



**PREMIER COMMERCIAL
INSURANCE SOLUTIONS**



CORE VALUES!

- 
- ✓ INTEGRITY
 - ✓ PASSION
 - ✓ INNOVATION

A photograph of two men in business suits sitting at a desk. The man on the left is wearing glasses and holding a tablet. The man on the right is holding a pen and pointing at the tablet. They are both smiling and looking at the device. In the foreground, there is a laptop and a glass of water. The background is a blurred office window with a city view.

WHAT WE DO

DISCOVERY

We observe you're past practices and disciplines in order to deliver breakthrough outcomes without relying on chance.

POA

We will align ourselves with you and create a Plan of Action to suit your needs for several years. In this process we are guided by these principles: Integrity, Responsibility, Service, Compassion and Courage.

ACQUISITION

Our focus is our relentless effort and proficiency in negotiating the most competitive pricing and most comprehensive coverage that is suitable for your organization.

RISK ANALYTICS

We use practical evidence featuring Employer case studies along with our knowledge bank to forecast trends and volatility. We use this data to design programs to offer the potential for the highest ROI.

EMPLOYEE ENGAGEMENT

Today, employers understand the value of wellness and prevention programs when employees are successfully engaged. The biggest challenge is engaging who are in the high-risk group. Our emphasis is to seize the opportunity to reach out and prevent recurring health episodes that impact workforce productivity.

EMPLOYER ENGAGEMENT

Is an absolute must for successful outcomes. Employers can contribute a great deal to the process through communication, monitoring and participation.

Here is how we do it:

- Maintain ongoing communication with all parties involved in the process
- Maintain contact with Workers and make sure they know who their primary contact is
- Establish a working relationship with Medical providers
- Help you establish a culture that encourages transitional work



SERVICES



BUSINESS PROPERTY

Our goal is to remove as much uncertainty as possible from your property risk management program. To achieve this, AEIFS provides you with a service package that automatically includes:

- Risk Analysis
- Risk Control
- Pre-and Post-Loss Planning
- Insurance Brokerage

We begin by evaluating every aspect of your existing program for gaps in structure, terms and conditions. Based on our findings, we design, market, implement and maintain your new property insurance program for you.



CASUALTY

We will align ourselves with you and create a Plan of Action to suit your From global primary and excess casualty placements and accurate certificate issuance to coverage consulting services, our clients receive an exclusive level of customized service.

With the insight we gain from our inclusive process, AEIFS's Casualty Team can be a persuasive advocate for your business, educate you on all your casualty insurance coverage options and develop a plan to:

- Cut your general liability costs through an intense focus on loss control and claims management execution
- Instill safety compliance, state-of-the-art training programs and other risk control procedures into your operations

Protect your assets and position your business for success – allow us to be your advocate.



COMPLIANCE

There has never been as much diversity, volatility or uncertainty in the direction the employers will take in managing workforce health and productivity as there is today. Employers have invested heavily in Human Capital for Wellbeing and Productivity. We can offer complete or partial outsourcing for mid-size and large employers in any industry. This includes ADA, ADAAA, FMLA, and EEOC compliance.



EMPLOYEE BENEFITS

Your benefit plans are amongst your biggest investments. Your Human Capital is amongst your most valuable assets. You need to maximize your return on your investments and protect your most valuable assets. Our expert advisors will become an extension of your HC team and will help you find the right solution to structure the right employee benefit plans. For Employers with 100 to 5000 lives we provide a Single Entry Enrollment process into a variety of benefits such, Medical, Dental, Vision and Group Life. This will reduce the enrollment time by about 75% and provide employs a Single Point of access for all of their benefits.



WORKERS COMPENSATION & ABSENCE MANAGEMENT

For California based Employers Workers Compensation insurance is the most challenging line of business. The wide ranging reforms of SB-863 took effect in 2013 and were designed to control escalating workers' compensation costs while at the same time improving benefits for permanently disabled injured workers without reducing benefits for other injury types. The jury is still out on the effectiveness of the reforms in reducing employers' cost. Our team approach to Workers Compensation brings a cadre of experts including claim auditors, defense attorneys, safety consultants and more to best manage your claims and workers compensation costs. Our founder Alexander Eddy has passed the CA Department of Industrial Relations Self Insurance Administrators exam which demonstrates competency in handling workers compensation claims.

A photograph of an industrial facility featuring large, vertical stainless steel storage tanks and a network of horizontal and vertical pipes. The tanks have various valves, gauges, and access ports. The scene is brightly lit, reflecting off the metallic surfaces. The word "INDUSTRIES" is overlaid in large, white, sans-serif capital letters, centered horizontally and partially enclosed by two white horizontal lines.

INDUSTRIES



ARCHITECTS AND ENGINEERS

Whether it's contractual or risk management service, our team of experts is here to keep you focused on your projects. We support Designers, Builders, Contractors and Trade specialists by providing the right cover at the right cost.



FINE DINING/RESTAURANT

Restaurant owners are busy running a competitive business and face a multitude of risks much less having to worry about hot surfaces, foodborne illnesses, fires and worker injuries. A Business Owner's Policy combines three basic insurance coverages:

Business Liability: helps protect your restaurant from certain lawsuits involving property damage and injuries that occur as a result of business operations. Professional services are not included in a standard Business Liability policy.

Business Property: helps in covering losses to your location, equipment used for running your business such as ovens, stove tops, plates, utensils, etc.

Business Income: helps cover loss of income after you have a covered property loss or damage.

Other coverages:

Business Income for Off-Premises Utility Service Coverage; food contamination coverage, liquor liability, employment practices liability, workers compensation, commercial auto and more.



FINANCIAL SERVICES

Banks, Insurance Companies and most Financial Services companies rely heavily on their Human Capital to transfer wealth to their bottom line. Our Integrated Disability Management model combines the LTD, STD, WC, FMLA, ADA and EAP plans in into one platform in order to develop a sustainable approach to developing and managing a productive workforce. Our carriers, actuaries and accounting partners have a unique blend expertise in helping national insurers and international banks in fidelity, cyber, reputation, executive risk, professional and D&O liability.



FOOD PROCESSING AND DISTRIBUTION

In your industry and your reputation is a precious asset. We are here to help you protect it and there to help you rebuild it if necessary. We understand the importance of Food safety and Delivery safety in your operation and make it our top priority. We also understand the importance of Worksite safety and the need to reduce compensation costs to keep you competitive and profitable.



HEALTH CARE PRACTICE

Your task is to care for others. We are here to take care of you. Whether you are a non-profit or a for-profit organization we can design a holistic approach that solves many of your risk management and insurance needs.

These include:

- Professional and Misc. Prof. Liability
- Workers Compensation
- Miscellaneous Professional Liability
- Human Capital Services
- Directors and Officers and Employment Practices Liability
- Business Interruption
- Employee Benefits and Wellness
- General Liability



MANUFACTURING

Whether you are producing Magnets, Semiconductors, Electric Motors, Processing Lines or Medical Equipment, you need to protect your Physical and Intellectual Property, as well as defend yourself from Casualty exposure. You also need to minimize your Executive risk, Professional Liability, Employee Practices and Work Related Injuries, while attracting and retaining qualified talent with cost effective Employee Benefits. Let our risk managers and safety consultants be your advocates so that you can focus on growing the bottom line.



NONPROFIT ORGANIZATIONS

Nonprofits no longer enjoy the legal liability protections afforded them by most state laws because the doctrine of charitable immunity has faded away. Today, nonprofits face the same scrutiny as any other business and must operate with transparency. Nonprofits are exceptionally committed to their missions and devote most of their resources to meet the needs of their communities. Safety and Loss Prevention Services are essential to a nonprofit's risk management and existence. The right insurance program is one that brings together the essential components of risk management and coverage at the right cost with consistency. We offer expert risk analysis at a nominal or no cost to our clients.



PRODUCE AND FOOD DISTRIBUTION

Your business depends on delivering the right product to the right customers at the right time. You need an insurance program that will help to protect you in unforeseen circumstance while reducing your exposure. More importantly you need to protect your income by structuring the right Business Interruption coverage. Improving worksite safety and helping injured workers get back to work is a proven method in reducing workers compensation insurance costs. In summary,



REAL ESTATE

Whether you own or manage a single building or dozens, we are able to provide a creative insurance solution and risk management to help you achieve your goals. Our relationship with real estate underwriters gives us the edge to serve you better.



TRAVEL

Travel is one of our core businesses. We have the capability to develop the most unique and profitable Travel Insurance programs while managing all forms of insurance and bonding needs of a travel industry. We have experience in working with domestic and international travel companies engaged in retail, wholesale, tour operators and travel site developers.

