

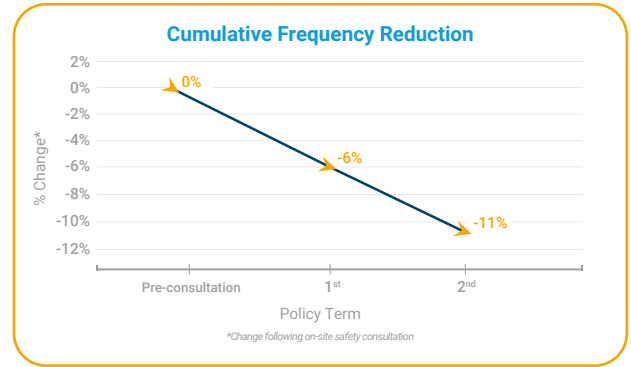


1

FEWER CLAIMS

Risk and Safety Expertise

- Our risk management team helps build a culture of safety at your workplace so everyone goes home safe.
- You receive one-on-one, personalized risk assessments with direct access to our risk management consultants.
- Access Safety *OnDemand*[®], our online learning management tool with 1000s of safety resources on 100s of topics.

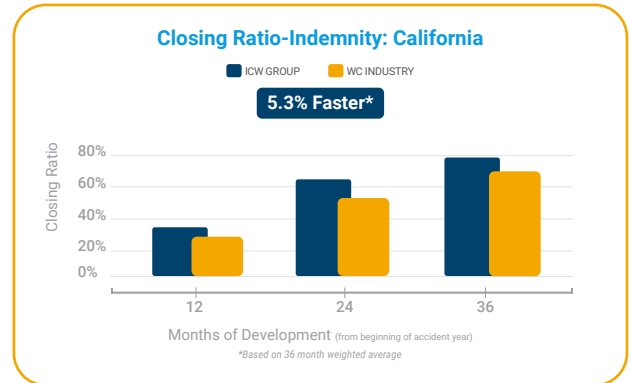


2

CLOSE CLAIMS FASTER

Proactive Claims Management

- Our hands-on claim management helps claims close 5.3% faster and beat industry costs by 22%.
- All claims are reviewed for fraud across 3,000 factors within 24 hours of claim creation.
- 67% of injured workers return to work within 30 days.



3

LOWER EX-MODS

Premium Cost Savings

- Lower your Ex-mod and receive the most value from your workers' compensation insurance.
- Average ex-mod declines more than 8 points over 4 years.

