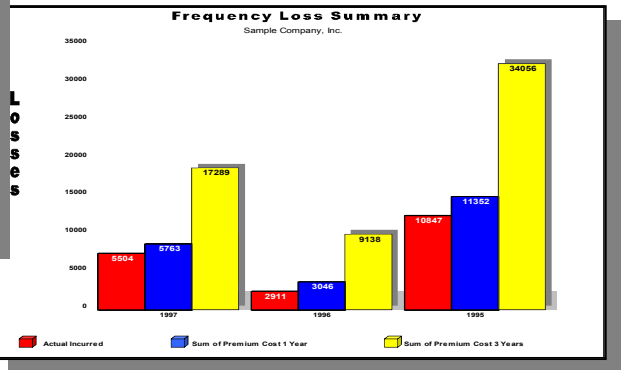
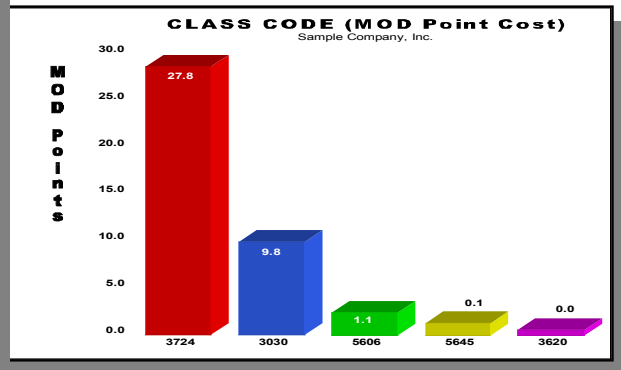


Experience Modifier

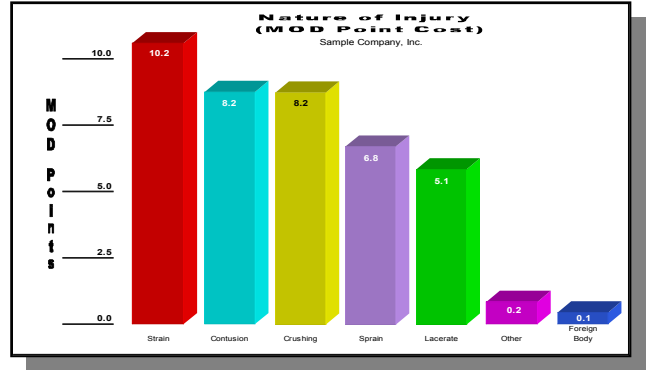
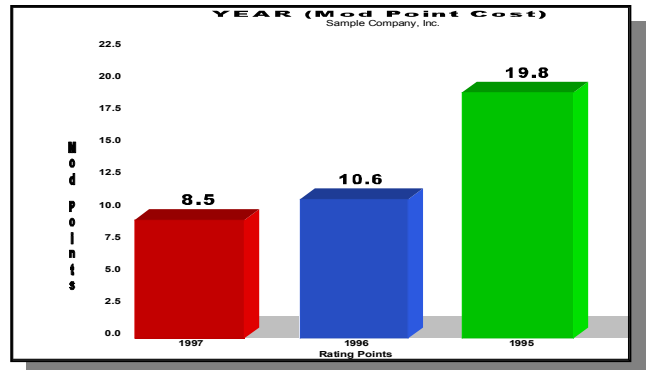
Controlling the twists & turns of Workers Compensation.