Our Companies



We Offer Total Account Solution to all of These Business Classes

Real Estate	<ul style="list-style-type: none">• Office Buildings	<ul style="list-style-type: none">• LRO's	<ul style="list-style-type: none">• Real Estate Agents	<ul style="list-style-type: none">• Title Search Offices
Restaurants	<ul style="list-style-type: none">• Full Service Restaurants• Dells	<ul style="list-style-type: none">• Coffee Shops• Ice Cream Shops	<ul style="list-style-type: none">• Yogurt Shops• Fine Dining Restaurants• Caterers	<ul style="list-style-type: none">• Bakeries• Fast Food Restaurants
Technology & Life Science	<ul style="list-style-type: none">• Custom Computer Programming• Software & Internet Design	<ul style="list-style-type: none">• Website Design• System Integrators• Internet Service Providers	<ul style="list-style-type: none">• Biotechnology Research labs• Medical Device Mfg & Distributors	<ul style="list-style-type: none">• IT Staffing including Temporary IT Staffing• Computer Data Processing
Business & Personal Services	<ul style="list-style-type: none">• Beauty Shops• Churches• Business Consultants	<ul style="list-style-type: none">• Photographers• Management Consultants• Travel Agents	<ul style="list-style-type: none">• Museums• Art Galleries• Advertising Agencies• Funeral Services & Crematories	<ul style="list-style-type: none">• Appliance Repair Shops• Graphic Designers• Mailing Services
Wholesale	<ul style="list-style-type: none">• Florist Distributors• Floor Covering Distributors• Distributors	<ul style="list-style-type: none">• Sporting Goods Distributors• Electrical Supplies Distributors	<ul style="list-style-type: none">• Hardware Distributors• Auto Parts & Supplies Distributors	<ul style="list-style-type: none">• Clothing Distributors• Electrical Equipment Distributors• Janitorial Supplies Distributors
Professional Services	<ul style="list-style-type: none">• Accountants• Legal Services• Architects• Engineers	<ul style="list-style-type: none">• Medical Doctors• Chiropractors• Dentists• Optometrists	<ul style="list-style-type: none">• Land Surveyors• Acupuncturists• Speech therapists• Dental Labs	<ul style="list-style-type: none">• Veterinarlans• Podiatrists
Retail	<ul style="list-style-type: none">• Candy Stores• Jewelry Stores• Book Stores	<ul style="list-style-type: none">• Gift/Novelty Stores• Women's Clothing Stores• Florists	<ul style="list-style-type: none">• Stationary Stores• Hardware Stores• Shoe Stores• Furniture Stores• TV Repair Stores	<ul style="list-style-type: none">• Garden Stores• Floor Covering Stores (Excl General Liability)• Musical Instruments Stores
Manufacturing	<ul style="list-style-type: none">• Metal Manufacturing	<ul style="list-style-type: none">• Sheet Metal• Sign Manufacturing	<ul style="list-style-type: none">• Fasteners & Buttons Mfg	<ul style="list-style-type: none">• Screw Machine Products• Bolts, Nuts, Rivet Mfg
Financial Services	<ul style="list-style-type: none">• Trust Companies• Financial Planners	<ul style="list-style-type: none">• Mortgage Bankers• Investment Companies	<ul style="list-style-type: none">• Banks• Credit Unions	<ul style="list-style-type: none">• Stock Brokers• Insurance Agents
Printing & Publishing	<ul style="list-style-type: none">• Mail Catalog Order Houses• Publishers	<ul style="list-style-type: none">• Newspapers• Photocopying & Duplicating Services	<ul style="list-style-type: none">• Printing & Book Binding	<ul style="list-style-type: none">• Lithograph Services

AEIFS Premier Commercial Property and Casualty Insurance Solutions 800-887-1070 | www.aeifs.com

The information we provided in this publication is only a general overview of subjects covered, and is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. You should consult your legal and financial advisors regarding specific coverage issues. All insurance coverage is subject to terms, conditions, and exclusions of the applicable policies. The information does not constitute acceptance of a risk or an agreement to insure, and it does not create any obligation of any kind, contractual or otherwise. AEIFS cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

AEIFS is not authorized to provide legal advice. Statements concerning legal matters should be understood as general in nature based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal advice. You should review all such matters with your own qualified legal advisors.

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INSURANCE • FINANCIAL SERVICES • EMPLOYEE BENEFITS • RISK MANAGMENT

State of California

Department of Industrial Relations

This is to certify that

Alexander Eddy

has successfully completed the

Self—Insurance Administrator's Examination

*given by Self-Insurance Plans on November 5, 2011 Pursuant to Title 8,
California Code of Regulations, Section 15452, passing the examination
demonstrates individual competence as an administrator of
self-insured workers compensation claims.*



A handwritten signature in black ink, appearing to read "Jon Wroten".

*Jon Wroten
Chief, Office of Self-Insurance Plans
Department of Industrial Relations, State of California*

COMPANY BIOS



David

David, President and CEO of Barragan Corp International, has over 30 years of safety experience in Strategic Risk Management. Mr. Barragan has developed and implemented a unique approach to safety and risk management that has made Barragan Corp International a recognized industry leader in mitigating and controlling risk. Prior to heading up Barragan Corp International, he was the president of Rgarrison Strategic Risk Management where he built the Company from the ground up and successfully grew the business into a market leader in risk management services. Before his tenure with Rgarrison, Mr. Barragan was the West Coast Regional Safety Director for seven Marine Corps bases and stations throughout California and Arizona. He has expertise in a broad range of safety related issues and evaluates projects for both, employers and employees. In addition, Mr. Barragan was the catalyst in changing the safety culture at Marine Corp bases, which was key in reduction of mishaps and increasing safety standards. He supervised safety awareness education and training for a half-a-million military and civilian personnel. He is a certified OSH instructor and a Safety and Health Manager from the University of California San Diego. Additionally, Mr. Barragan is certified through the American Society of Safety Engineers for Managing the Business Aspects of Safety and holds a Bachelor's of Science in Business Management with an emphasis in Human Resources Management.

Suzanne

Suzanne is a Workers Compensation Consultant; has a diverse and comprehensive background in workers' compensation including presenting at local, regional and national workers compensation and benefit conferences. She serves on a number of boards such as CCWC and LexisNexis Editorial board. In 2012 she was awarded CCWC's Tim East Workers Compensation Professional of the Year.

Prior to her current consulting practice, Suzanne held several executive positions with Costco Wholesale divisions including workers compensation, employee benefits and legislative affairs. When she relocated to Arizona in 2006, she joined CompPartners as Director of Product Development.

Suzanne has a bachelor's degree in Public Relations.

Karen

Karen has over fifteen years of experience in the fields of risk management, workers' compensation, group health benefits and wellness. In her current role, Karen is responsible for generating national program sales for Healthcare Solutions, a managed care organization serving the workers compensation and auto casualty markets. Karen works with a variety of clientele including state and local governments, self-insureds, state funds, insurance carriers, JPAs and third party administrators on complex pharmacy benefit management programs. Before joining Healthcare Solutions, Karen served as the Risk Manager for the State of Nevada. Karen's prior experience includes being a presenter at several national conferences, serving on a number of boards and commissions and was awarded the LexisNexis 2010 Most Notable Persons in Workers Compensation-Risk Manager Award. Karen has an undergraduate degree in Sociology, a Masters in Business Administration, an Associate in Risk Management-Public Entity and is a Certified Government Benefits Administrator and Certified Public Manager®.

Tim

Tim graduated with Honors from the University of California at Los Angeles in 1982 and from Loyola University School of Law in 1985. Mr. Armstrong began his legal career with the law firm of Matthew, Hodges & Kelley handling civil litigation. In 1987 he became an associate with Johnson, Rifenburg & Wylie, handling both workers compensation and civil liability, as well as subrogation matters. In 1998 Mr. Armstrong, and Jeffrey Sigel, formed their own firm to represent employers in all aspects of workers compensation and subrogation matters. Mr. Armstrong makes presentations to self-insured employers, personnel directors, risk managers, and other attorneys concerning current changes and trends in the workers compensation field. These seminars and presentations are made both on an informal basis and in more formal settings as arranged by Lorman Education Services. In addition he presents seminars to general contractors on behalf of the Associated General Contractors of California and Safety & Health Council. Mr. Armstrong has been certified by the State Bar of California Board of Legal Specialization as a Certified Specialist in Worker's Compensation Law. Mr. Armstrong has served on the committee of graders for the specialization exam given by the California State Bar in Workers Compensation Law. He has been nominated by his peers and recognized by Super Lawyer Magazine from 2006 to the present. Mr. Armstrong serves as a Judge Pro Tem at the Pomona Workers Compensation Appeals Board.

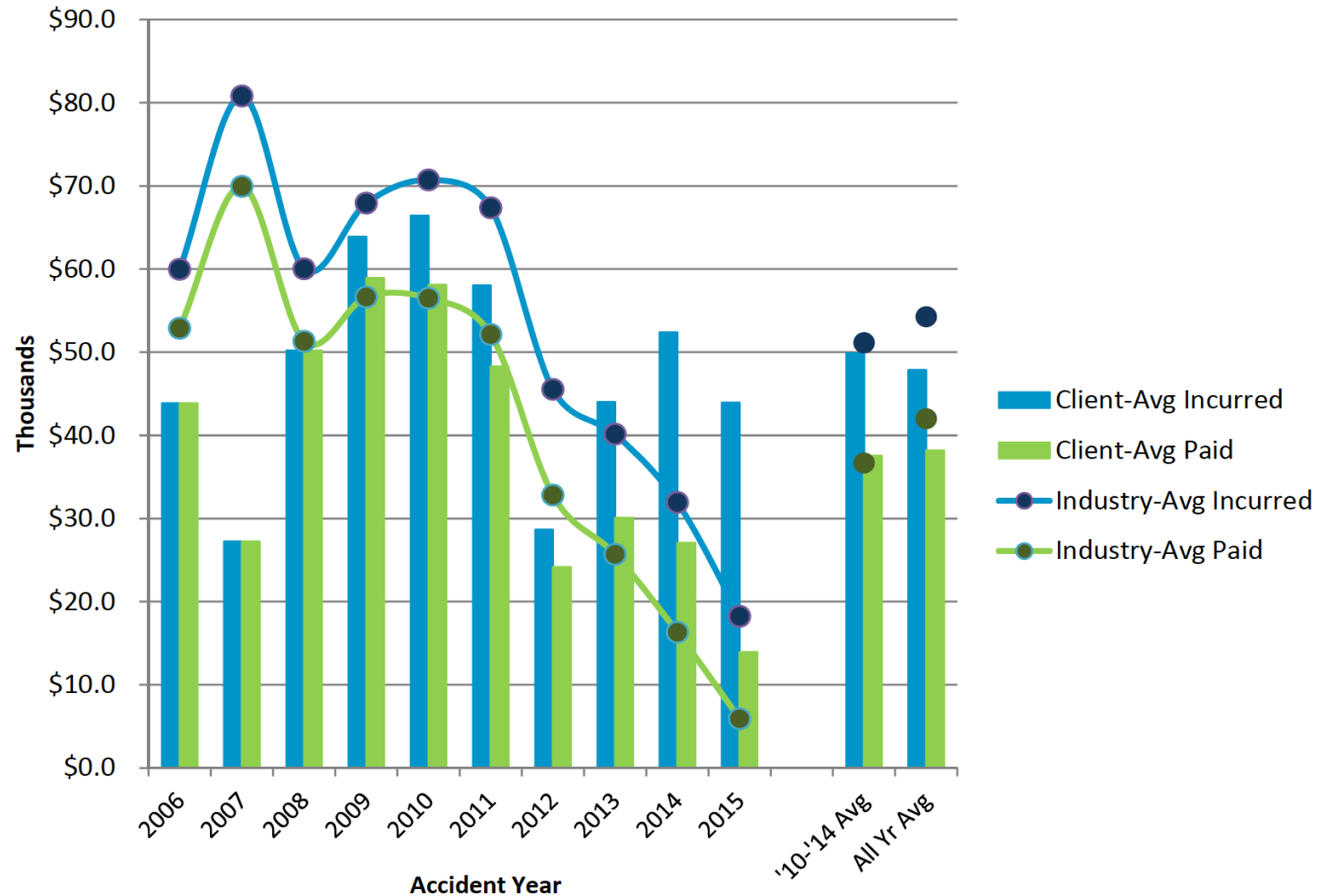
CA BENCHMARK

Valued Dec. 31, 2015

Indemnity Average Cost

The following chart displays a comparison of the client data against the benchmark average cost statistics by accident year. As noted, the client data reflects somewhat lower averages for most mature accident years.

