
*Fire can be one of the most beneficial elements in the world.
In the same manner as fire, if unattended, an insurance risk can
become an uncontrollable and destructive threat to your business.
We at BHC are here to skillfully tend to your fire to protect you
and what you have built.*



Ignite
BY BHC

AN OVERVIEW OF BHC INSURANCE SERVICES



Agenda

- I. A Message from Our Executive Team** *page 1*
- II. Ignite Program** *pages 2*
Discover – Design – Implement - Continue
- III. About YOU**
- IV. BHC Team - The Keys to Your Ignition** *page 3*
- V. 2018 Insurance Marketplace Outlook** *pages 4 – 5*
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TOSS Factors
Carrier Partners
- VII. The Technological Edge** *page 7*
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- X. Appendices** *page 12-17*
ZyWave
Mineral

A Message From Our Executive Team

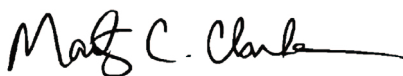
Let us introduce you to the talented and experienced group of professionals who represent BHC INSURANCE.

Our primary goal is to PARTNER with our clients to understand their business and provide value beyond just the purchase of a product. We want to understand what drives and concerns our clients and provide them a competitive package of protective insurance coverages that helps them position their company best for long-term growth and stability.

Just like you are proud of the company you have built, we are also proud of the reputation we've built. You can trust our team, having earned the reputation as one of the region's most sought-after agencies by many of our carrier partners. We know that if we do right by our customers- every single day- that this is the framework of a lasting, mutually beneficial business relationship.

You have our assurance that our company will relentlessly strive to serve your company by abiding by our guiding principles: Trust, Professionalism, Positivity, and Teamwork. Just like our company tagline says, our overarching philosophy is not just a Promise, It's **"More Than a Promise"**.

We appreciate you considering BHC INSURANCE and offering us the opportunity to work with you.



Marty C. Clark
CIC
President
Risk Management Advisor



Scott R. Clark
CIC
Executive Vice President
Risk Management Advisor



Shannon C. Schmidly
CIC
Executive Vice President
Risk Management Advisor

Our Ignite Process

At BHC, we employ a unique process where we'll help you find complete solutions to protect your employees and your business.

Our exceptional service and attention to detail will save you time and hassle- so you can focus on other aspects of your business and life.

Discover



We listen first and work closely with you to learn about your company and what actually matters to you. Our goal is to Ignite your thinking regarding risk management and partner with you to provide meaningful solution where we can partner with you for future success.

Design



We'll work together to create a custom plan for your business. Putting in the work to design a plan that meets all of your needs. Working together to satisfy your protection needs within your budget.

Implement



Implement the coverages and strategies to insulate and mitigate any risk. When you're not worried about insurance, you're free to focus and improve your business.

Continue



Everyone's needs change. We'll continue to tailor your coverage needs as you grow or your priorities change.

BHC Team

The Keys to Your Ignition

AGENT		<p>Paxton Clark Risk Management Advisor 479.650.0620 (cell) 479.878.5045 paxton@bhca.com</p>	<ul style="list-style-type: none"> ◆ Risk Management Coordination and Insurance Policy Design ◆ Strategic Planning and Market Analysis ◆ Client Relationship/Service Coordination
SERVICE TEAM		<p>Melissa Harris Client Service Professional 479.878.5043 melissa@bhca.com</p>	<ul style="list-style-type: none"> ◆ Client Strategic Discussions/ Annual Account Marketing ◆ Certificate Issuance/ Contract Reviews ◆ Designated Account Manager with Industry Specific Experience
SERVICE TEAM		<p>Baylee Graham Client Service Professional 479.579.9213 baylee@bhca.com</p>	<ul style="list-style-type: none"> ◆ Endorsements/ Policy Changes ◆ Billing Issues ◆ Assist Account in all Aspects of Client Service Daily
CLAIMS ADVISORS		<p>Heather Ketter, CPSR Director of Commercial Insurance Marketing 479.343.9129 heather@bhca.com</p>	<ul style="list-style-type: none"> ◆ Insurance Marketing Director ◆ Represents Prospects to Carriers ◆ Negotiate Best Strategic Options and Pricing
BONDS & SURETY		<p>Mary Ann Justice Surety Bond Specialist 479.343.9115 maryann@bhca.com</p>	<ul style="list-style-type: none"> ◆ Contract Surety Bond Placement ◆ Commercial Surety Bond Placement ◆ Surety Bond Program Management