WORKERS COMPENSATION EXPERIENCE RATING
NCCI Sample Company, Inc. Risk Ident No 09453894 Effective Date: 04/07/99

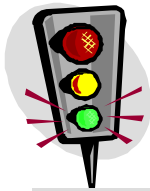
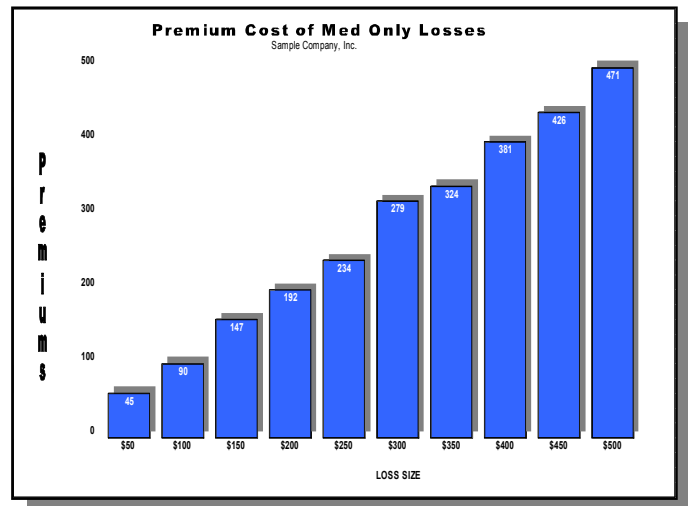
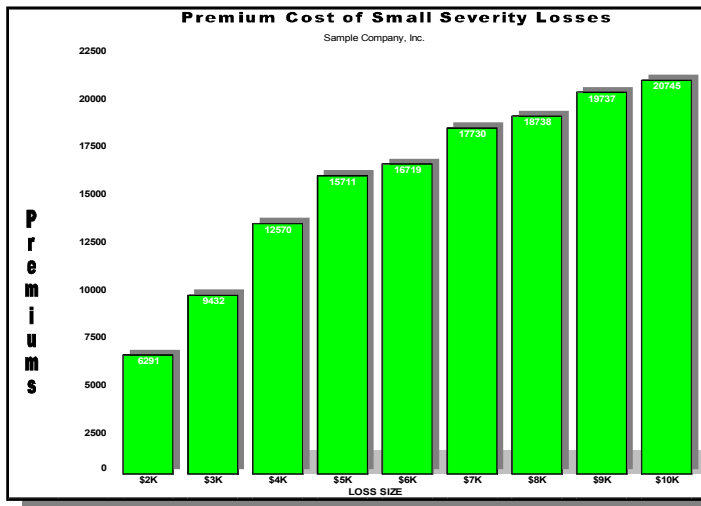
CODE	ELR	D-RATI	PAYROLL	EXPECTED LOSSES	EXP PRIM LOSSES	CLAIM DATA	IJ	OF	ACT INC LOSSES	ACT PRIM LOSSES
CARRIER 22065 POLICY NO: 7580001900 EFF-DATE 4/01/95 EXP-DATE 4/01/96										
3030	744	17	147637	33304	5662	5000238	3	O	✓ 5808	5000
3724	449	18	✓ 1537808	69048	12429	5000195	3	O	✓ 71438	5000
5606	162	18	✓ 25787	742	134	50000163	5	F	✓ 2769	2769
8742	34	18	✓ 30031	238	43	50000193	5	F	✓ 3674	3674
8810	18	21	✓ 706186	191	40	50000225	5	O	✓ 6514	8114
9765	✓ Workplace Safety			-725	-128	No. 1	5	*	✓ 138	138
9841	✓ Drug Free Credit			-1656	-293	50000103	6	F	✓ 3048	3048
9843	✓ Managed Care Arran.			-518	-92	No. 42	6	*	✓ 10910	10910
POLICY TOTAL 2207449 (SUBJECT PREMIUM - 360953)										14619
CARRIER 22065 POLICY NO: 7580001901 EFF-DATE 4/01/96 EXP-DATE 4/01/97										
3030	744	17	✓ 191486	14247	2422	97070067	5	O	✓ 61635	5000
3030	744	17	✓ 20740	15456	2028	No. 1	5	*	✓ 1514	1514
3724	449	18	✓ 606267	37176	5769	No. 26	6	*	✓ 7448	7448
5606	162	18	✓ 491389	40064	7932					
5606	162	18	✓ 20710	336	60					
5606	162	18	✓ 25930	420	76					
8742	34	18	✓ 50453	172	31					
8742	34	18	✓ 66338	226	41					
8810	18	21	✓ 113288	204	43					
8810	18	21	✓ 115944	209	44					
9765	✓ Workplace Safety			-749	-133					
9765	✓ Workplace Safety			-1071	-190					
9841	✓ Drug Free Credit			-1927	-342					
9841	✓ Drug Free Credit			-2569	-456					
9841	✓ Drug Free Credit			-1071	-190					
9843	✓ Managed Care Arran.			-1178	-200					
9843	✓ Managed Care Arran.									
POLICY TOTAL 2479645 (SUBJECT PREMIUM - 364746)										70597
CARRIER 22065 POLICY NO: WCS1101302 EFF-DATE 4/01/97 EXP-DATE 4/01/98										
3030	744	17	499999	37200	6324	97010946	4	F	✓ 11129	5000
3724	449	18	1819257	81685	14703	98010022	5	O	✓ 3302	3302
5606	162	18	47800	774	139	98010170	5	O	✓ 6039	5000
8142	34	18	141196	480	86	98010178	5	O	✓ 18288	5000
8810	18	21	252527	455	96	No. 1	5	*	✓ 1263	1263
9765	✓ Workplace Safety			-2171	-384	No. 18	6	*	✓ 109	109
9841	✓ Drug Free Credit			-5306	-839					
POLICY TOTAL 2760779 (SUBJECT PREMIUM - 373785)										37130



