

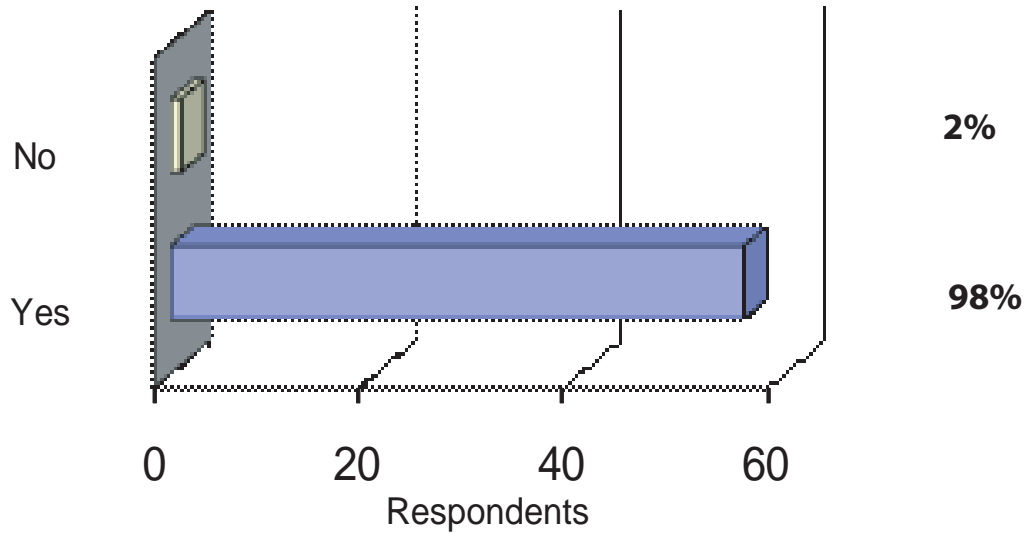
2010 Insurance Survey



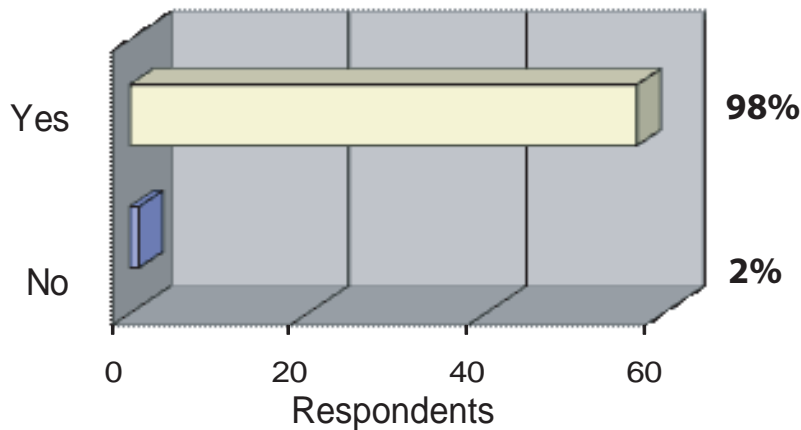
Greater Pittsburgh Results

57 Respondents

Does the dealership offer health insurance to its employees?



Does the dealership contribute toward the cost of employee-only health coverage?

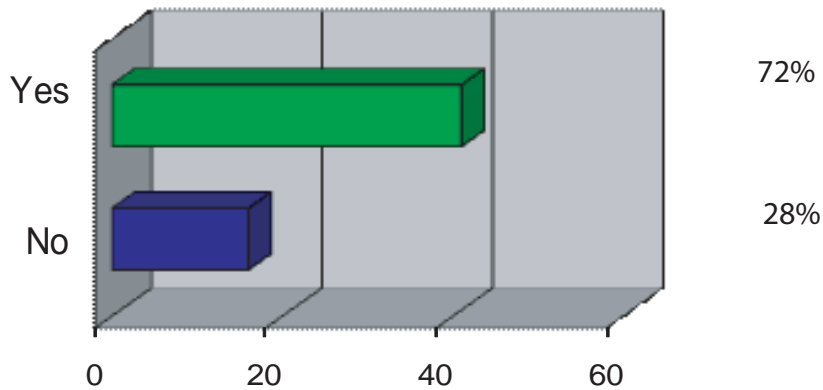


What portion of the cost of employee-only coverage does the dealership contribute?

64%
Average
of Premium
Contributed
76%
of respondents

\$170.70
Average
Flat Amount
Contributed
Per Month
24%
of respondents

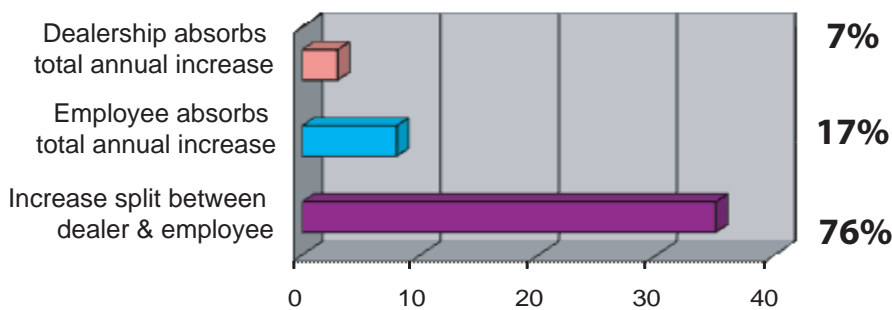
Does the dealership contribute toward the cost of dependent care health coverage?



