

# Markets Approached

## Fraser Public School

Carrier	Medical	Dental	Vision	Ancillary	Response
Aetna	X				No Response
BCBS MI (Current)	X				Alternatives Shown
Berkley	X				Uncompetitive, +18.99%
Berkshire Hathaway	X				Quoted
COPS Trust VEBA	X	X	X		DTQ - Products not offered at this time
Crum & Forster	X				Uncompetitive, +16.27%
Delta		X			DTQ - Group not in MESSA
Eyemed			X		DTQ - Uncompetitive
Guardian				X	Matched Current
HAP	X				Uncompetitive, FI: +14.17% SF: No Response
HM Insurance	X				Uncompetitive, +9.91%
Lincoln		X	X	X	DTQ - Uncompetitive
Mutual of Omaha		X	X	X	DTQ - Uncompetitive
Priority Health	X				Uncompetitive, Stop Loss contract type
QBE	X				Uncompetitive, +11.38%
Sun Life Financial	X				DTQ - Uncompetitive
Swiss RE	X				DTQ - Uncompetitive
Symetra	X				Quoted
The Hartford		X	X	X	DTQ - Uncompetitive
Reliance Standard		X	X	X	DTQ - Uncompetitive
TMHCC	X				DTQ - Uncompetitive
United Healthcare	X				DTQ - Uncompetitive
Voya	X				Uncompetitive, +26.97%
VSP			X		DTQ - Uncompetitive