Claim#	Policy Year	FIS	Actual Incurred Loss	1 Year Mod Primary Loss	1 Year Mod Point Cost	1 Year Premium Cost	3 Year Premium Cost	OF	Reserve	Paid	Part of Body	Nature of Injury	Cause of Accident	User
97010075	1995	S	798,843.00	5,000.00	7.898	12,376.00	32,123.00	O	13,701.00	66,141.00	Finger	Crushing	Fall/Slice	
97010064	1995	S	54,000.00	5,000.00	5.63	12,386.00	37,155.00	O	31,189.00	16,659.00	Chest	Contusion	Fall/Slice	
97010370	1995	S	14,428.00	5,000.00	2.157	4,745.00	14,235.00	O	0.00	14,428.00	Upper Back	Sprain	Misc Strain	
97010396	1995	F	3,674.00	3,674.00	0.977	2,149.00	6,447.00	F	0.00	3,673.00	Upper Back	Sprain	Slice/NoFall	
97010368	1995	F	3,048.00	3,048.00	0.811	1,784.00	5,352.00	F	0.00	3,047.00	Hand	Lacerate	Misc Strain	
97010379	1995	F	2,787.00	2,787.00	0.741	1,630.00	4,890.00	F	0.00	2,787.00	Foot	Contusion	Misc Strain	
97010470	1995	M	1,839.00	552.00	0.147	323.00	859.00	F	0.00	1,839.00	MidBody	All Other	Strike/Mach	
97010400	1995	F	1,338.00	1,338.00	0.356	783.00	2,349.00	F	0.00	1,338.00	MidBody	Sprain	Slice/NoFall	
97010374	1995	M	908.00	272.00	0.072	158.00	474.00	F	0.00	907.00	Lower Leg	All Other	Misc Strain	
97010398	1995	M	566.00	170.00	0.045	99.00	297.00	F	0.00	566.00	Foot	Sprain	Slice/NoFall	
97010469	1995	M	471.00	141.00	0.038	84.00	252.00	F	0.00	471.00	MidBody	Sprain	Slice/NoFall	
97010394	1995	M	448.00	134.00	0.036	79.00	237.00	F	0.00	448.00	MidBody	Burn	Misc	
97010382	1995	M	316.00	95.00	0.025	55.00	165.00	F	0.00	316.00	Fingers	Lacerate	Lifting/Oth	
97010185	1995	M	214.00	64.00	0.017	37.00	111.00	F	0.00	214.00	Lacerate	Lifting/Oth		
97010401	1995	M	209.00	63.00	0.017	37.00	111.00	F	0.00	209.00	Ankle	Sprain	Slice/NoFall	
97010385	1995	M	202.00	61.00	0.016	35.00	105.00	F	0.00	202.00	Fingers	Lacerate	Misc Strain	
97010359	1995	M	199.00	60.00	0.016	35.00	105.00	F	0.00	199.00	Eye	Foreign Body	Eye/FgnBody	
97010397	1995	M	192.00	58.00	0.015	33.00	99.00	F	0.00	192.00	Knee	Sprain	Misc Cut	
97010371	1995	M	191.00	57.00	0.015	33.00	99.00	F	0.00	191.00	Hand	Lacerate	Misc Strain	
97010389	1995	M	184.00	55.00	0.015	33.00	99.00	F	0.00	184.00	Hand	Lacerate	Misc Strain	
97010390	1995	M	162.00	49.00	0.013	29.00	87.00	F	0.00	162.00	Fingers	Lacerate	Misc	
97010383	1995	M	138.00	41.00	0.011	24.00	72.00	F	0.00	138.00	Contusion	Misc		