Of the 72% who said yes, what portion of the cost of dependent health coverage does the dealership contribute?

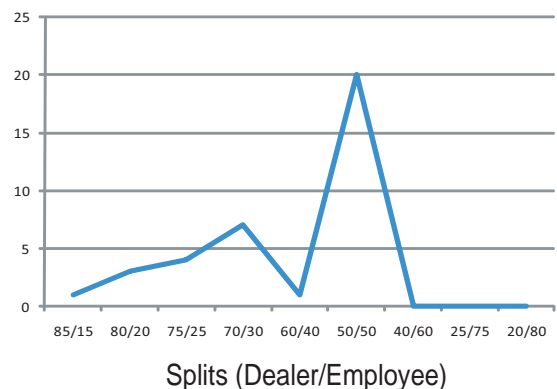
\$419.20
Average Flat Amount
Contributed Per Month

How are health insurance rate increases handled?

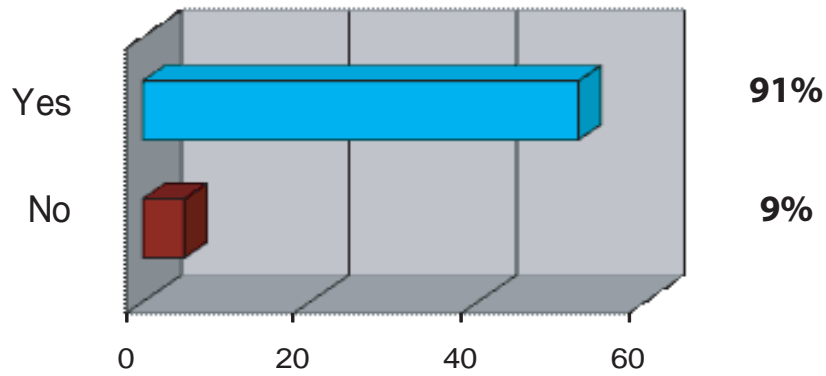


When increase is split between dealer & employee

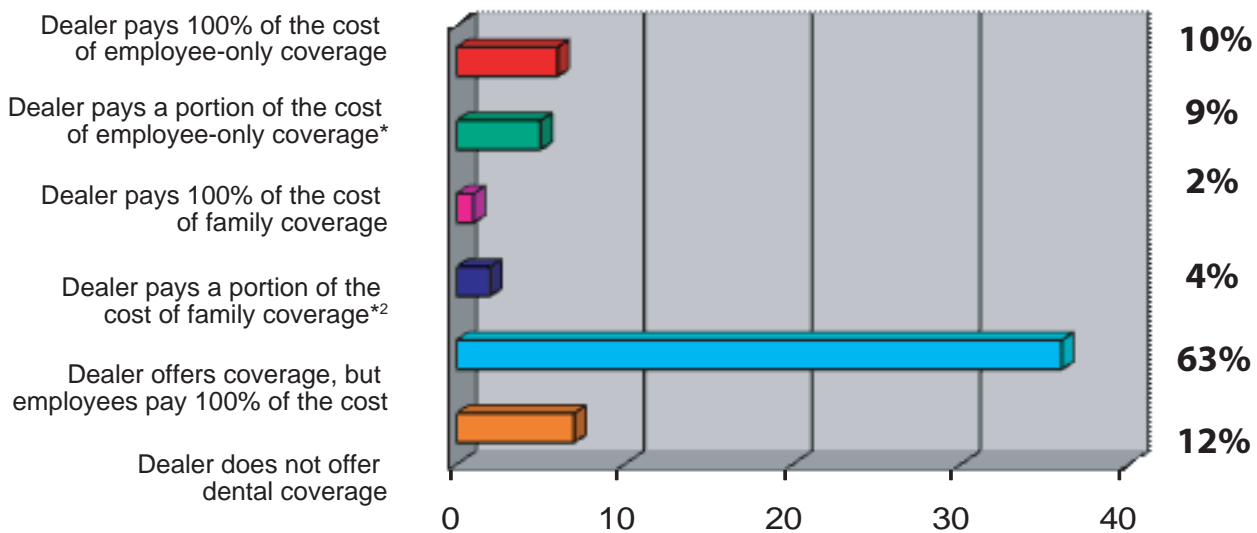
63% of
respondents
split increase
50-50



Do you provide a Section 125 plan?