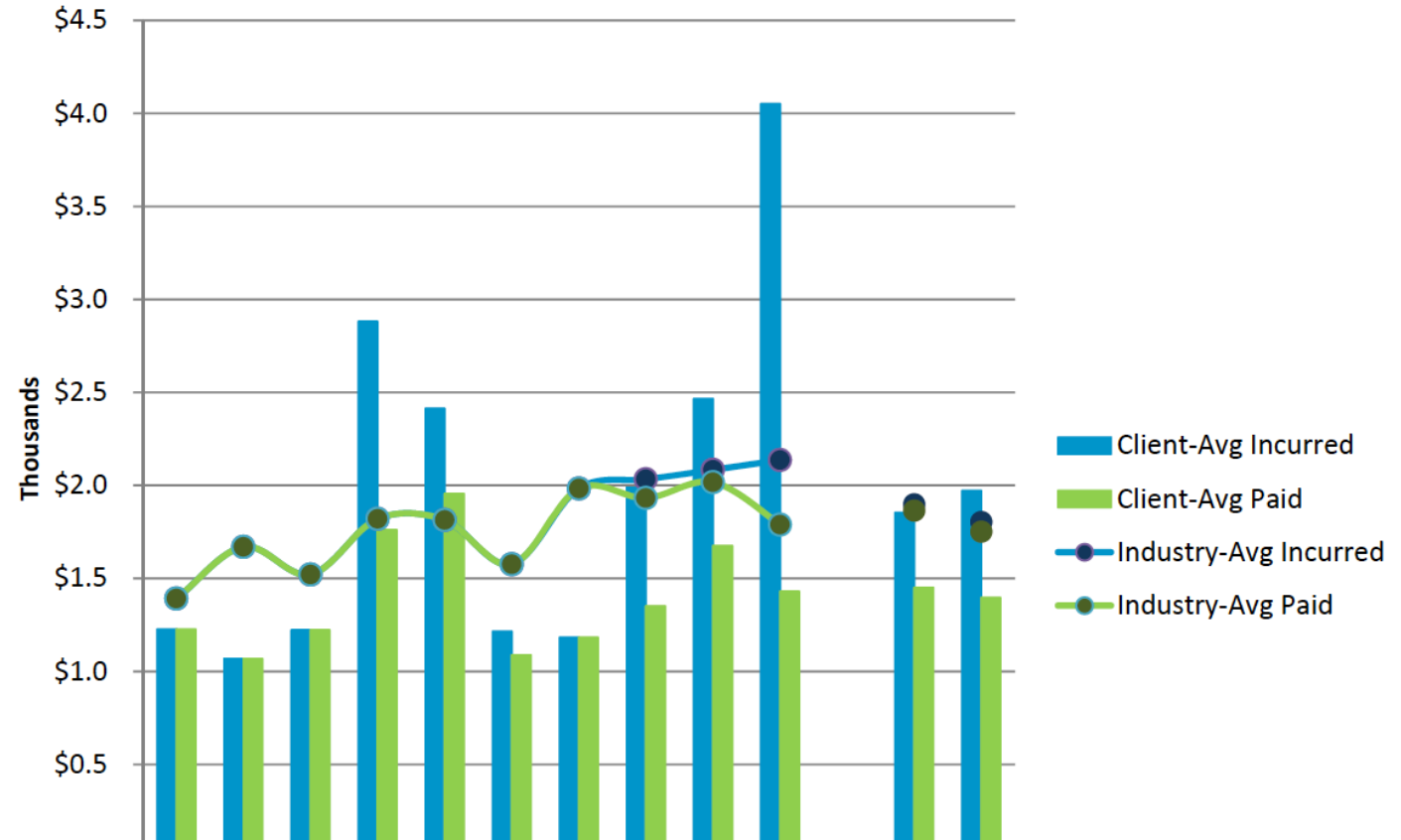
Average Cost per Indemnity Claim
(As of 12/31/15)



Medical Only Average Cost

The following chart displays a comparison of the client data against the benchmark average cost statistics by accident year. As noted, the client data reflects somewhat lower averages for most mature accident years. Accident year 2015 is coming in significantly higher than industry, likely due to the presence of some claims that will be classified as indemnity in the future, as discussed in the preceding section.

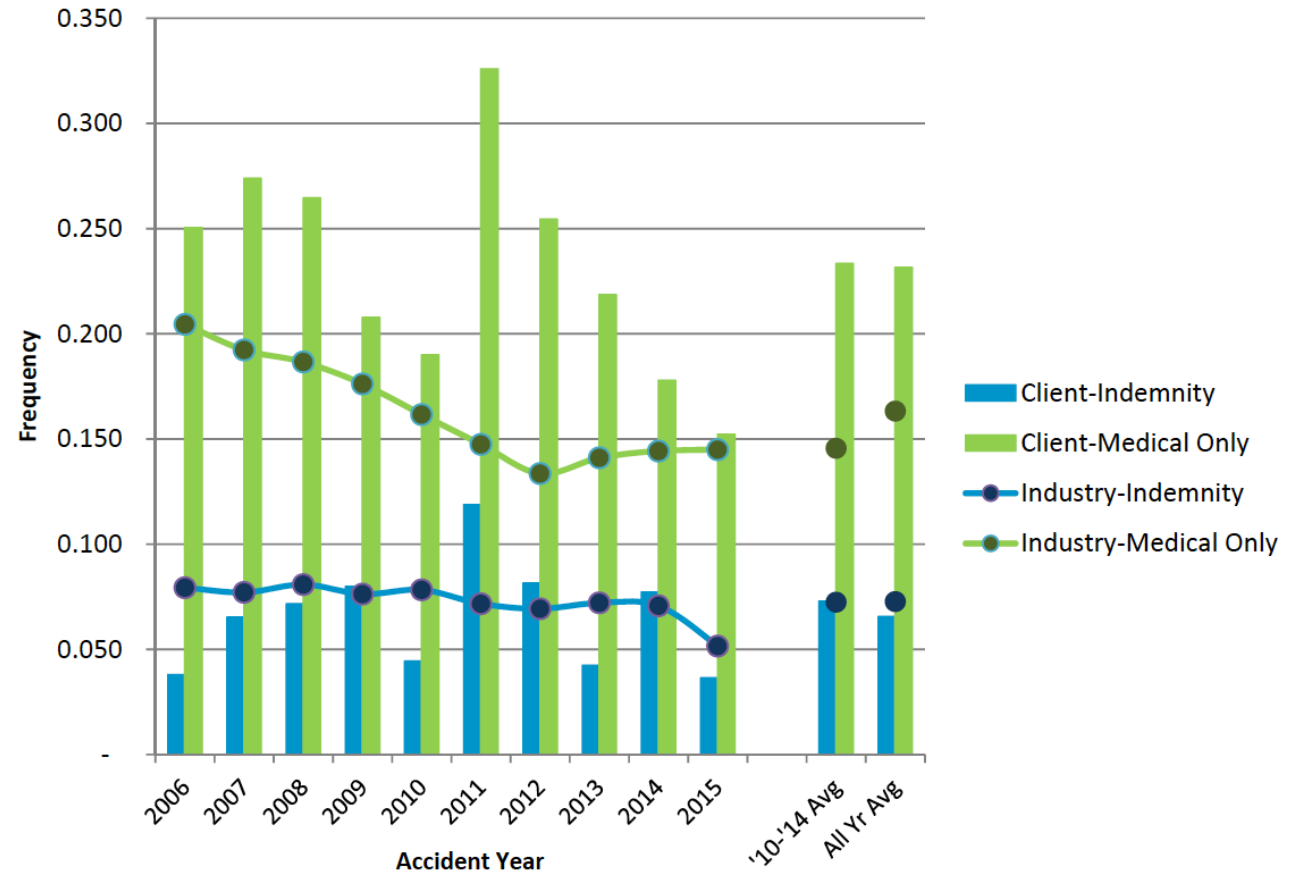
Average Cost per Medical Only Claim
(As of 12/31/15)



Claim Frequency

Though average severities for the client data are somewhat lower than industry averages, client claim frequency per \$1M of trended payroll is higher than industry for most accident years. However, accident year 2015 appears to be close to industry averages, as displayed in the following chart:

