

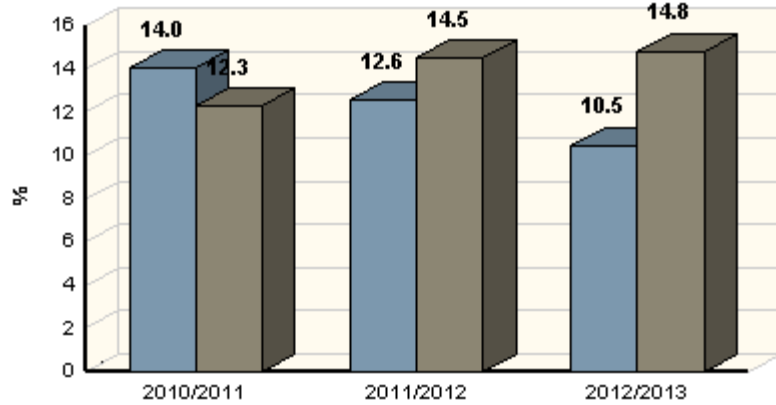
\* Claims valued at the end of each policy year



Santa Clara County SIG - K12  
Workers' Compensation Comparative Analysis  
Fiscal Year 2010/2011, 2011/2012 and 2012/2013

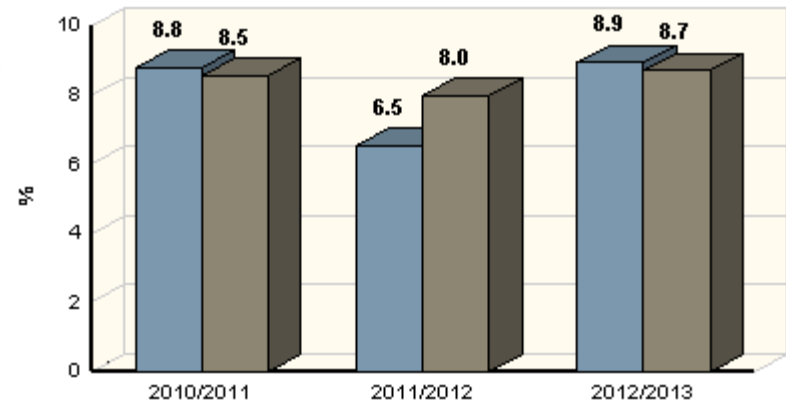
5

% of Claims \$200 or Less\*



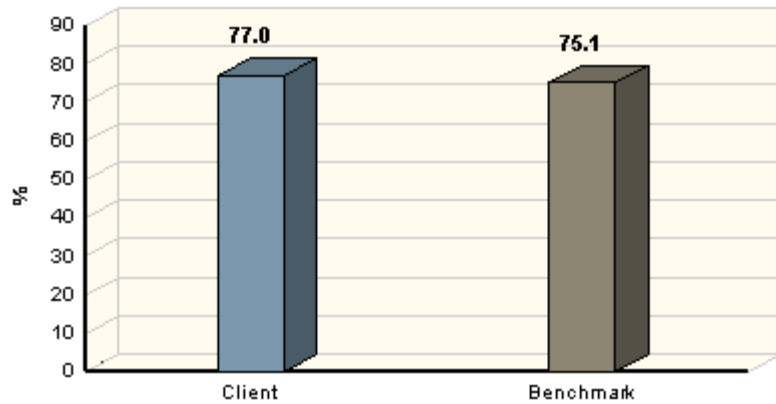
6

% of Claims to 1st Year Employees\*



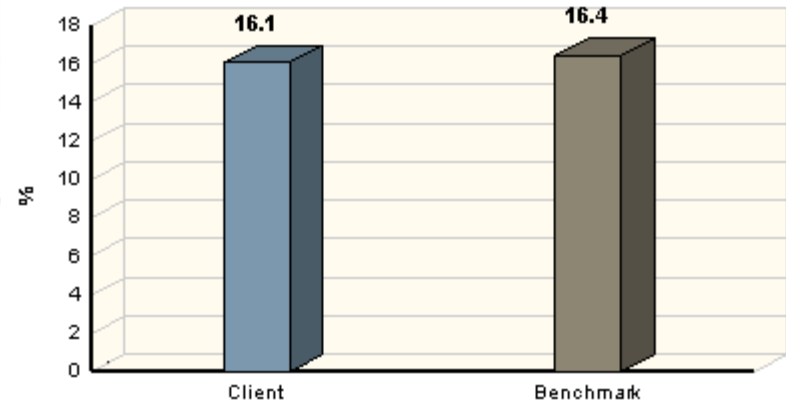
7

% of Claims Closed Within 1st 3 Years\*\*