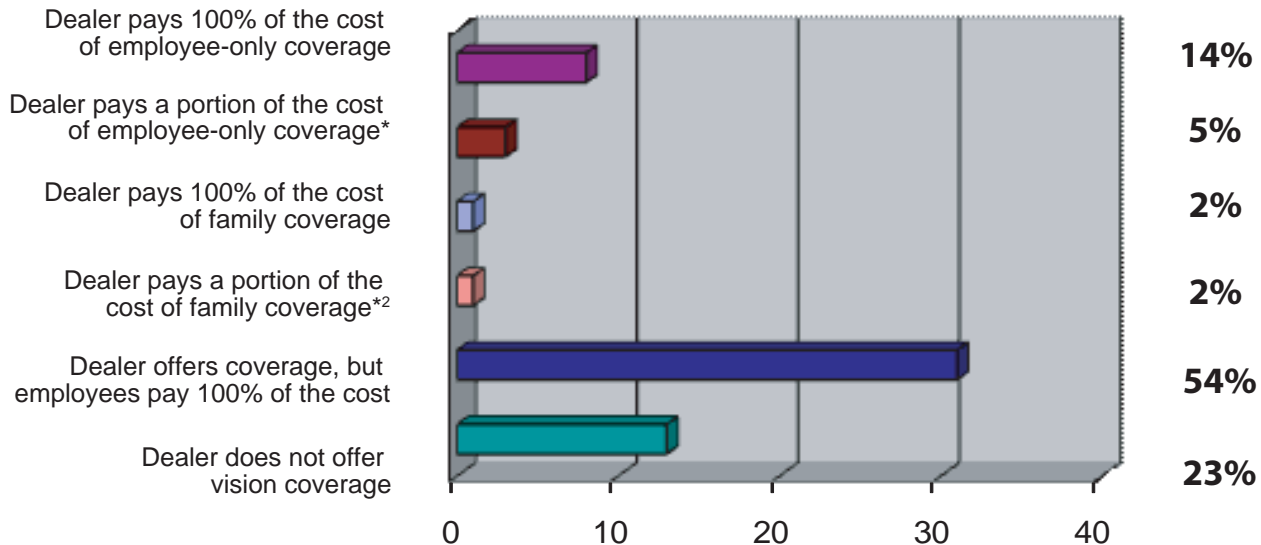
Which most accurately describes your dealership's dental insurance plan?



*In the scenario when the dealer pays a portion of the cost of employee-only coverage, the average dealership pays 78%.

*²In the scenario when the dealer pays a portion of the cost of family coverage, the average dealership pays 50%.

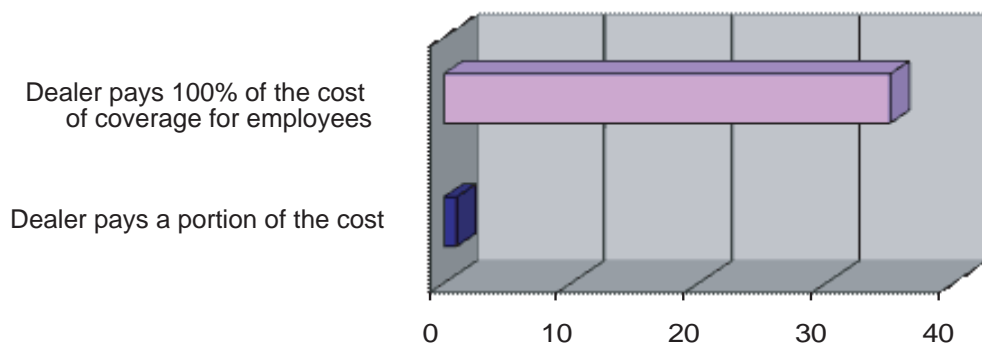
Which most accurately describes your dealership's vision insurance plan?



*In the scenario when the dealer pays a portion of the cost of employee-only coverage, the average dealership pays 50%.

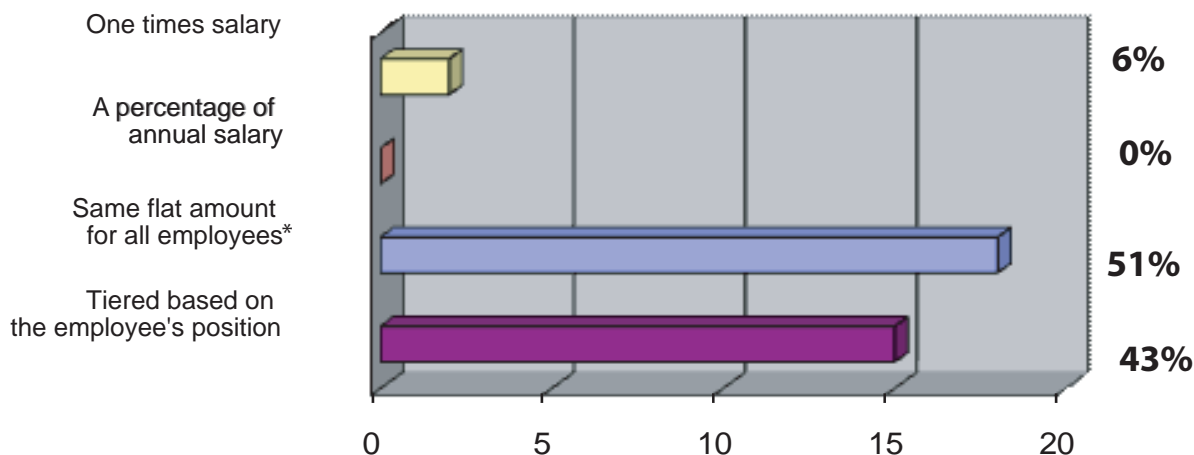
*²In the scenario when the dealer pays a portion of the cost of family coverage, the average dealership pays 50%.

