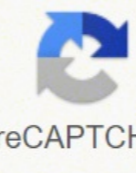


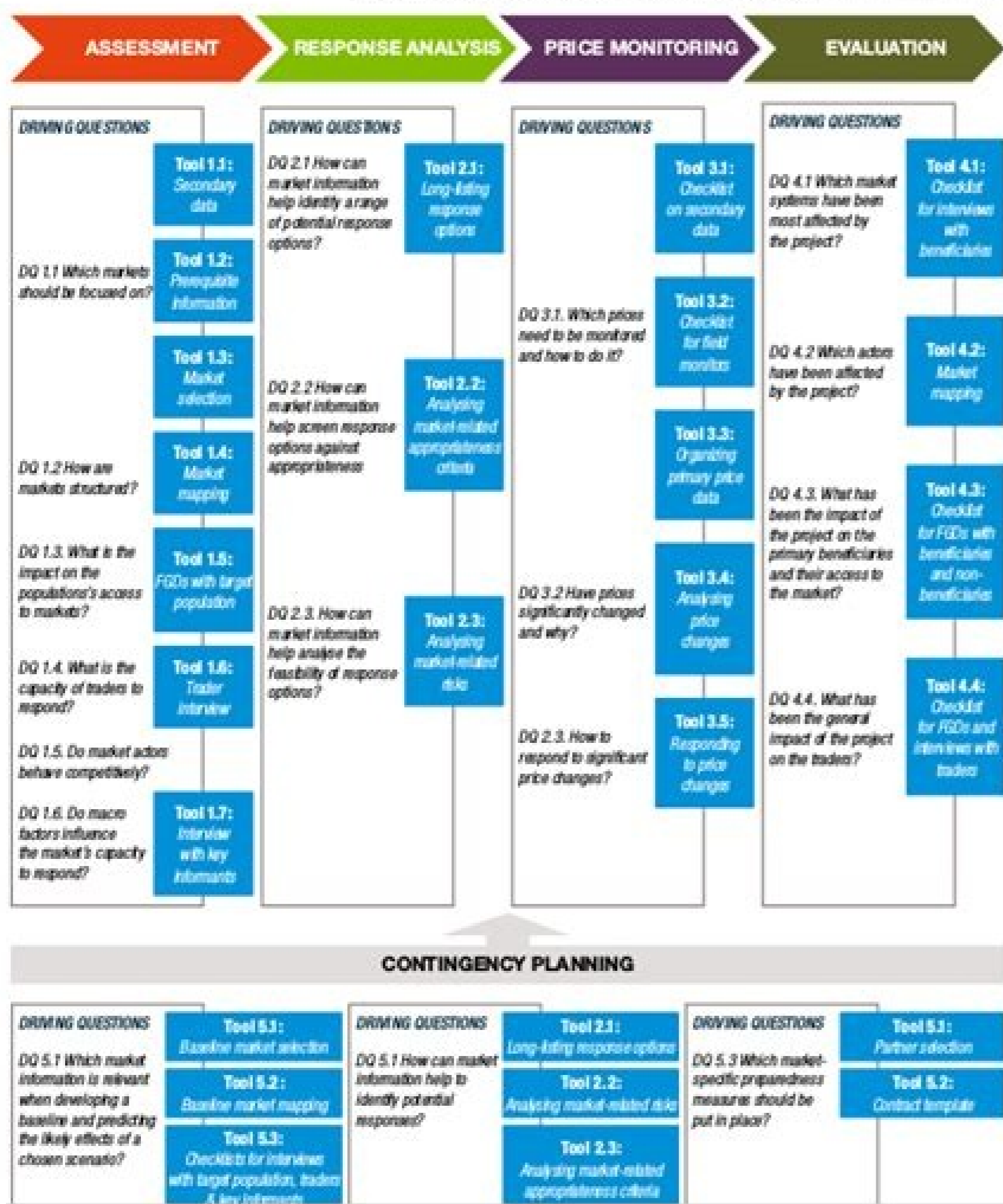
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Market Analysis