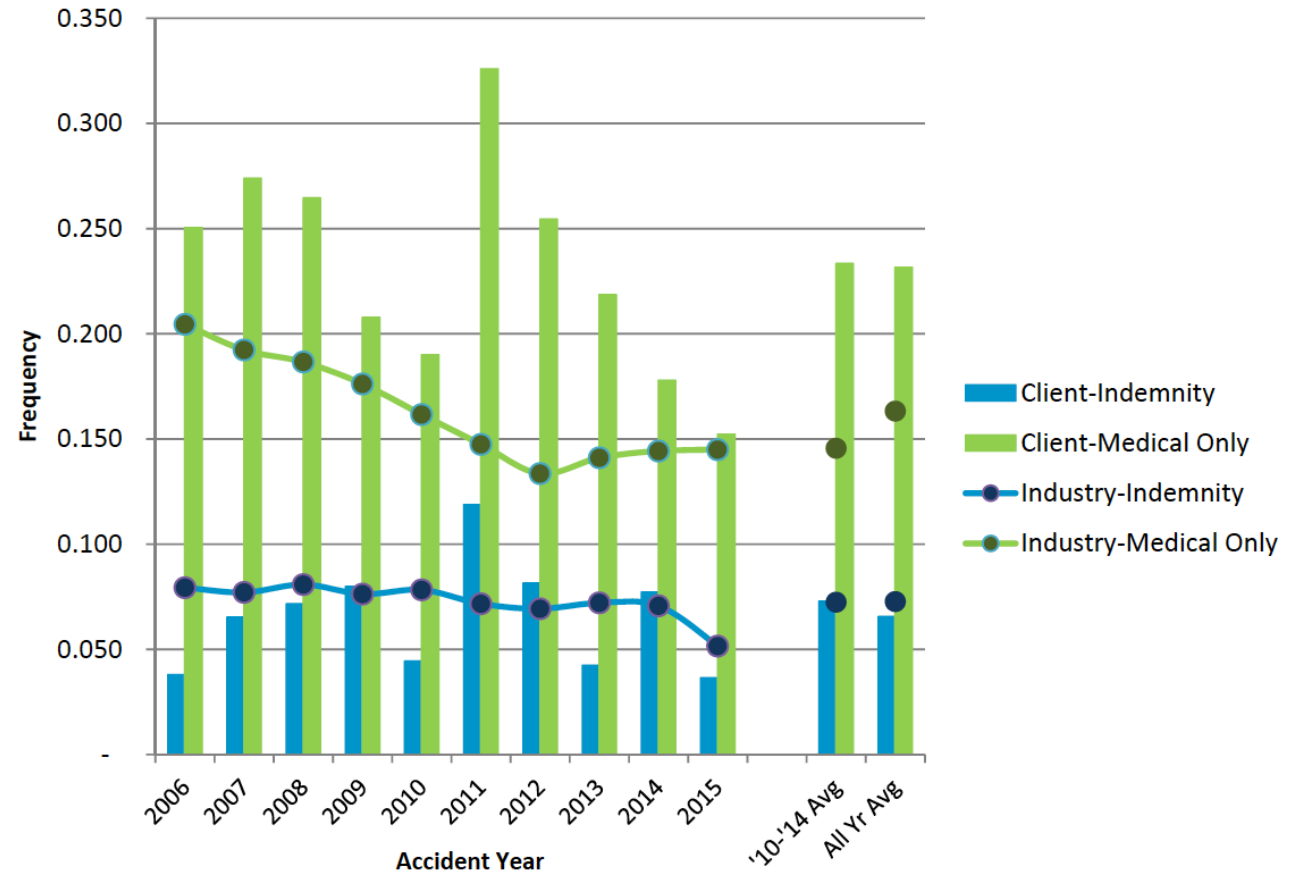
Claim Frequency per \$1Million of Trended Payroll(As of 12/31/15)



Loss Rate

The overall loss rate for the client data fluctuates in comparison to the industry data, but is generally lower for most years for indemnity claims. The client data is higher on average for medical only claims.

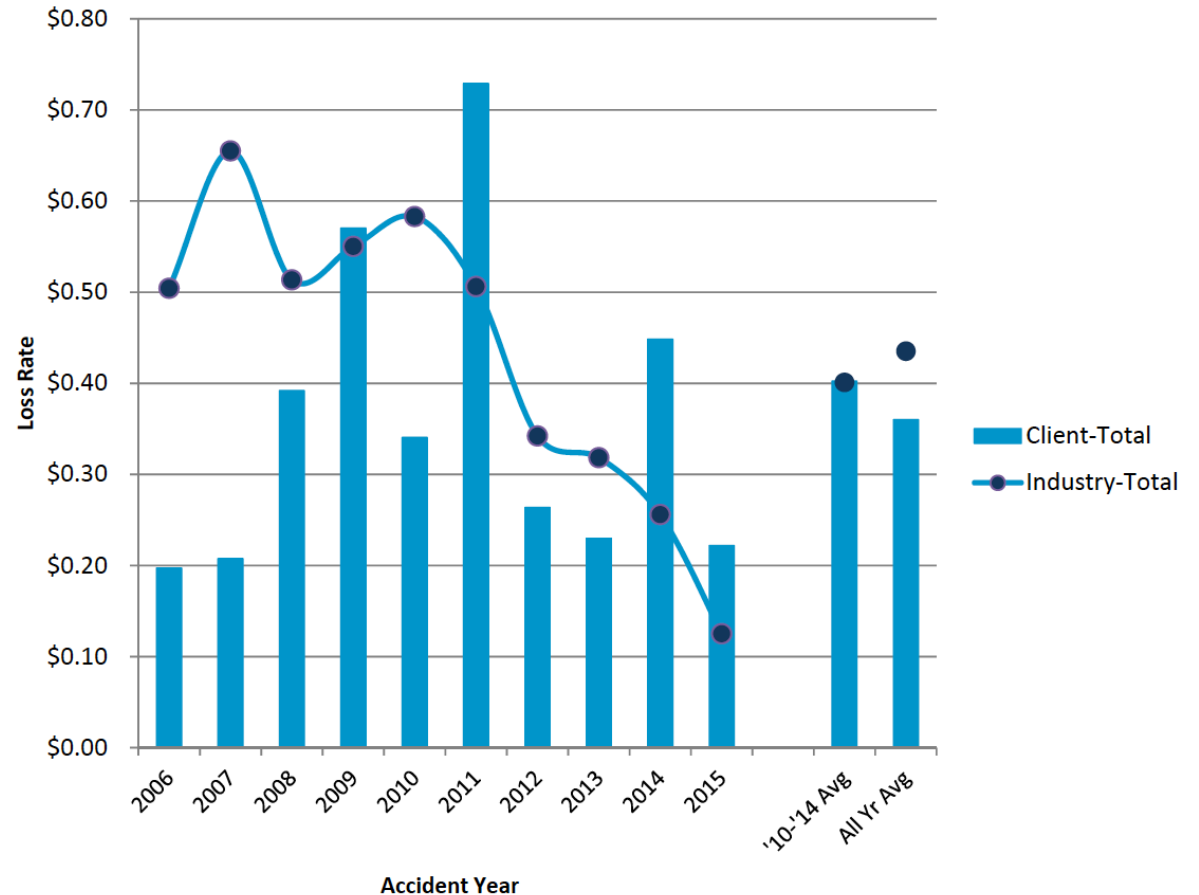
Average Cost per Medical Only Claim
Payroll(As of 12/31/15)



Overall Client Loss Rate

The overall client loss rate for indemnity and medical only claims combined is very close to the industry average for 2010-2014. The client data for the all year average reflects slightly lower costs than industry.

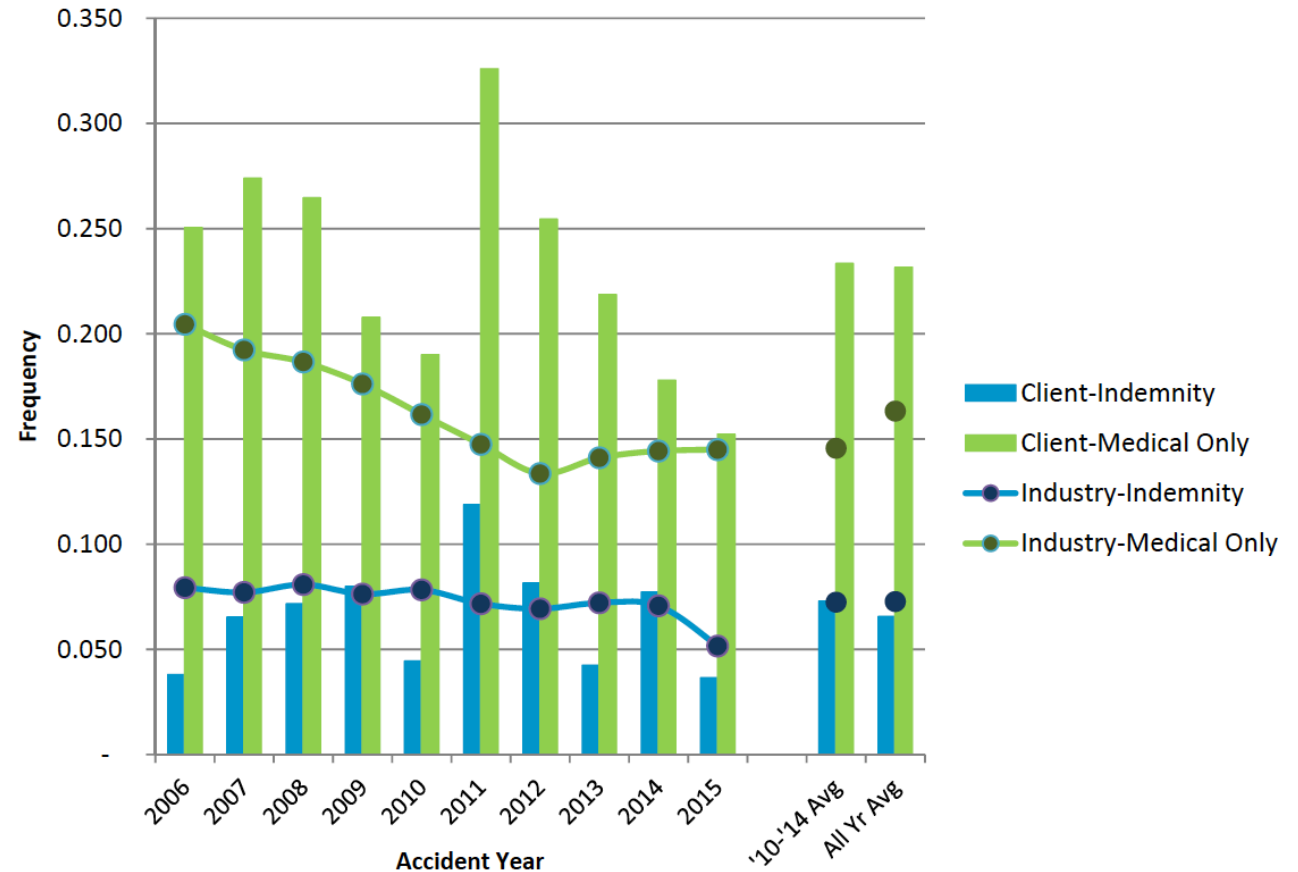
Incurred Losses per \$100 of Trended Payroll
Indemnity and Medical Only Combined
(As of 12/31/15)



Claim Reporting Patterns

As shown in the charts below, the client claim reporting patterns for both indemnity claims specifically and total claims appear to be somewhat faster than the comparative industry data.