Which most accurately describes your dealership's life insurance plan?



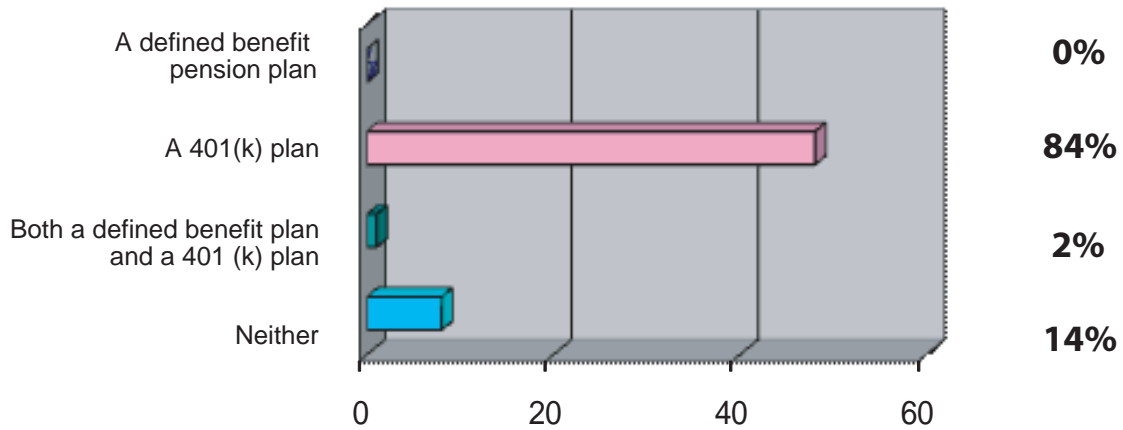
Of the 35 respondents, 97% provide a life insurance plan and provide 100% of the cost of coverage for employees. When the dealer pays a portion of the cost, the average percent paid by the dealership is 50%.

What level of life insurance coverage does the dealership pay for?

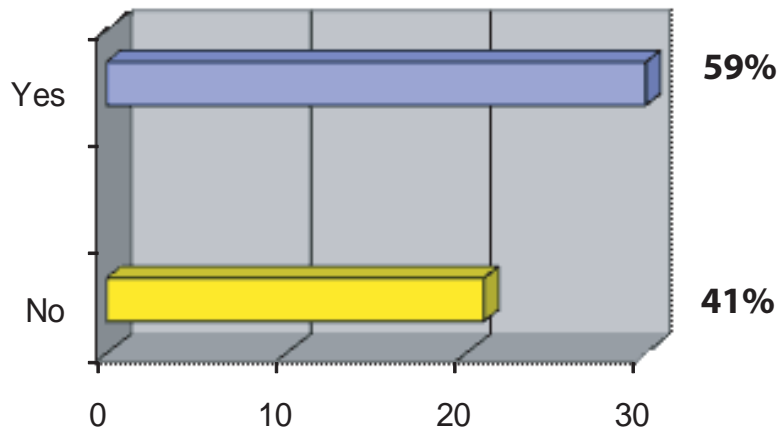


* In the scenario when the dealer pays the same flat amount for all employees, the average flat amount is \$12,058.

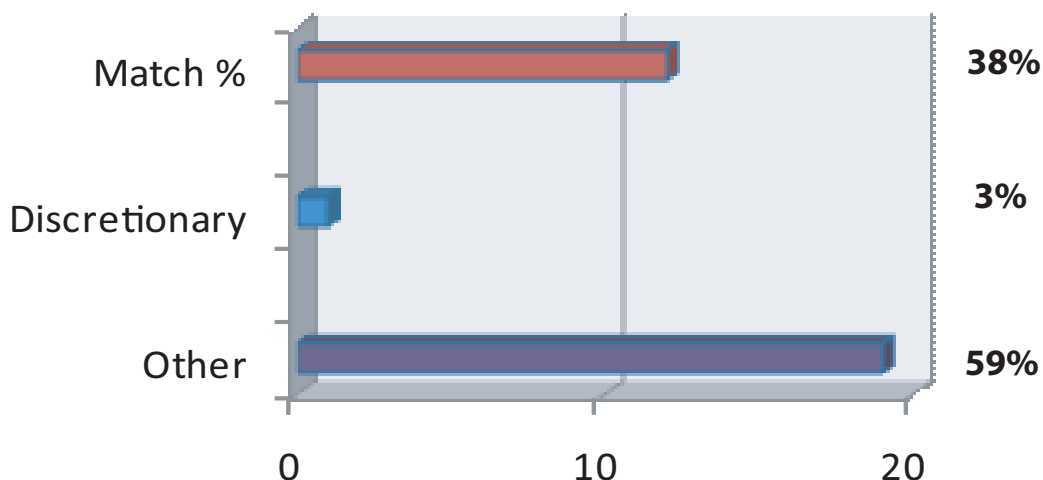
Which retirement/pension plan(s) do you offer?



Do you match employee contributions to the 401(k) plan?