Market definition	Customer Characteristics	
Market Factors	Trends	Questions
Size		
Potential		
Growth		
Variety		
Legal		
Share		
Buyer identification		
Satisfaction of Customer		

Diagram 0.1: Market analysis through the project cycle



Market Analysis

Market	Country	Year	Value
Market 1	Country 1	2010	100
Market 1	Country 1	2011	110
Market 1	Country 1	2012	120
Market 1	Country 1	2013	130
Market 1	Country 1	2014	140
Market 1	Country 1	2015	150
Market 1	Country 1	2016	160
Market 1	Country 1	2017	170
Market 1	Country 1	2018	180
Market 1	Country 1	2019	190
Market 1	Country 1	2020	200
Market 1	Country 1	2021	210
Market 1	Country 1	2022	220
Market 1	Country 1	2023	230
Market 1	Country 1	2024	240
Market 1	Country 1	2025	250
Market 1	Country 1	2026	260
Market 1	Country 1	2027	270
Market 1	Country 1	2028	280
Market 1	Country 1	2029	290
Market 1	Country 1	2030	300

Health Industry at a Glance

Table 1 below provides a snapshot of the U.S. health insurance industry's aggregate financial results for health entities who file with the NAIC on the health annual statement blank which represents over 70% of the total A&H business filed with the NAIC. For the second consecutive year, the health insurance industry experienced a decrease in net earnings (12.7% to \$10.3 billion from \$11.7 billion) and a decrease in the profit margin (to 2.3% from 2.7%). The combined ratio increased moderately to 97.8% from 97.3%. Despite the decrease in net earnings, health entities reported a 4.4% increase in net investment income earned to \$3.3 billion although the yield remained unchanged at 2.1%.

Health entities reported a 7.5% increase in capital and surplus to \$110.8 billion due to net income of \$10.3 billion and unrealized capital gains of \$1.8 billion partially offset by \$6.5 billion in dividends paid to stockholders in 2013.

Notable items include the following:

- Total hospital and medical expenses increased 3.7% (\$13.6 billion).
- Claims adjustment expenses and administrative expenses increased 5.8% (\$3.0 billion).
- Net earned premium increased 3.1% (\$13.5 billion).
- Moderate increase in loss ratio to 85.8%.
- A&H direct earned premium increased 3.0% (\$18.9 billion) including all business types.
- Long-term care direct earned premium increased 2.5% (\$282.0 million)

Inside this issue:

- Underwriting Results 2
- Premium Revenues 3
- Accident and Health 4
- Long-term Care 5

Table 1
Health Entities as of December 31, 2013

in \$ Billions, Except PMPM		Chg.	2013	2012	2011	2010	2009
Operations							
	Direct Written Premium	2.6%	\$455,171	\$443,537	\$418,482	\$394,700	\$382,376
	Net Earned Premium	3.1%	\$446,671	\$433,211	\$409,291	\$385,832	\$373,197
	Net Investment Income Earned	4.4%	\$3,292	\$3,154	\$3,245	\$3,421	\$4,061
	Underwriting Gain(Loss)	(16.8)%	\$9,708	\$11,675	\$14,763	\$12,714	\$5,978
	Net Income/Loss	(12.7)%	\$10,257	\$11,744	\$13,909	\$12,935	\$9,292
	Total Hospital & Medical Exp	3.7%	\$385,588	\$371,947	\$346,059	\$326,997	\$323,405
	Loss Ratio	0.1 Pts.	85.8%	85.7%	84.5%	84.8%	86.7%
	Admin Expense Ratio	0.3 Pts.	12.1%	11.8%	11.9%	11.9%	11.7%
	Combined Ratio	0.5 Pts.	97.8%	97.3%	96.4%	96.7%	98.4%
	Profit Margin	(0.4) Pts.	2.3%	2.7%	3.4%	3.3%	2.8%
	Net Premium PMPM	2.6%	\$211	\$205	\$204	\$195	\$189
	Claims PMPM	2.9%	\$182	\$177	\$173	\$166	\$165
	Cash Flow from Operations	(39.4)%	\$7,997	\$13,203	\$15,399	\$12,201	\$8,619
	Enrollment	0.0%	178	177	168	164	166
Capital and Surplus							
	Capital & Surplus	7.5%	\$110,813	\$103,041	\$94,642	\$88,521	\$77,147
Assets							
	Net Invested Assets	4.7%	\$162,618	\$155,331	\$145,706	\$135,589	\$122,475
	Net Admitted Assets	5.7%	\$213,275	\$201,801	\$188,664	\$174,217	\$158,506
	Net Inv Inc & Realized Gain(Loss)	6.0%	\$4,683	\$4,417	\$4,249	\$4,814	\$6,260
	Investment Yield	0 Pts.	2.1%	2.1%	2.3%	2.7%	3.4%
	Number of Companies Filed		904	880	857	830	864