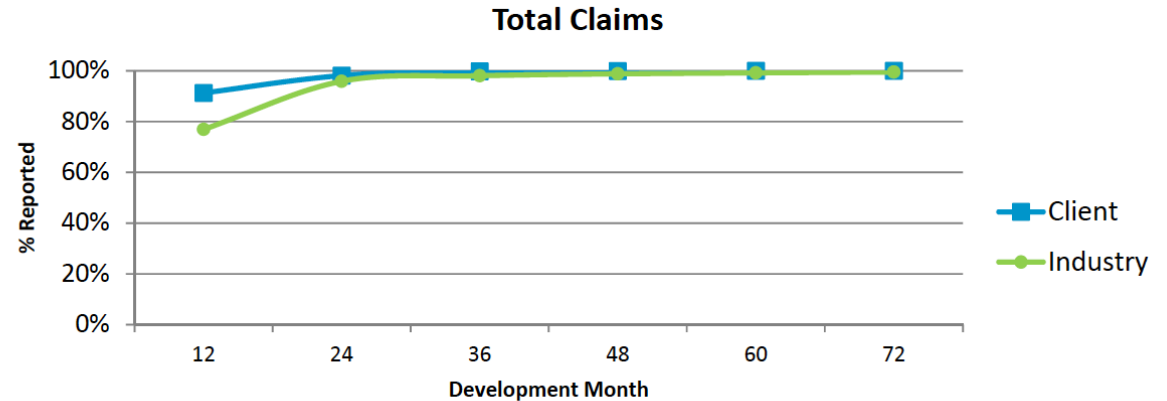
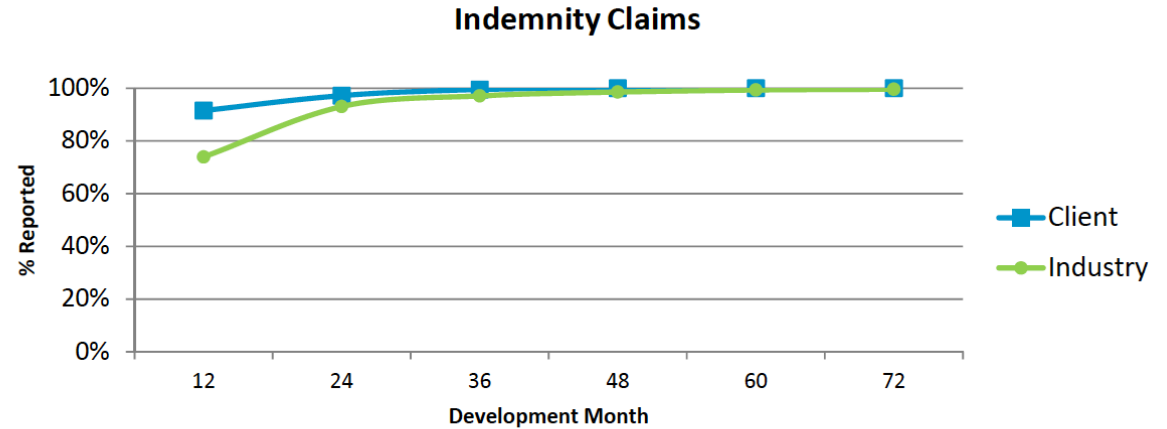
Estimated Percent of Ultimate
Claims Reported
(As of 12/31/15)



Claim Reporting Patterns

As shown in the charts below, the client claim reporting patterns for both indemnity claims specifically and total claims appear to be somewhat faster than the comparative industry data.

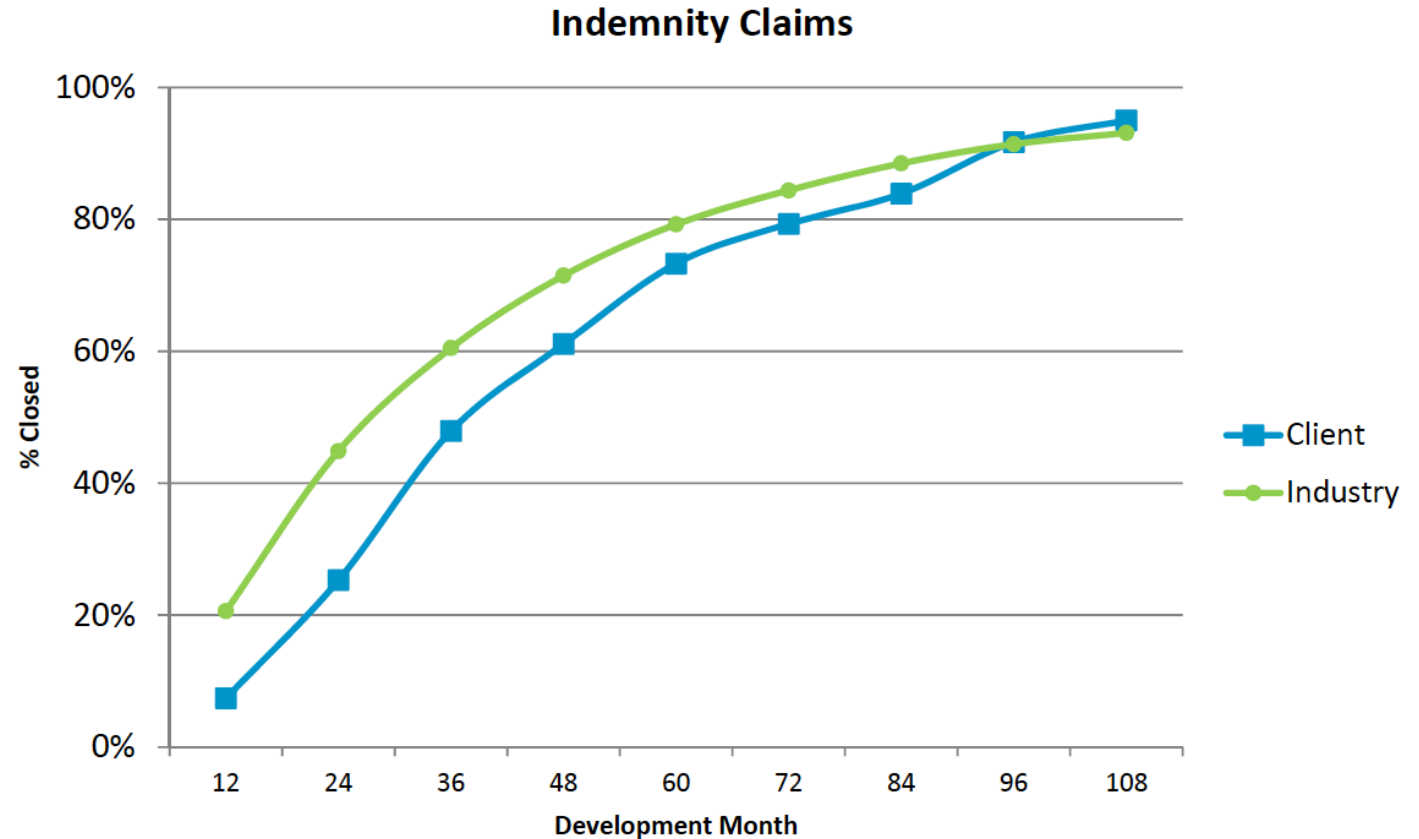
Estimated Percent of Ultimate
Claims Reported
(As of 12/31/15)



Claim Closure Patterns

However, the client closure rates for indemnity claims appear to be generally slower than the industry comparative statistics:

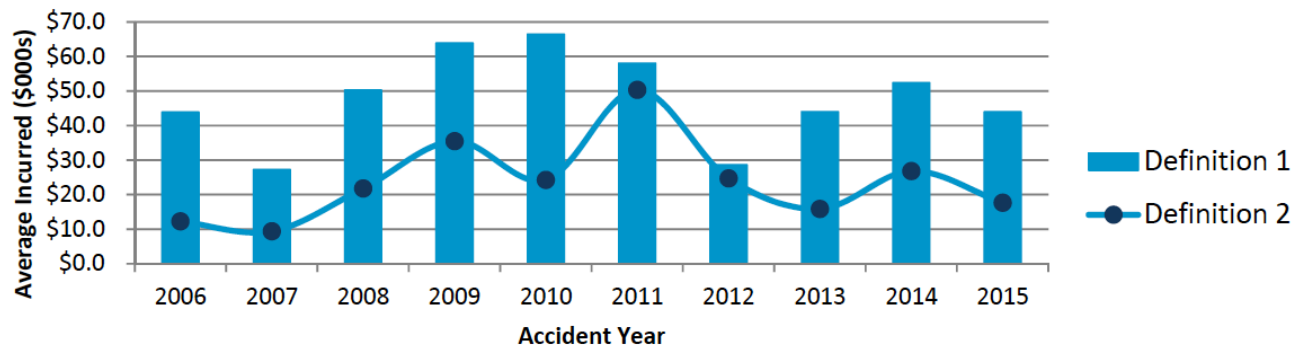
Estimated Percent of Ultimate Claims Closed (As of 12/31/15)



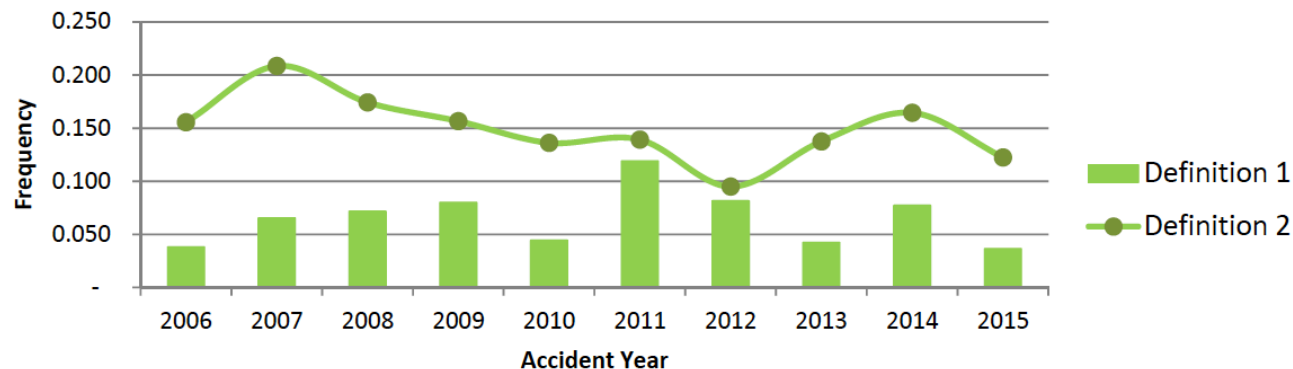
Indemnity Claim Definition

Our determination of indemnity claims versus medical only claims for the client data is based on the same definition used by the WCIRB. Claims with no indemnity incurred are considered to be medical only, regardless of the coding in the loss run. We note that there were a significant number of claims coded as 'CB' in the client data (which we assumed denoted an indemnity claim) but did not have indemnity paid or reserved. If we had considered these to be indemnity claims then this would have had a material effect on the averages, as using the loss run coding to segregate claims led to a decrease in the overall indemnity average severity and an increase in the number of indemnity claims. The effect on medical only claims is also a decrease in severity, as relatively large medical only claims become relatively small indemnity claims. However, the medical only frequency shows a decrease as some claims move to indemnity.