8

% of Employees with Multiple Claims\*\*

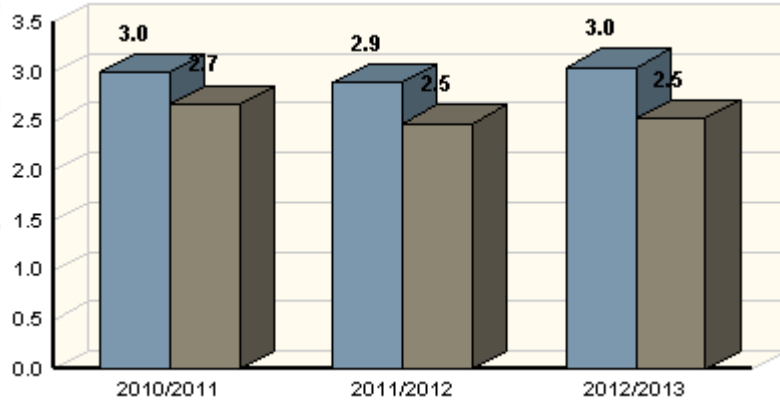


\* Claims valued at the end of each policy year

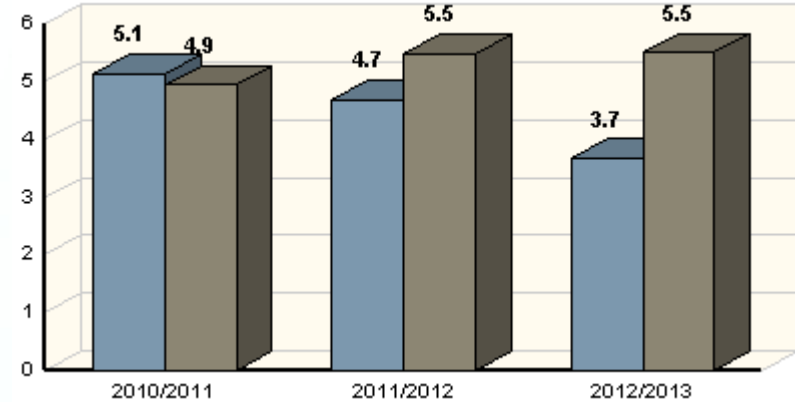
\*\* Claims Valued as of 06/30/2013 including claims data from fiscal years 2010-2012 (3 years)



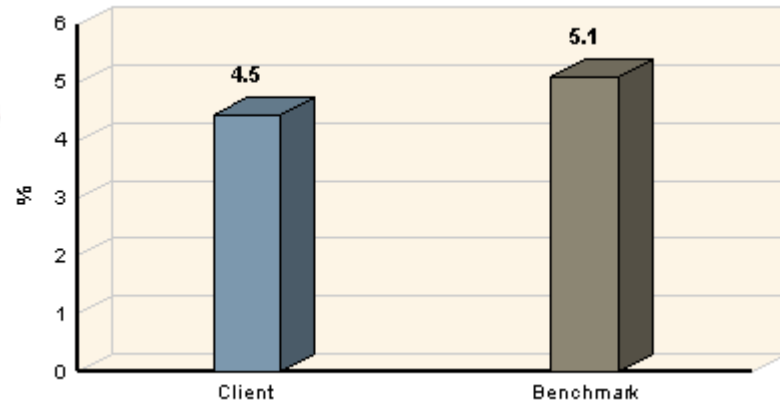
9 Days Between Injury & Client Knowledge\*



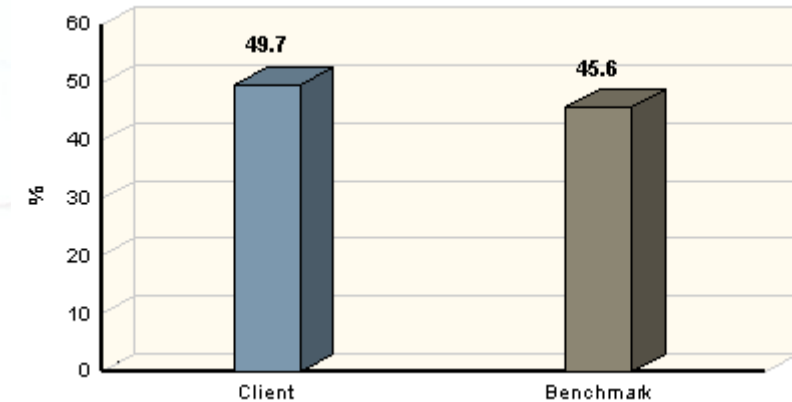
10 Days Between Client Knowledge & Notification\*