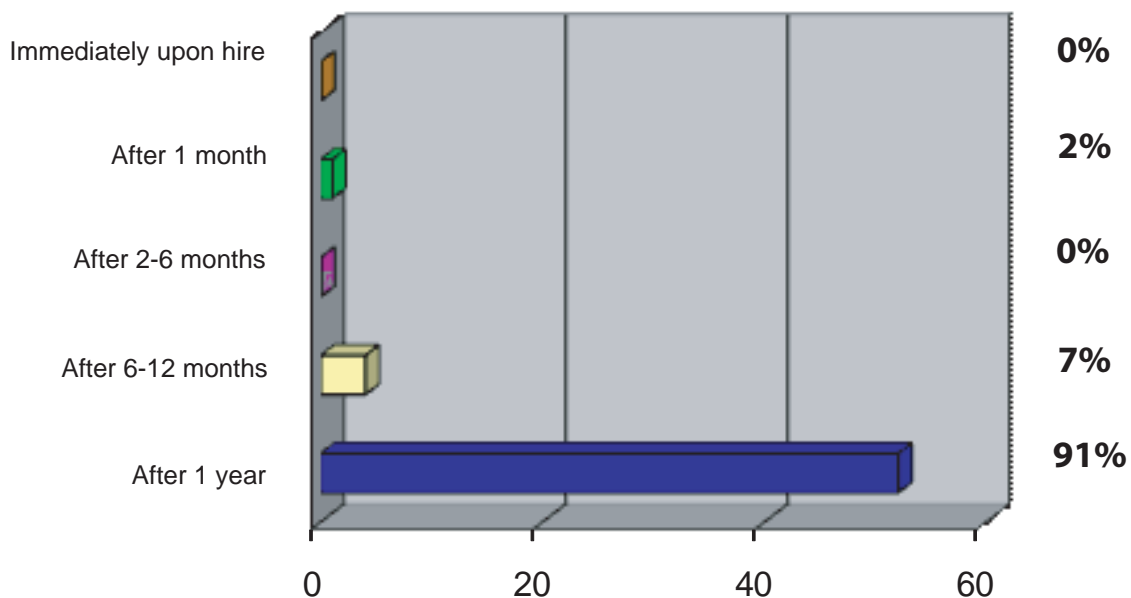


If you match 401(k) contributions, how is the amount of the match determined?

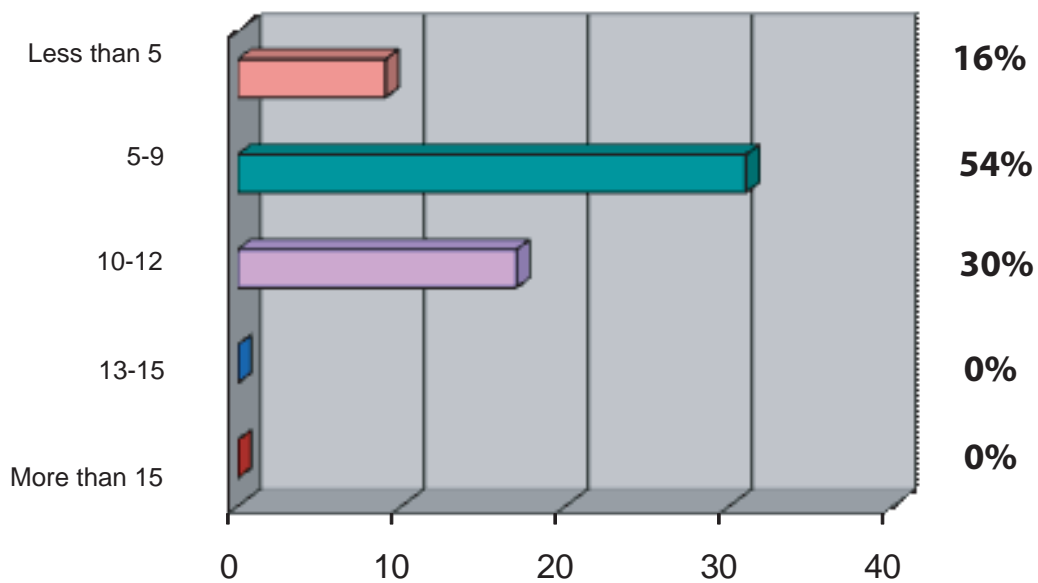


*In the scenario where the dealer matches 401(k) contributions, the average matched is 5%.