Average Incurred - INDEMNITY CLAIMS

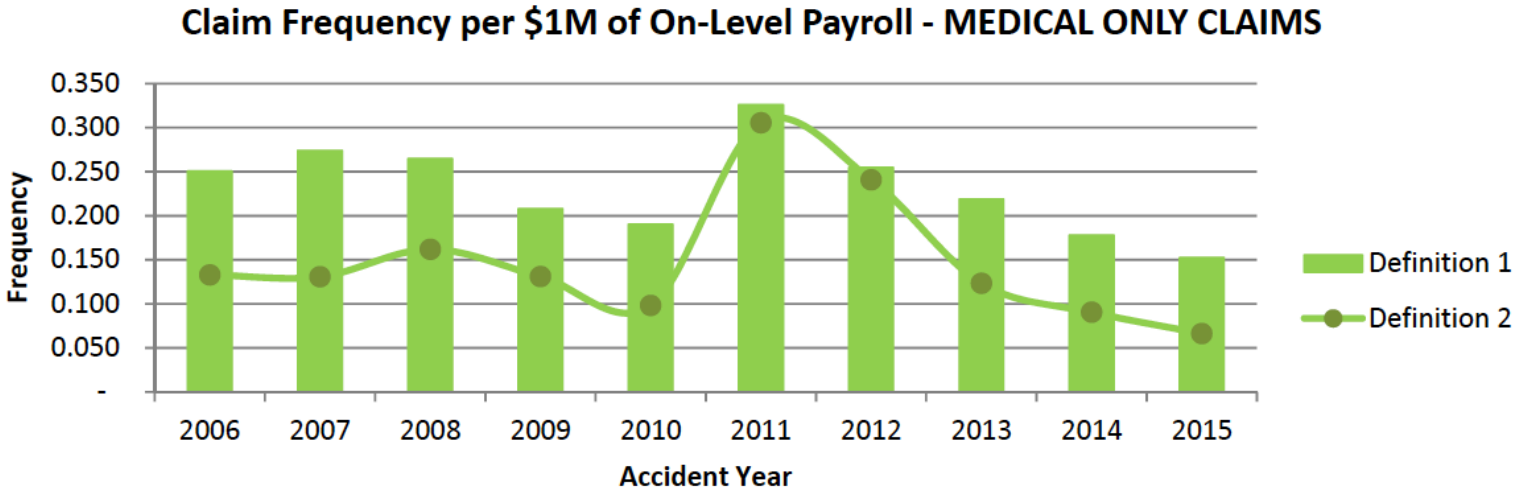
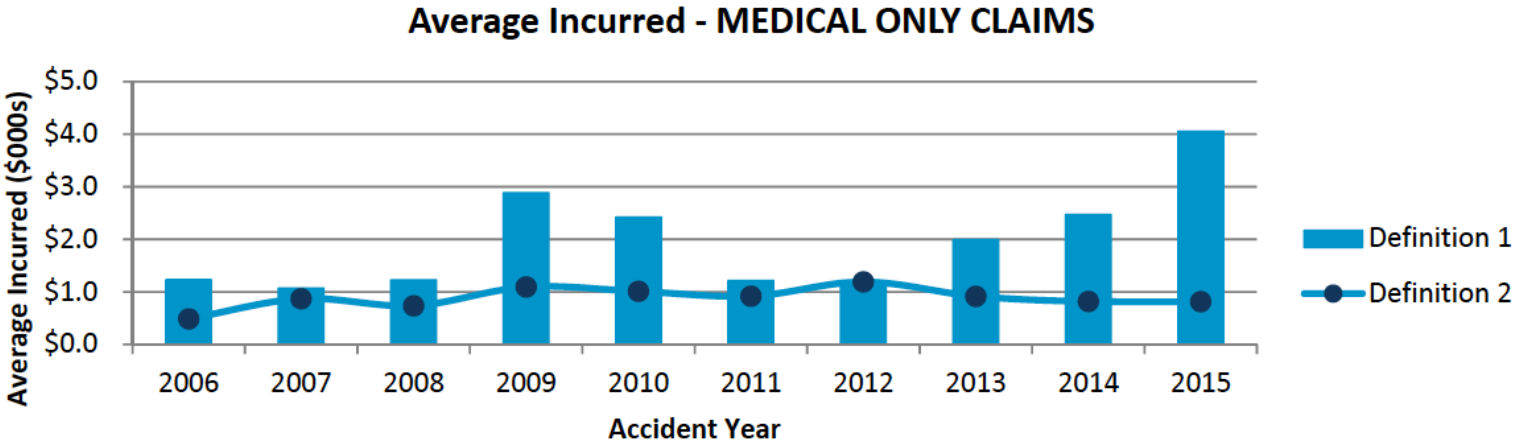


Claim Frequency per \$1M of On-Level Payroll - INDEMNITY CLAIMS



Definition 1: Indemnity Claims are defined as claims with indemnity losses incurred.

Definition 2: Indemnity Claims are classified as designated in the loss runs.



Assumptions and Limitations

Any quantitative analysis is developed within a very specific framework of assumptions about conditions in the outside world, and actuarial analysis is no exception. We believe that it is important to review the assumptions we have made in developing the estimates presented in this report. By doing so, we hope you will gain additional perspective on the nature of the uncertainties involved in projecting workers' compensation losses. Our assumptions, and some observations about them, are as follows:

- Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by the AEFS, Inc. We have accepted all of this information without audit.
- We have also made use of figures compiled from the WCIRB.
- We have assumed that the future development of incurred and paid losses can be reasonably predicted on the basis of statewide California loss development as reported by the WCIRB.

GLOSSARY OF ACTUARIAL TERMS

Accident Year - Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) - Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, etc.)

Benefit Level Factor - Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve - The amount left to be paid on a claim, as estimated by the claims administrator.

Claim Count Development Factor - A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency - Number of claims per \$1 million of payroll.

Confidence Level - An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor - A factor to adjust estimated loss costs to reflect anticipated investment income from assets held prior to actual claim payout.

GLOSSARY OF ACTUARIAL TERMS

Expected Losses - The best estimate of the full, ultimate value of loss costs.

Incurred but not Reported (IBNR) Losses - Losses for which the accident has occurred but the claim has not yet been reported. This is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

Loss Development Factor - A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled (see Section IV).

Loss Rate - Ultimate losses per \$100 of payroll.

Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses - Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

GLOSSARY OF ACTUARIAL TERMS

Paid Losses - Losses actually paid on all reported claims.

Program Losses - Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses - The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) - The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity - Average claim cost.

Ultimate Losses - The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims adjusters' salaries, taxes, etc.)

YEAR END

SCORE CARD

YEAR END SCORE CARD:

Combined Results for All Claims Professionals

<i>Category</i>	<i>2015 Year End Average</i>	<i>April 2016 Review Average</i>
Resolution Plan	7	6.9
Claim Documentation	6.9	8
Medical Management	6.4	7.1
Medical-Legal Management	6	6.4
Litigation Management	6	6.8
Current Settlement Pursuit Activity	6.6	8
Reserve Management	8.1	6.5
Timeliness of Closing	7.1	9.3
Investigation	7	5
Return to Work Efforts	7	8.6

YEAR END SCORE CARD:

April 2016 Score Cards by Claims Professional

M B:

Category	2015 Year End Average	April 2016 Review (1 file reviewed)
Resolution Plan	5	5
Claim Documentation	7	7
Medical Management	5	5
Litigation Management	5	No Score

R J:

Category	2015 Year End Average	April 2016 Review (4 files reviewed)
Reserve Management	7.5	No score
Resolution Plan	6.3	10
Timeliness of Closing	6.3	10
Current Settlement Pursuit Activity	7	7
Medical Management	6.3	8
Claim Documentation	6	9
Litigation Management	No score	8

YEAR END SCORE CARD:

April 2016 Score Cards by Claims Professional

E H:

Category	2015 Year End Average	April 2016 Review (14 files reviewed)
Medical Management	6.3	7.2
Return to Work Efforts	7	8.6
Resolution Plan	7.3	6.9
Claim Documentation	8	8.1
Litigation Management	6.6	6
Reserve Management	8.6	8
Current Settlement Pursuit Activity	7.1	10
Timeliness of Closing	7.8	10
Medical-Legal Management	No score	7

L S:

Category	2015 Year End Average	April 2016 Review (1 file reviewed)
Litigation Management	5	No score
Claim Documentation	7	No score
Resolution Plan	7	5
Medical Management	7	No score

YEAR END SCORE CARD:

April 2016 Score Cards by Claims Professional

N P:

Category	2015 Year End Average	April 2016 Review (2 files reviewed)
Reserve Management	5	5
Claim Documentation	10	No score
Resolution Plan	8.5	10
Litigation Management	8	6.5

L A:

Category	2015 Year End Average	April 2016 Review (8 files reviewed)
Medical Management	7	6
Medical-Legal Management	5.5	5.5
Claim Documentation	4.6	No score
Reserve Management	9	No score
Litigation Management	5.8	7
Resolution Plan	7.5	6.8
Current Settlement Pursuit Activity	5	5
Investigation	No score	5
Timeliness of Closing	No score	8

YEAR END SCORE CARD:

April 2016 Score Cards by Claims Professional

E R:

Category	2015 Year End Average	April 2016 Review (1 file reviewed)
Medical Management	6	7
Claim Documentation	4	No score
Reserve Management	10	No score
Resolution Plan	7	7
Current Settlement Pursuit Activity	No score	7

U G:

Category	2015 Year End Average	April 2016 Review (1 file reviewed)
Resolution Plan	No score	4
Current Settlement Pursuit Activity	No score	9
Claim Documentation	No score	7

K L:

Category	2015 Year End Average	April 2016 Review (1 file reviewed)
Resolution Plan	10	4
Medical Management	9	9
Claim Documentation	No score	9
Current Settlement Pursuit Activity	No score	10