Notes: Aggregate results include only health entities who file annual statements with the NAIC. As of April 4, 2014, approximately 99% of expected health entities reported.

Note: References to Loss Ratio is not related to HHS definition of Medical Loss Ratio.

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Industry Analysis Example (Porter's Five Forces and Competitors)

Here is a very brief example of an industry analysis for the Claims using the data, identifying the main competitors in the market, their strategy and size in the industry, where it competes. Remember, that you are concerned with where the Market is positioned in the industry relative to the respective industry forces.

- **Porter's Competition: Medium pressure**
 - In general, medium pressure, since the market size is large.
 - Entry barriers are relatively high, as the market has an established distribution system, including, direct sales, and insurance agents in most of competitors.
 - The market also has an established and developed web sites.
- **Industry Among Established Competitors: Medium Pressure**
 - Currently, there are three established competitors that exist in the same market as the Market, State, A, Mar, and Target. Targets the strongest of the three in terms of size.
 - Target has experienced remarkable growth in their domestic markets and has achieved this with high efficiency.
 - State and A, Mar, have been in the market for a long time and have established a strong reputation.
 - Market entry is high.
- **The Bargaining Power of Buyers: Low pressure**
 - The market has a high level of competition in the Market.
 - Consumer choice is high, since there are many competitors.
 - Consumer choice is high, since there are many competitors.

This sample template will help you make action plans and strategies so that you can have a competitive advantage in the industry. Extreme competition leads to reduced income potential for businesses in the same industry. The power to bargain (suppliers). The objectives for conducting the analysis template must be clear. 28+ FREE ANALYSIS Templates - Download Now Adobe PDF, Microsoft Word (DOC), Microsoft Excel (XLS), Google Docs, Apple (MAC) Pages, Google Sheets (SPREADSHEETS) Industry Analysis TemplateDetailsFile FormatSize: A4, USDownloadidentify the factors that are greatly contributing to the industry, such as capital requirements, access to different distribution channels, and so on by downloading and using our ready-made industry analysis template. It also involves analyzing the political, economic, and business developing factors that dominate the way the industry evolves. Especially those who are offering more at a lesser cost. The power to bargain (buyers). In this way, they can keep track on things that need improvement and on which part they fall off. If you want, you can change the font style, add more graphical data to it, put your company's logo on top, add another relevant information, so on and so forth. Take time to check our sample templates and make use of them. You may also see Analysis Templates. Industry Analysis TemplateDetailsFile FormatSize: A4, USDownloadIndustry Gap Analysis TemplateDetailsFile FormatSize: A4, USDownloadIndustry SWOT Analysis TemplateDetailsFile FormatSize: A4, USDownloadIndustry Analysis Template in WordDetailsFile FormatSize: A4, USDownloadSample Industry SWOT AnalysisDetailsFile FormatSize: A4, USDownloadPorter Industry Analysis Templateclasses.bus.oregonstate.eduDetailsFile FormatSize: 30.7KBDownloadMaking comparisons between a company and its competitor is a major strategy in the business industry. 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