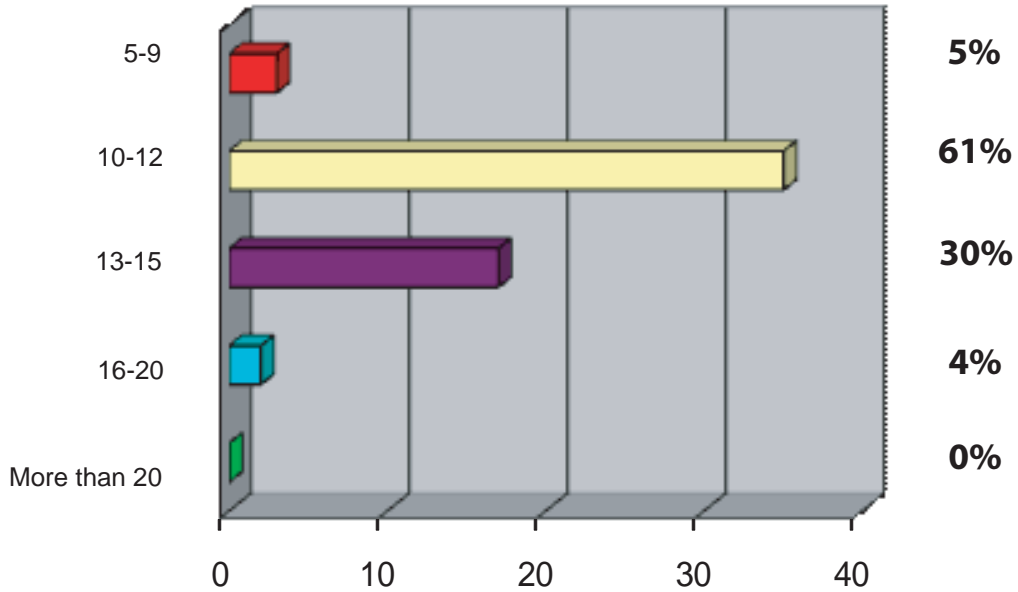
When does an employee become eligible for vacation?



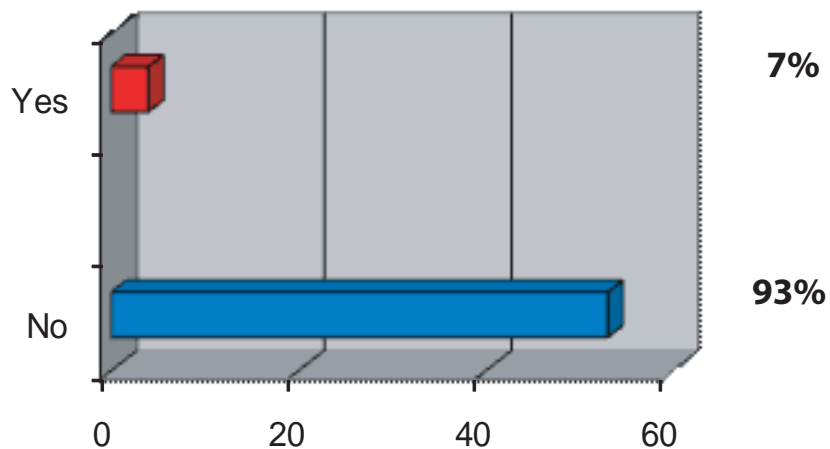
Employees with 1-4 years of service are entitled to how many vacation days?



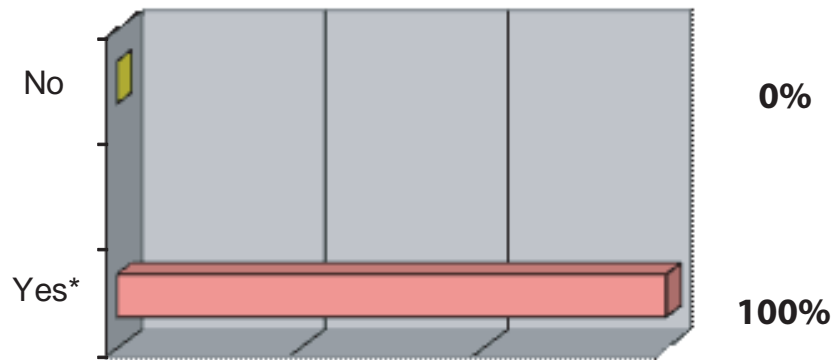
Employees with 5-10 years of service are entitled to how many vacation days?



Are employees entitled to carry unused vacation days from one year to the next?

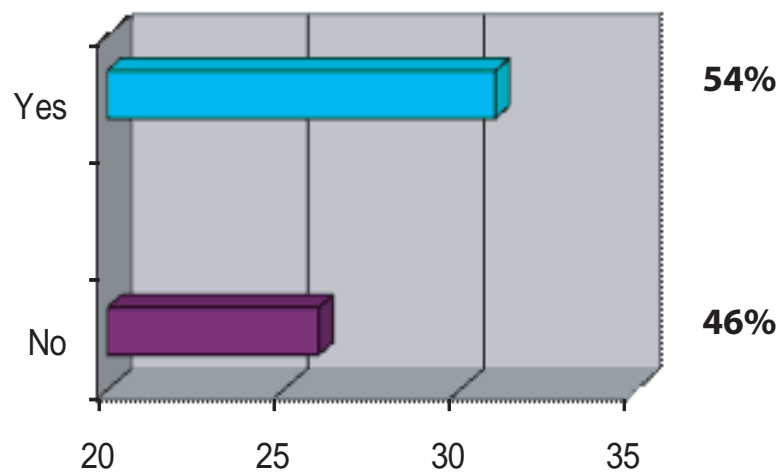


If you allow employees to carry over unused vacation days, is there a limit on the number of days they can carry over?