Nature's Produce

Work Compare 2014 Payroll



- **Normal Anniversary Date:** 09/26/2016
- **Total Payroll:** \$4,992,861
- **Experience Modification Factor:** 1.81

Click to display:






- ☒ Qualified for Submission
☒ Highly desirable ☐ View All
☒ Acceptable ☐ Appointed Carriers
☒ Likely to decline ☐ Notable Carriers
☒ No preference indicated





[Update Table](#)

Class Code	Description	Payroll
8018	Stores—wholesale	\$3,735,711.00
8742	Salespersons—outside	\$784,200.00
8810	Clerical Office Employees	\$472,950.00

Carrier	Unmodified Premium	Modified Premium	Estimated Premium	Legal Low	
ACE Fire Underwriters Insurance Company-ACE	\$477,722.07	\$864,676.94	\$772,278.45	\$386,139.22	Details
ACE Property & Casualty Insurance Company-ACE	\$530,811.01	\$960,767.93	\$857,511.15	\$428,755.58	Details
Advantage Workers Compensation Insurance Company	\$476,601.35	\$862,648.45	\$770,479.17	\$539,335.42	Details
Alaska National Insurance Company	\$452,905.96	\$819,759.79	\$721,388.61	\$409,879.89	Details
Allmerica Financial Benefit Insurance Company-HANOVER	\$259,259.87	\$469,260.36	\$412,378.56	\$206,189.28	Details
American Alternative Insurance Corporation-MUNICHRE	\$508,688.32	\$920,725.86	\$821,993.84	\$410,996.92	Details
American Automobile Insurance Company-ALLIANZ	\$491,126.90	\$888,939.70	\$734,130.76	\$463,661.53	Details
American Casualty Company of Reading, PA-CNA	\$413,548.13	\$748,522.12	\$666,924.77	\$526,519.56	Details
American Family Home Insurance Company-MUNICHRE	\$457,840.80	\$828,691.86	\$666,854.71	\$370,474.84	Details
	\$452,111.52	\$818,321.86	\$658,576.34	\$365,875.74	Details






American Guarantee & Liability Insurance Company-ZURICH					
American Home Assurance Company-AIG		\$407,740.43	\$738,010.18	\$611,394.88	\$321,786.78 Details
American Insurance Company-ALLIANZ		\$491,126.90	\$888,939.70	\$754,375.04	\$476,447.39 Details
American Zurich Insurance Company-ZURICH		\$372,291.32	\$673,847.29	\$543,242.29	\$301,801.27 Details
AmGUARD Insurance Company - Non Standard Tier-GUARD		\$436,917.25	\$790,820.22	\$676,901.29	\$534,395.75 Details
AmGUARD Insurance Company-GUARD		\$421,597.26	\$763,091.04	\$653,192.84	\$515,678.56 Details
Arch Insurance Company		\$538,426.67	\$974,552.28	\$845,461.75	\$422,730.88 Details
Associated Indemnity Corporation-ALLIANZ		\$614,071.77	\$1,111,469.90	\$941,890.11	\$594,877.97 Details
Assurance Company of America-ZURICH		\$473,915.57	\$857,787.18	\$772,008.46	\$428,893.59 Details
Bankers Standard Insurance Company-ACE		\$690,077.84	\$1,249,040.89	\$1,113,209.27	\$556,604.63 Details
Benchmark Insurance Company		\$522,388.31	\$945,522.84	\$885,922.70	\$421,867.95 Details
Berkshire Hathaway Direct Insurance Company		\$366,562.04	\$663,477.29	\$522,387.91	\$290,215.50 Details
California Insurance Company-BERKSHIRE		\$485,771.19	\$879,245.86	\$817,698.65	\$659,434.40 Details
CastlePoint National Insurance Company-TOWER		\$539,731.12	\$976,913.33	\$785,179.91	\$436,211.06 Details
Citizens Insurance Company of America-HANOVER		\$409,360.43	\$740,942.38	\$645,491.67	\$322,745.84 Details
Commerce & Industry Insurance Company-AIG		\$721,539.80	\$1,305,987.05	\$1,129,169.91	\$564,584.96 Details
Companion Property & Casualty Insurance Company		\$551,379.52	\$997,996.94	\$822,816.11	\$433,061.11 Details
CompWest Insurance Company		\$504,079.75	\$912,384.35	\$733,666.43	\$407,592.46 Details
Continental Casualty Company-CNA		\$758,361.05	\$1,372,633.51	\$1,221,291.71	\$964,177.67 Details
Cypress Insurance Company-BERKSHIRE		\$494,489.04	\$895,025.17	\$822,031.40	\$428,141.36 Details
Discover Property & Casualty Insurance Company-TRAVELERS		\$369,071.55	\$668,019.51	\$525,887.23	\$292,159.57 Details
EastGUARD Insurance Company-GUARD		\$394,118.86	\$713,355.14	\$610,668.64	\$482,106.82 Details
		\$459,293.07	\$831,320.45	\$668,953.12	\$371,640.62 Details

Employers Assurance Company-EMPLOYERS					
Employers Compensation Insurance Company-EMPLOYERS 	\$471,584.34	\$853,567.65	\$611,001.61	\$381,876.00	Details
Employers Insurance Company of Wausau-LIBERTY	\$660,605.87	\$1,195,696.62	\$1,030,588.23	\$560,102.30	Details
Employers Preferred Insurance Company-EMPLOYERS 	\$441,521.58	\$799,154.07	\$643,274.69	\$357,374.83	Details
Everest National Insurance Company	\$509,725.17	\$922,602.55	\$684,539.22	\$412,373.03	Details
Explorer Insurance Company-ICW 	\$498,571.82	\$902,414.99	\$729,639.52	\$392,279.31	Details
Farmers Insurance Exchange-FARMERS	\$640,510.23	\$1,159,323.52	\$1,043,391.17	\$579,661.76	Details
Fireman's Fund Insurance Company-ALLIANZ	\$368,508.32	\$667,000.05	\$567,357.59	\$358,331.11	Details
Florists' Mutual Insurance Company 	\$488,059.92	\$883,388.45	\$653,998.43	\$461,645.95	Details
Granite State Insurance Company-  AIG	\$697,549.26	\$1,262,564.16	\$1,037,962.17	\$546,295.88	Details
Great American Alliance Insurance Company	\$409,360.43	\$740,942.38	\$613,779.34	\$323,041.76	Details
Great American Insurance Company of New York	\$455,599.38	\$824,634.87	\$646,543.71	\$359,190.95	Details
Great West Casualty Company-OLD REP	\$476,541.46	\$862,540.05	\$770,383.02	\$577,787.27	Details
Hanover American Insurance Company-HANOVER	\$468,049.36	\$847,169.35	\$736,421.96	\$368,210.98	Details
Hanover Insurance Company-HANOVER	\$522,388.31	\$945,522.84	\$820,612.55	\$410,306.28	Details
Hartford Accident & Indemnity Company	\$420,563.99	\$761,220.82	\$719,610.36	\$359,805.18	Details
Hartford Casualty Insurance Company	\$356,142.20	\$644,617.38	\$611,169.16	\$305,584.58	Details
Hartford Fire Insurance Company	\$537,701.15	\$973,239.08	\$916,787.35	\$458,393.67	Details
Hartford Insurance Company of the Midwest	\$455,717.94	\$824,849.48	\$778,785.02	\$389,392.51	Details
Hartford Underwriters Insurance Company	\$642,927.76	\$1,163,699.24	\$1,093,915.30	\$546,957.65	Details
HDI Global Insurance Company	\$487,252.88	\$881,927.72	\$709,352.90	\$394,084.94	Details
Insurance Company of the West-ICW 	\$503,004.46	\$910,438.07	\$732,112.71	\$406,729.28	Details
Liberty Insurance Corporation-LIBERTY	\$440,652.96	\$797,581.86	\$712,765.11	\$356,382.55	Details

Liberty Mutual Fire Insurance Company-LIBERTY	\$550,692.27	\$996,753.01	\$818,700.33	\$533,935.00	Details
Liberty Mutual Insurance Company-LIBERTY	\$660,605.87	\$1,195,696.62	\$1,030,588.23	\$560,102.30	Details
Manufacturers Alliance Insurance Company-PMA	\$553,746.66	\$1,002,281.46	\$849,882.47	\$447,306.57	Details
Markel Insurance Company	\$537,891.30	\$973,583.25	\$802,962.90	\$422,612.05	Details
Maryland Casualty Company-ZURICH	\$568,795.30	\$1,029,519.50	\$926,567.55	\$514,759.75	Details
Massachusetts Bay Insurance Company-HANOVER	\$443,020.10	\$801,866.38	\$697,642.62	\$348,821.31	Details
Mid-Century Insurance Company-FARMERS	\$640,510.23	\$1,159,323.52	\$1,043,391.17	\$579,661.76	Details
Midwest Employers Casualty Company	\$560,904.41	\$1,015,236.97	\$878,809.74	\$452,994.71	Details
Mitsui Sumitomo Insurance Company of America	\$323,306.21	\$585,184.25	\$512,162.71	\$256,081.36	Details
Mitsui Sumitomo Insurance USA, Inc.	\$468,129.48	\$847,314.37	\$736,546.10	\$368,273.05	Details
National Casualty Company - Non-Standard Tier	\$639,230.32	\$1,157,006.88	\$926,288.94	\$544,875.85	Details
National Casualty Company - Preferred Tier	\$427,700.11	\$774,137.20	\$623,630.46	\$366,841.45	Details
National Casualty Company - Standard Tier	\$491,874.05	\$890,292.02	\$715,450.85	\$420,853.44	Details
National Fire Insurance Company  of Hartford-CNA	\$585,767.81	\$1,060,239.73	\$943,807.94	\$745,111.53	Details
National Interstate Insurance  Company	\$308,569.38	\$558,510.58	\$489,330.05	\$244,665.03	Details
National Liability & Fire Insurance Company-BERKSHIRE	\$565,011.81	\$1,022,671.38	\$755,340.70	\$444,318.06	Details
National Surety Corporation-ALLIANZ	\$417,783.13	\$756,187.46	\$642,511.37	\$405,796.65	Details
National Union Fire Insurance  Company of Pittsburgh-AIG	\$627,272.47	\$1,135,363.17	\$934,522.33	\$491,853.86	Details
New York Marine and General Insurance Company	\$504,079.75	\$912,384.35	\$717,480.73	\$407,659.51	Details
NorGUARD Insurance Company - Non Standard-GUARD	\$672,064.43	\$1,216,436.62	\$1,098,334.05	\$867,105.83	Details
NorGUARD Insurance Company-  GUARD	\$449,122.95	\$812,912.55	\$734,153.57	\$579,594.93	Details
North River Insurance Company-CRUM & FORSTER	\$353,235.62	\$639,356.48	\$503,805.23	\$335,870.15	Details
Northern Insurance Company of New York-ZURICH	\$402,856.94	\$729,171.06	\$656,253.95	\$364,585.53	Details