11 Litigation Rate\*\*



12 Indemnity Rate\*\*

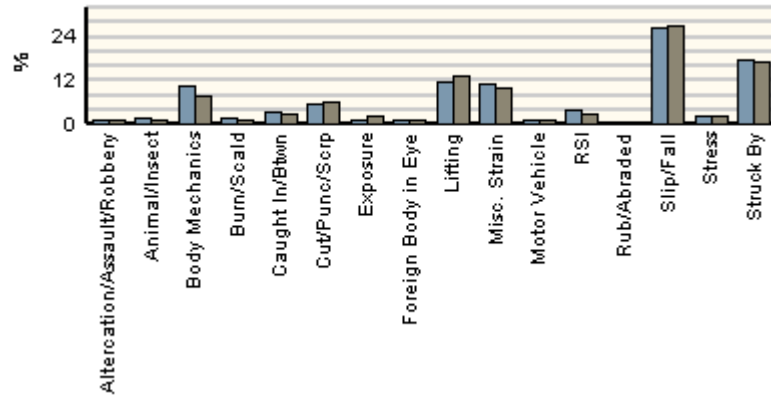


\* Claims valued at the end of each policy year

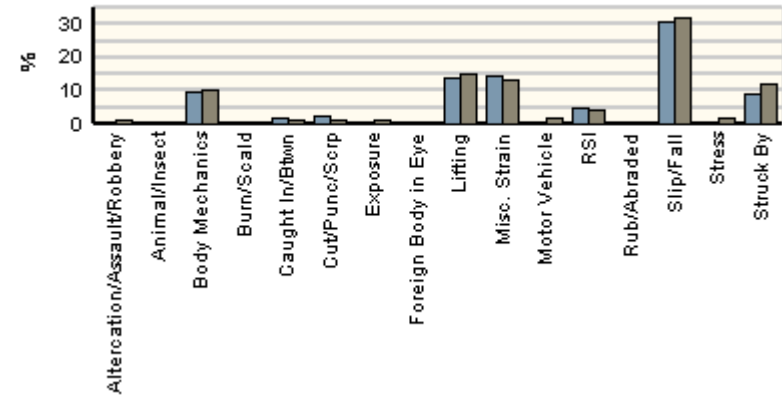
\*\* Claims Valued as of 06/30/2013 including claims data from fiscal years 2010-2012 (3 years)

Client Benchmark

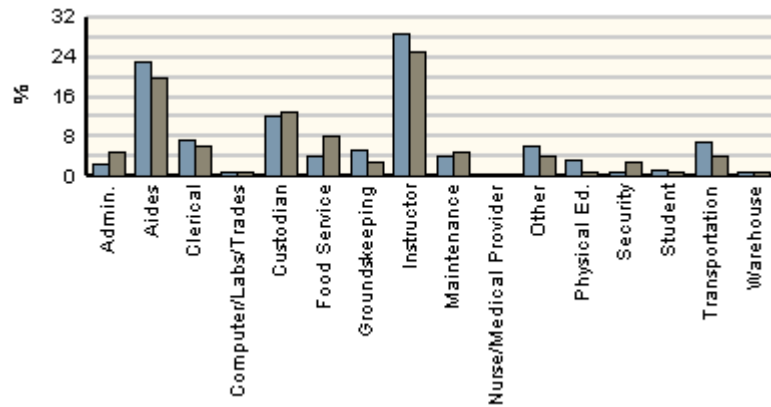
13 % of Claim Frequency by Cause 2010 to 2013 \*\*



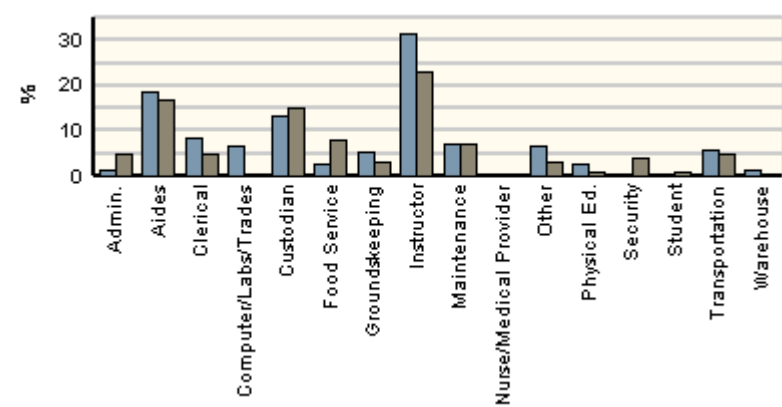
14 % of Claim Severity by Cause 2010 to 2013 \*\*



15 % of Claim Frequency by Occupation Group 2010 to 2013 \*\*



16 % of Claim Severity by Occupation Group 2010 to 2013 \*\*



\*\* Claims Valued as of 06/30/2013 including claims data from fiscal years 2010-2012 (3 years)

Client Benchmark