.0%
We're self-insured	0.0%	2.6%	8.0%	33.3%

## 21. What Percentage of the Work Force at Your Worksite ...

<u>Group (No. of Respondents):</u>	<u>... is ELIGIBLE to get medical coverage from your company?</u>	<u>... ELECTS to get medical coverage from your company?</u>
All (157)	90.4%	71.4%
Northeast (22)	92.6%	70.4%
South (52)	91.7%	72.3%
North Central (38)	84.7%	63.8%
West (19)	90.2%	77.4%
Dealers \$1 million-\$10 million (55)	89.2%	71.3%
Dealers \$10 million-\$25 million (41)	91.3%	68.1%
Dealers \$25 million-\$100 million (23)	94.9%	75.1%
Dealers \$100 million-plus (6)	94.2%	72.8%

## 22. What Percentage of Your Company's Total Expenses Are Taken Up by Health Care Costs?

<u>Group (No. of Respondents):</u>	<u>Ave. Percentage</u>
All (149)	6.1%
Northeast (16)	7.4%
South (40)	5.7%
North Central (37)	5.4%
West (17)	4.8%
Dealers \$1 million-\$10 million (47)	5.2%
Dealers \$10 million-\$25 million (35)	5.0%
Dealers \$25 million-\$100 million (19)	7.5%
Dealers \$100 million-plus	63.3%

## 23. By What Percentage Did This Year's Health Insurance Premium Costs Go Up Over Last Year's?

	<u>All (154)</u>
Zero	14.9%
1% to 5%	22.7%
6% to 10%	24.7%
11% to 15%	22.7%
16% to 20%	8.4%
Over 20%	6.5%

*Dealer Responses by Region*

	Northeast	South	North Central	West
	(23)	(49)	(36)	(19)
Zero	13.0%	20.4%	13.9%	10.5%
1% to 5%	8.7%	18.4%	30.6%	21.1%
6% to 10%	30.4%	24.5%	27.8%	26.3%
11% to 15%	30.4%	24.5%	13.9%	21.1%
16% to 20%	13.0%	2.0%	13.9%	5.3%
Over 20%	4.3%	10.2%	0.0%	15.8%

*Dealer Responses by Size*

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	(51)	(40)	(24)	(6)
Zero	17.6%	15.0%	16.7%	0.0%
1% to 5%	19.6%	20.0%	12.5%	16.7%
6% to 10%	27.5%	20.0%	29.2%	66.7%
11% to 15%	17.6%	30.0%	25.0%	16.7%
16% to 20%	9.8%	10.0%	4.2%	0.0%
Over 20%	7.8%	5.0%	12.5%	0.0%

## 24. What Percentage of the Total Premium Do You Require Most of Your Employees Pay for Their PERSONAL coverage?

	All (157)
Zero	33.8%
5%	3.2%
10%	5.7%
15%	7.0%
20%	5.1%
25%	12.7%
30%	5.7%
35%	2.5%
40%	5.7%
45%	1.3%
50%	11.5%
55%	0.0%
60%	2.5%
65%	0.0%
70%	0.0%
75%	0.6%
80%	0.0%
85%	0.0%
90%	0.0%
95%	0.0%
100%	2.5%

*Dealer Responses by Region*

	Northeast (23)	South (50)	North Central (38)	West (19)
Zero	17.4%	26.0%	34.2%	52.6%
5%	8.7%	6.0%	0.0%	0.0%
10%	4.3%	6.0%	2.6%	15.8%
15%	4.3%	8.0%	7.9%	10.5%
20%	8.7%	10.0%	2.6%	0.0%
25%	17.4%	12.0%	10.5%	10.5%
30%	13.0%	6.0%	5.3%	0.0%
35%	0.0%	0.0%	7.9%	0.0%
40%	8.7%	2.0%	13.2%	0.0%
45%	0.0%	4.0%	0.0%	0.0%
50%	13.0%	16.0%	10.5%	0.0%
55%	0.0%	0.0%	0.0%	0.0%
60%	4.3%	0.0%	2.6%	5.3%
65%	0.0%	0.0%	0.0%	0.0%
70%	0.0%	0.0%	0.0%	0.0%
75%	0.0%	0.0%	0.0%	5.3%
80%	0.0%	0.0%	0.0%	0.0%
85%	0.0%	0.0%	0.0%	0.0%
90%	0.0%	0.0%	0.0%	0.0%
95%	0.0%	0.0%	0.0%	0.0%
100%	0.0%	4.0%	2.6%	0.0%

*Dealer Responses by Size*

	\$1 to \$10mln (54)	\$10 to \$25mln (40)	\$25 to \$100mln (24)	\$100mln and up (6)
Zero	42.6%	27.5%	12.5%	0.0%
5%	5.6%	2.5%	4.2%	0.0%
10%	3.7%	10.0%	4.2%	0.0%
15%	5.6%	5.0%	20.8%	0.0%
20%	0.0%	10.0%	4.2%	16.7%
25%	7.4%	10.0%	20.8%	50.0%
30%	7.4%	7.5%	4.2%	0.0%
35%	1.9%	2.5%	0.0%	16.7%
40%	3.7%	10.0%	4.2%	16.7%
45%	1.9%	2.5%	0.0%	0.0%
50%	13.0%	10.0%	16.7%	0.0%
55%	0.0%	0.0%	0.0%	0.0%
60%	1.9%	2.5%	4.2%	0.0%
65%	0.0%	0.0%	0.0%	0.0%
70%	0.0%	0.0%	0.0%	0.0%