HOVA Casualty Company-HANOVER	\$458,292.80	\$829,509.96	\$696,938.81	\$370,712.13	Details
Oak River Insurance Company-BERKSHIRE	★ \$410,559.56	\$743,112.81	\$605,376.88	\$356,104.05	Details
Ohio Security Insurance Company-LIBERTY	\$523,213.87	\$947,017.11	\$804,328.32	\$536,218.88	Details
Old Republic General Insurance Corporation	➕ \$629,081.72	\$1,138,637.92	\$868,958.17	\$740,589.35	Details
Pacific Compensation Insurance Company	➕ \$513,237.00	\$928,958.97	\$641,381.69	\$427,587.79	Details
Pacific Employers Insurance Company-ACE	✔ \$610,257.64	\$1,104,566.32	\$985,060.33	\$492,530.16	Details
Pennsylvania Manufacturers Association Insurance Company-PMA	\$492,561.30	\$891,535.95	\$796,102.39	\$398,051.19	Details
Pennsylvania Manufacturers Indemnity Company-PMA	\$428,729.81	\$776,000.95	\$693,622.85	\$346,811.42	Details
Praetorian Insurance Company-QBE	➕ \$549,945.13	\$995,400.68	\$844,084.39	\$444,254.94	Details
Preferred Employers Insurance Company	\$351,939.37	\$637,010.25	\$605,159.74	\$318,505.13	Details
Preserver Insurance Company-TOWER	\$520,597.00	\$942,280.57	\$715,742.44	\$505,229.95	Details
ProCentury Insurance Company-MIG	✔ \$444,478.85	\$804,506.72	\$685,047.13	\$380,581.74	Details
Protective Insurance Company	\$471,245.64	\$852,954.61	\$761,880.74	\$380,940.37	Details
Public Service Mutual Insurance Company-MAGNA CARTA	✔ \$482,416.69	\$873,174.20	\$683,938.41	\$379,965.78	Details
Redwood Fire & Casualty Insurance Company-BERKSHIRE	★ \$595,358.51	\$1,077,598.91	\$1,029,768.97	\$514,884.48	Details
Republic Indemnity Company of America	✔ \$313,520.39	\$567,471.91	\$499,375.28	\$283,735.96	Details
Republic Indemnity Company of California	✔ \$458,635.24	\$830,129.79	\$747,116.81	\$415,064.89	Details
Republic Underwriters Insurance Company-REP GROUP	★ \$488,807.06	\$884,740.77	\$707,996.06	\$384,780.46	Details
Samsung Fire & Marine Insurance Company Ltd - Preferred Tier	\$427,188.23	\$773,210.70	\$691,147.89	\$345,573.94	Details
Samsung Fire & Marine Insurance Company Ltd - Standard Tier	\$568,645.79	\$1,029,248.87	\$918,253.75	\$459,126.88	Details
Samsung Fire & Marine Insurance Company Ltd - SubStandard Tier	\$709,977.63	\$1,285,059.51	\$1,145,157.78	\$572,578.89	Details
Seabright Insurance Company	✔ \$559,578.17	\$1,012,836.48	\$903,695.96	\$451,847.98	Details
	★ \$443,209.28	\$802,208.80	\$698,044.85	\$455,246.64	Details

Security National Insurance Company-AMTRUST					
Sentinel Insurance Company Limited-HARTFORD	\$496,896.33	\$899,382.36	\$848,100.60	\$424,050.30	Details
Sequoia Insurance Company-AMTRUST	\$290,371.58	\$525,572.56	\$500,457.48	\$300,274.49	Details
Southern Insurance Company-REP GROUP	➕ \$387,937.59	\$702,167.03	\$612,299.98	\$520,454.98	Details
SPARTA American Insurance Company	✔ \$497,601.45	\$900,658.63	\$764,250.00	\$402,236.84	Details
SPARTA Insurance Company	✔ \$585,348.64	\$1,059,481.04	\$898,081.70	\$472,674.58	Details
Star Insurance Company-MIG	✔ \$466,153.12	\$843,737.15	\$757,116.78	\$398,482.51	Details
STARR Indemnity & Liability Company	\$477,348.50	\$864,000.78	\$618,404.95	\$386,503.09	Details
StarStone National Insurance Company (Formerly Torus)	\$551,439.41	\$998,105.34	\$713,565.55	\$535,174.16	Details
State Compensation Insurance Fund - Prem >\$500K No Tier	➕ \$535,046.01	\$968,433.27	\$730,715.26	\$429,832.51	Details
State Compensation Insurance Fund - Tier Mod 0.70	➕ \$535,046.01	\$968,433.27	\$601,865.22	\$515,884.47	Details
State Compensation Insurance Fund - Tier Mod 0.80	➕ \$535,046.01	\$968,433.27	\$687,765.25	\$515,823.94	Details
State Compensation Insurance Fund - Tier Mod 1.00	➕ \$535,046.01	\$968,433.27	\$859,565.31	\$515,739.19	Details
State Compensation Insurance Fund - Tier Mod 1.10	➕ \$535,046.01	\$968,433.27	\$945,465.34	\$515,708.37	Details
State Compensation Insurance Fund - Tier Mod 1.20	➕ \$535,046.01	\$968,433.27	\$1,031,365.37	\$515,682.69	Details
State Compensation Insurance Fund - Tier Mod 1.50	➕ \$535,046.01	\$968,433.27	\$1,289,065.47	\$515,626.19	Details
State Compensation Insurance Fund - Tier Mod 2.00	➕ \$535,046.01	\$968,433.27	\$1,718,565.62	\$515,569.69	Details
State Compensation Insurance Fund - Tier Mod 2.50	➕ \$535,046.01	\$968,433.27	\$2,148,065.78	\$515,535.79	Details
State Farm Fire & Casualty Company	\$385,242.30	\$697,288.55	\$552,852.54	\$460,710.45	Details
State National Insurance Company	\$568,645.79	\$1,029,248.87	\$918,253.75	\$459,126.88	Details
Technology Insurance Company-AMTRUST	★ \$336,236.96	\$608,588.89	\$577,662.67	\$346,597.60	Details
Tower Select Insurance Company-TOWER	✔ \$471,943.62	\$854,217.94	\$763,001.32	\$457,800.79	Details
Transportation Insurance Company-CHA	✔ \$689,330.70	\$1,247,688.56	\$1,110,309.36	\$876,560.02	Details

Travelers Casualty & Surety Company	\$335,074.22	\$606,484.34	\$547,503.92	\$288,159.96	Details
Travelers Indemnity Company of Connecticut	\$335,074.22	\$606,484.34	\$547,503.92	\$288,159.96	Details
Travelers Property Casualty Company of America 085	\$485,632.88	\$878,995.52	\$796,442.20	\$414,813.65	Details
Travelers Property Casualty Company of America 100	\$571,634.36	\$1,034,658.18	\$935,417.83	\$487,196.78	Details
Travelers Property Casualty Company of America 115	\$657,262.26	\$1,189,644.69	\$1,073,789.77	\$559,265.51	Details
Truck Insurance Exchange-FARMERS	\$640,510.23	\$1,159,323.52	\$1,043,391.17	\$579,661.76	Details
Trumbull Insurance Company-HARTFORD	\$385,488.45	\$697,734.10	\$660,567.71	\$330,283.86	Details
Twin City Fire Insurance Company-HARTFORD	\$584,187.96	\$1,057,380.20	\$945,870.41	\$497,826.53	Details
Ultico Casualty Company 	\$471,983.66	\$854,290.42	\$649,402.26	\$382,001.33	Details
United States Fidelity & Guaranty Company-TRAVELERS	\$410,158.92	\$742,387.65	\$583,180.45	\$323,989.14	Details
United States Fire Insurance Company-CRUM & FORSTER	\$441,400.10	\$798,934.18	\$717,533.35	\$453,178.96	Details
Valley Forge Insurance Company-CIA 	\$482,330.63	\$873,018.45	\$777,508.64	\$613,822.61	Details
WCIRB 1/1/2015 Approved Advisory Rates	\$344,674.61	\$623,861.05	\$0.00	\$0.00	Details
WCIRB 1/1/2015 Proposed Advisory Rates	\$359,947.31	\$651,504.62	\$0.00	\$0.00	Details
WCIRB 1/1/2015 Proposed Advisory Rates (Amended 9/5/2015)	\$348,536.04	\$630,850.23	\$0.00	\$0.00	Details
WCIRB 1/1/2016 Approved Advisory Rates	\$305,502.39	\$552,959.33	\$0.00	\$0.00	Details
WCIRB 1/1/2016 Proposed Advisory Rates	\$309,238.10	\$559,720.96	\$0.00	\$0.00	Details
WCIRB 7/1/2015 Approved Advisory Rates	\$309,520.66	\$560,232.39	\$0.00	\$0.00	Details
WCIRB 7/1/2016 Approved Advisory Rates	\$290,229.70	\$525,315.75	\$0.00	\$0.00	Details
Wesco Insurance Company-AMTRUST 	\$550,181.60	\$995,828.70	\$937,795.69	\$468,897.85	Details
West American Insurance Company-LIBERTY	\$581,159.24	\$1,051,898.22	\$892,113.81	\$594,742.54	Details
Williamsburg National Insurance Company-MIG 	\$552,127.05	\$999,349.95	\$848,130.91	\$471,183.84	Details
Zenith Insurance Company 	\$593,056.54	\$1,073,432.33	\$955,354.78	\$536,716.17	Details
Zurich American Insurance Company	\$531,931.72	\$962,796.42	\$773,910.38	\$429,950.21	Details
Zurich American Insurance Company of Illinois	\$638,109.61	\$1,154,978.39	\$927,329.25	\$515,182.92	Details



THANK YOU

