

**A Summary Analysis for
Specific Software Solutions**

> What Your Mod Is Costing You

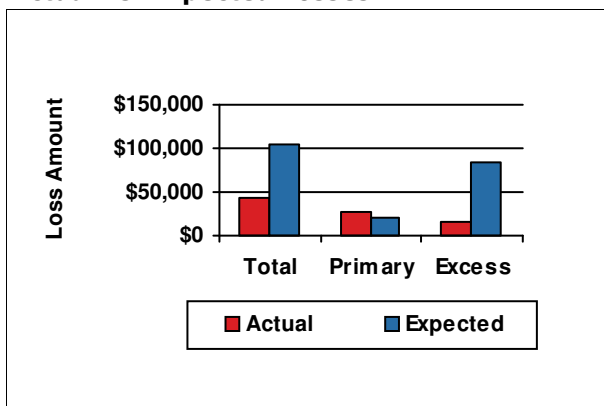
All premium values are estimates.

- > Mod value: 0.98
- > Effective date of mod: 04/01/09
- > Estimated unmodified premium: \$200,000
- > Your minimum, or best possible mod, for the policy periods included in this calculation was 0.76. This translates to a minimum premium of \$152,000.
- > Your controllable mod, or the amount of mod points that could have been avoided if you had no losses, was 0.22. If you had no losses, you would be saving approximately \$44,000 on your premium this new policy year.
- > Even if you could not reach your minimum mod, every point you save on the mod will save you about \$2,000 off your premium. Are you ready to learn more?

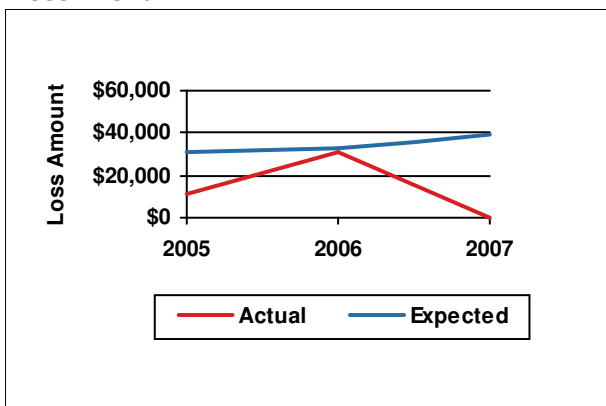
> How Your Company Compares to Industry Standards

- > Your company's losses of \$43,063 compare to an industry average of \$103,534 for a company of your size (as measured by payroll).
- > Your losses were 42% of expected.
- > Your company's primary losses, which are a measure of loss frequency, were \$26,351. The industry average for a company of your size is \$19,619. Your primary losses were 134% of expected.
- > Your company's excess losses, which are a measure of loss severity, were \$16,712. The industry average for a company of your size is \$83,915. Your excess losses were 20% of expected.

Actual vs. Expected Losses



Loss Trend



> How Our Agency and WorkCompEdge Can Help You

Our agency utilizes WorkCompEdge.com, a unique site dedicated to helping employers reduce workers comp costs and improve productivity. As our client, you'll receive access to WorkCompEdge and its tools, strategies, and step-by-step instructions to put knowledge into action – plus community features of a wiki, forum, and blog.

Although your company's mod is 1.0 or less, there are still savings that you can realize through better loss control and through other operational practices that can improve your costs and productivity. We'll take a deeper look together at your situation and WorkCompEdge.com to determine which of its 15 modules will most benefit you. Based on this summary analysis, however, we recommend that you consider prioritizing the tools and strategies in these modules:

- > Verify and manage your experience mod - how to do it and why it matters
- > Avoid hiring your next workers comp injury
- > Before and after an injury - the crucial role of the supervisor's actions and attitudes
- > Build true safety culture - it's more than the incentive of the month
- > The clock is ticking - things you must do in the first 24 hours after an injury
- > Expedite return-to-work - it's critical to health, morale, and your bottom line

Recommended modules are based on computerized analysis of the loss and payroll history affecting your mod. For a different assessment of which WorkCompEdge modules you might consider first, visit www.specificsoftware.com/wce/survey.htm