75%	0.0%	0.0%	4.2%	0.0%
80%	0.0%	0.0%	0.0%	0.0%
85%	0.0%	0.0%	0.0%	0.0%
90%	0.0%	0.0%	0.0%	0.0%
95%	0.0%	0.0%	0.0%	0.0%
100%	5.6%	0.0%	0.0%	0.0%

**25. What Percentage of the Total Premium Do You Require Most of Your Employees Pay for Their SPOUSE/FAMILY coverage?**

	All (159)
Zero	9.4%
5%	0.6%
10%	1.3%
15%	1.9%
20%	3.1%
25%	6.3%
30%	4.4%
35%	3.8%
40%	6.3%
45%	1.9%
50%	12.6%
55%	0.0%
60%	3.1%
65%	0.6%
70%	0.0%
75%	3.1%
80%	1.3%
85%	0.0%
90%	0.6%
95%	0.0%
100%	39.6%

*Responses by Region*

	Northeast (23)	South (51)	North Central (39)	West (19)
Zero	8.7%	0.0%	15.4%	15.8%
5%	0.0%	2.0%	0.0%	0.0%
10%	0.0%	0.0%	2.6%	5.3%
15%	0.0%	2.0%	2.6%	0.0%
20%	4.3%	3.9%	2.6%	5.3%
25%	13.0%	0.0%	10.3%	0.0%
30%	0.0%	3.9%	2.6%	0.0%
35%	0.0%	2.0%	10.3%	0.0%
40%	13.0%	2.0%	12.8%	0.0%
45%	0.0%	5.9%	0.0%	0.0%

50%	17.4%	11.8%	5.1%	21.1%
55%	0.0%	0.0%	0.0%	0.0%
60%	8.7%	2.0%	2.6%	0.0%
65%	0.0%	0.0%	0.0%	0.0%
70%	0.0%	0.0%	0.0%	0.0%
75%	8.7%	2.0%	5.1%	0.0%
80%	0.0%	0.0%	2.6%	5.3%
85%	0.0%	0.0%	0.0%	0.0%
90%	0.0%	2.0%	0.0%	0.0%
95%	0.0%	0.0%	0.0%	0.0%
100%	26.1%	60.8%	25.6%	47.4%

*Dealer Responses by Size*

	\$1 to \$10mln	\$10 to \$25mln	\$25 to \$100mln	\$100mln and up
	(55)	(41)	(24)	(6)
Zero	7.3%	4.9%	8.3%	0.0%
5%	1.8%	0.0%	0.0%	0.0%
10%	1.8%	2.4%	0.0%	0.0%
15%	1.8%	0.0%	4.2%	0.0%
20%	1.8%	2.4%	4.2%	0.0%
25%	3.6%	7.3%	4.2%	16.7%
30%	0.0%	0.0%	8.3%	16.7%
35%	1.8%	4.9%	4.2%	16.7%
40%	3.6%	12.2%	4.2%	16.7%
45%	1.8%	2.4%	0.0%	16.7%
50%	9.1%	9.8%	25.0%	16.7%
55%	0.0%	0.0%	0.0%	0.0%
60%	3.6%	2.4%	4.2%	0.0%
65%	0.0%	0.0%	0.0%	0.0%
70%	0.0%	0.0%	0.0%	0.0%
75%	5.5%	4.9%	0.0%	0.0%
80%	0.0%	0.0%	8.3%	0.0%
85%	0.0%	0.0%	0.0%	0.0%
90%	1.8%	0.0%	0.0%	0.0%
95%	0.0%	0.0%	0.0%	0.0%
100%	54.5%	46.3%	25.0%	0.0%

**26. Have You Changed Your Policies Regarding Health Insurance for Employees in the Past Year?**

<u>Group (No. of Respondents):</u>	<u>Yes</u>	<u>No</u>
All (160)	28.1%	71.9%
Northeast (23)	30.4%	69.6%
South (51)	33.3%	66.7%
North Central (39)	17.9%	82.1%
West (19)	26.3%	73.7%

Dealers \$1 million-\$10 million (55)	21.8%	78.2%
Dealers \$10 million-\$25 million (41)	26.8%	73.2%
Dealers \$25 million-\$100 million (24)	37.5%	62.5%
Dealers \$100 million-plus (6)	50.0%	50.0%

## **27. If Yes, How?**

*There were 45 responses to this question. Respondents received a sampling of comments.*

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***Note: All Survey Participants Were Asked Questions 28 Through 31***

## **28. What Is Your Biggest Concern Regarding the State of Health Care Coverage in America Today?**

*There were 183 responses. Respondents received a sampling of the results.*

## **29. If You Could Influence the Health Care Reform Debate in Washington, What Change (or Continuation of the Status Quo) Would You Most Like To See Take Place?**

*There were 173 responses. Respondents received a sampling of the comments.*

## **30. What Is Your Biggest Fear Regarding the Various Health Care Reform Initiatives Now Being Discussed in Washington?**

*There were 182 responses to this question. Respondents got a sampling of comments.*

## **31. Please Provide Any Other Comments That You Would Like To Make Regarding Health Care Coverage at Your Company and the State of Health Care Reform Initiatives in America Today.**

*There were 94 responses to this question. Respondents to the survey got the results.*