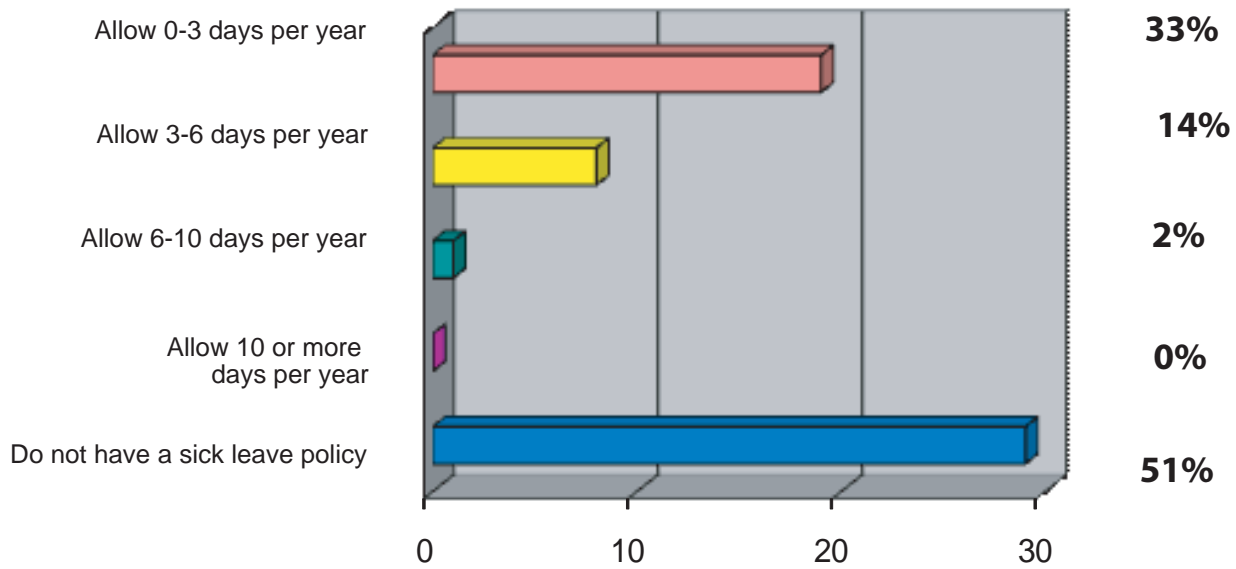


*The number of days employees are allowed to carry over is limited on average to 5.

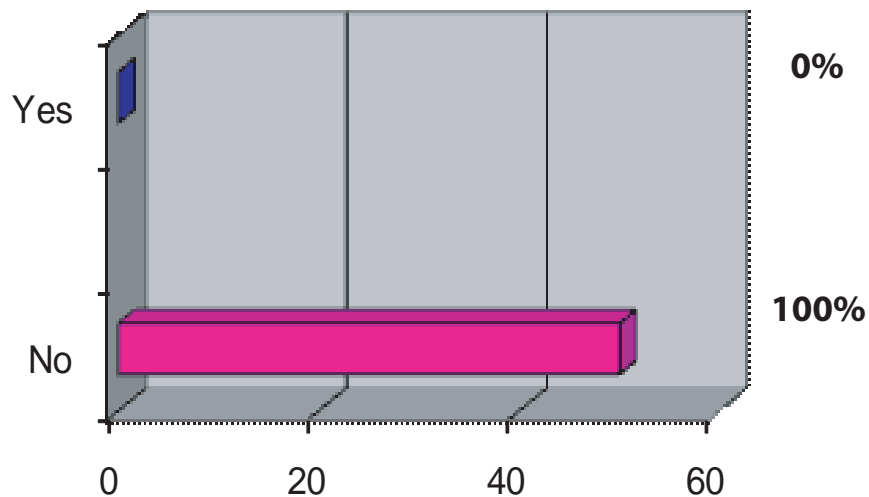
Do employees have the option of receiving payment for unused vacation days?



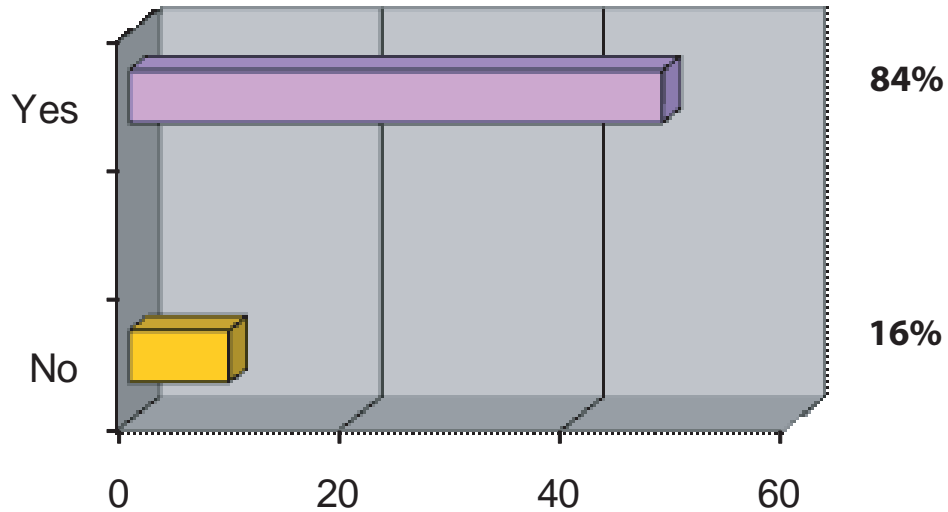
Which statement best describes your sick leave policy?