97010355	1995	M	131.00	39.00	0.01	22.00	66.00	F	0.00	131.00	Brain	All Other	Misc	
97010362	1995	M	123.00	37.00	0.01	22.00	66.00	F	0.00	123.00	Lower Leg	Sprain	Misc Cut	
97010395	1995	M	122.00	37.00	0.01	22.00	66.00	F	0.00	122.00	Upper Back	Sprain	Lifting	
97010366	1995	M	113.00	34.00	0.009	20.00	60.00	F	0.00	113.00	Upper Back	Sprain	Slice/NoFall	
97010391	1995	M	110.00	33.00	0.009	20.00	60.00	F	0.00	110.00	Fingers	Contusion	Misc Strain	
97010388	1995	M	57.00	17.00	0.005	11.00	33.00	F	0.00	57.00	Upper Back	Sprain	Pub/Pal	
97010392	1995	M	40.00	12.00	0.003	7.00	21.00	F	0.00	40.00	Eye	Foreign Body	Eye/FgnBody	
97010399	1995	M	33.00	10.00	0.003	7.00	21.00	F	0.00	33.00	Eye	Foreign Body	Eye/FgnBody	
97010352	1995	M	-	-	0.00	0.00	0.00	F	0.00	0.00	Mid Body	Heat Prod	Misc	
97010393	1995	M	-	-	0.00	0.00	0.00	F	0.00	0.00	Upper Back	Sprain	Lifting	
97010067	1996	S	91,350.00	5,000.00	9	19,598.00	58,794.00	O	14,848.00	76,502.00	Lower Back	Strain	Pub/Pal	



The key to reducing Workers' Compensation is selecting an agent who understands the complexities of Experience Modification and who will pro-actively implement sound solutions for your business.



Get the Green Light

We offer Comprehensive Control of your Experience Modifier.

- 1.) Verify the Experience Modifier for accuracy and petition NCCI for changes and carriers for return premium if errors are found.
- 2.) Extract nine pieces of information from each and every claim to show the effect of individual claims on the Experience Modifier and premiums.
- 3.) Analyze Controllable Modifier Costs and provide recommendations to help you reach your goal.
- 4.) Project Experience Modifier for up to six months in advance.
- 5.) Summarize actual effect of Medical, Frequency and Severity Claims individually.
- 6.) Provide profitability study of claims by salesperson, class code, location, client, company, year, etc.
- 7.) Review claims by Nature of Injury, Body Part and Cause of Injury to determine trending.
- 8.) Provide analysis of Experience Modifier cost by Body Part, Nature of Injury and Cause of Injury to help justify additional safety measures.
- 9.) Provide safety resources to help to reduce any trending discovered.
- 10.) Review the impact of deductible options on your Experience Modifier.

B03

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