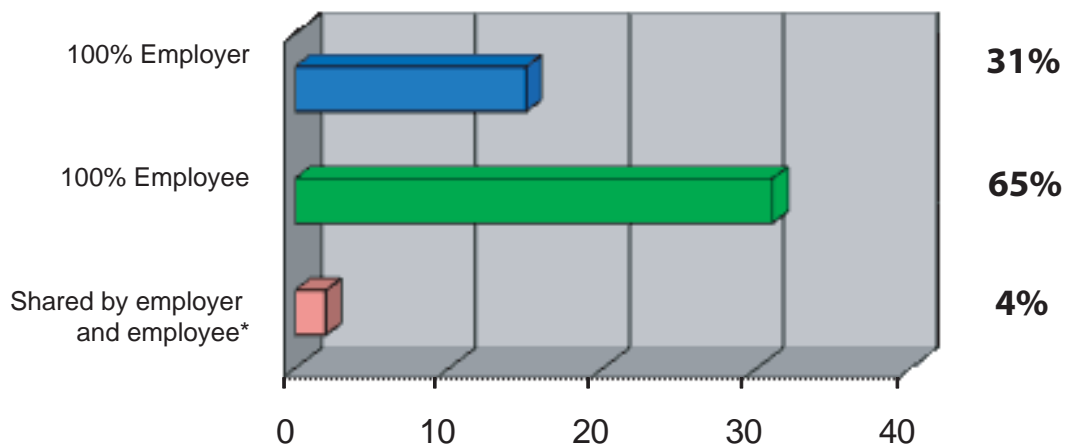
Are employees allowed to carry unused sick days from one year to the next?



Does the dealership provide short-term disability insurance to employees?

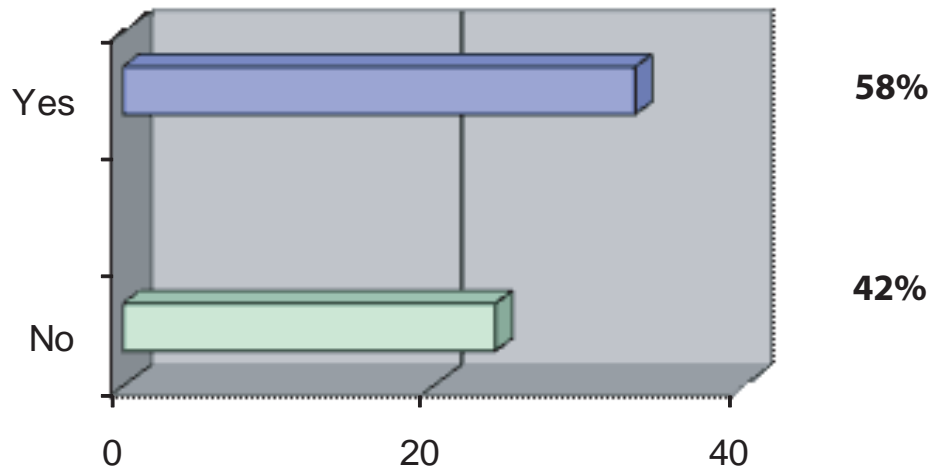


If the dealership provides short-term disability insurance, how are the premiums paid?

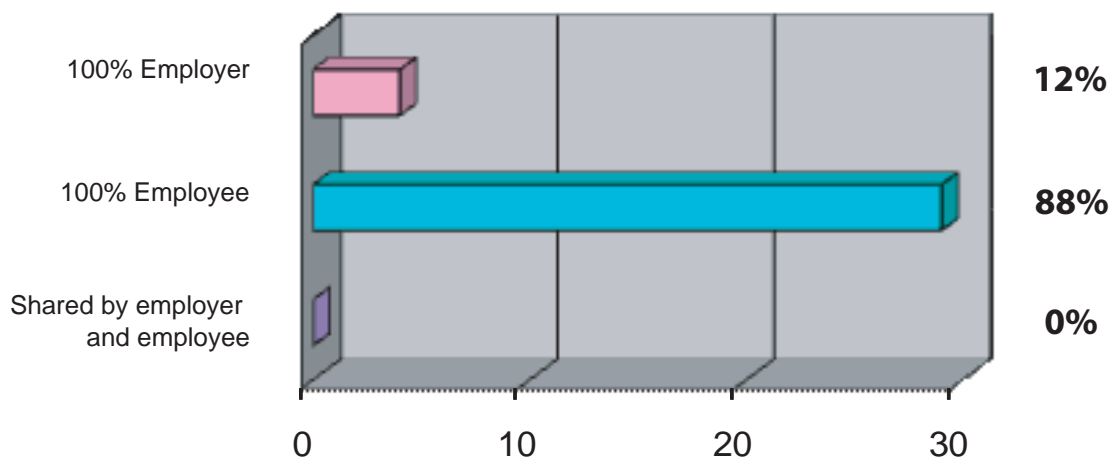


*In the scenario when the premiums are shared by the employer and employee, the employer pays on average 25% and the employee 75%.

Does the dealership provide long-term disability insurance to employees?



If the dealership provides long-term disability insurance, how are the premiums paid?



For information on insurance products and services available through PAA, call 1-800-222-8712 or contact your Regional Manager.

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