2024 Market Outlook

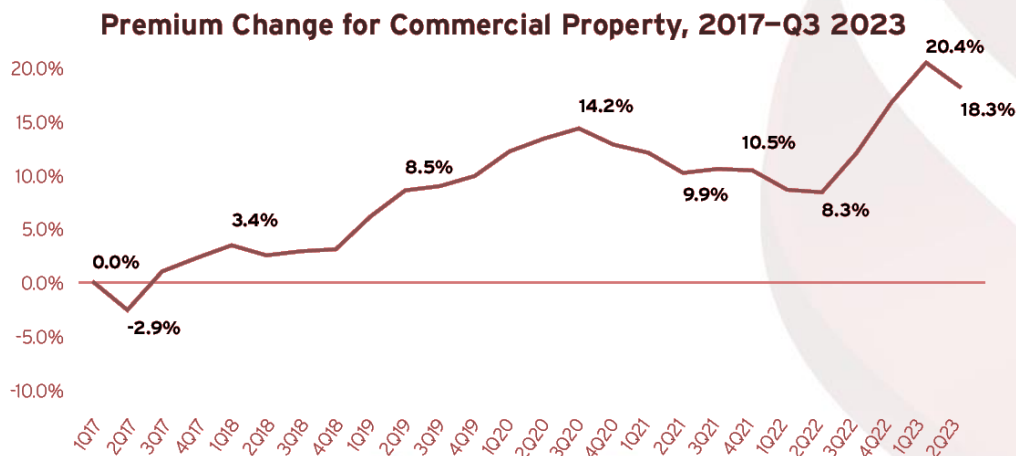
2024 Market Outlook Forecast Trends

Price forecasts are based on industry reports for individual lines of insurance. Forecasts are subject to change and are not a guarantee of premium rates. Insurance premiums are determined by a multitude of factors and differ between businesses. These forecasts should be viewed as general information and not insurance or legal advice.

LINE OF COVERAGE	PRICE FORECAST
Commercial property	CAT-free: +5% to +15% CAT-exposed: +15% to +25%
General liability	Overall: +1% to +10%
Commercial auto	Overall: +5% to +30%
Workers' compensation	Overall: -5% to +2%
Cyber	Overall: 0% to +15%
Directors and officers liability	Private/nonprofit entities: 0% to +5% Public companies: -10% to +5%
Employment practices liability	Overall: 0% to +10%

Commercial Property Insurance

The commercial property insurance market has faced rising premiums since 2017. While such rate jumps showed some signs of slowing in 2022 by largely remaining within single digits, this moderation didn't last in 2023. According to industry data, commercial property insurance premiums surged by an average of 20.4% in the first quarter of 2023 alone, representing the first time the segment has seen average rate hikes above 20% in more than 20 years. In the latter half of the year, these rate increases persisted; the segment recorded the highest average premium jumps across all lines of commercial coverage at 18.3%. Industry data also confirmed that the commercial property reinsurance market has been particularly challenging this past year, with rate increases ranging between 25% and 100% for primary insurers exposed to CAT losses.



Source: The Council of Insurance Agents & Brokers

202(State of the Insurance Market

Additional Factors That Influence Your Insurance Rates

In addition to the above, the following are additional factors that may influence your insurance rates



The coverage you're seeking—The forms of insurance you're seeking, as well as the details of the coverage (e.g., limits of liability and value of insured property), will affect your insurance pricing.



The size of your business—As a general rule, the more employees your business has and the larger your revenue is, the higher you will pay for your insurance.



The industry in which you operate—There are certain industries that carry more risk than others. In general, businesses in these sectors are more likely to file an insurance claim. As a result, businesses involved in risky industries tend to, on average, pay more in insurance premiums.



The location of your business—The location of your business will also influence your commercial insurance rates. If your business is located in an area prone to certain natural disasters, insurers may determine that your facility is more at risk for property damage. This increased risk will translate to higher insurance premiums.



Your claims history—Your business's claims history, often referred to as your loss history, will also have an impact on insurance rates. If your business has an extensive claims history, then insurance carriers will tend to consider your company more likely to file future claims. This, in turn, means that your business will be viewed as risky to insure, subjecting you to higher commercial insurance premiums.



Your risk management practices—Now more than ever, conducting a careful assessment of your business's unique exposures and establishing effective, well-documented risk management practices can make your establishment more attractive to insurance carriers. After all, having a robust risk management program in place reduces the likelihood of costly claims occurring, as well as minimizes the potential losses that your business could experience from an unexpected event.

Going to Market

- 1 The preparation of the marketplace submission to the insurance carriers
- 2 The placement and purchase of traditional insurance coverages

The Underwriters View

Preparing your submission with the underwriter in mind. A typical underwriter at a major insurance carrier will have:



We represent you to the marketplace, not the other way around. Our goal is to provide a complete and accurate submission on your behalf, 4 months before your expiration date, what we call a Top of the Stack Submission (TOSS).

Top of Stack Submission (TOSS) Factors

1. **Appetite** | Submissions only to carriers that have an "appetite" for your type of risk
2. **Trust** | Between carrier and advisor
3. **Pre-submission Discussion** | With advisor and underwriter
4. **Narrative** | Telling your risk story
5. **Loss History** | A complete history of any losses that your company may have
6. **Risk Survey** | A completed industry specific risk survey
7. **Applications** | Complete and accurate applications

Carrier Partners

The specifics of your industry demand coverage that expands beyond the cookie-cutter policy. At BHC, we have access and connections to the top insurance carriers, including the following:



The Technological Edge

Every industry throughout history has adopted new technology which propelled them into the future, so why should insurance be any different? We at BHC have invested heavily in software that greatly increases our capabilities and enhances our clients' insurance experience. As pioneers in the technological space, here are some of the unique services offered to our clients.

Zywave

- ⊙ BHC Insurance Resource Center access
- ⊙ Osha Log Management/Osha Client Portal
- ⊙ Mod Master – Workers Comp Mod Verification and Projection
- ⊙ Commercial Risk Surveys
- ⊙ Risk Management Plans/Safety Plans

CSR 24

- ⊙ Access to BHC mobile app
- ⊙ Ability to pay bills online
- ⊙ Real Time access to policies and related documents through private portal login
- ⊙ Ability to access and create own insurance certificates
- ⊙ 24/7 call center

Mineral

- ⊙ Mobile app access
- ⊙ Ability to create employee handbook
- ⊙ Access to attorney backed answers 24/7
- ⊙ Full-featured staff training and management system
- ⊙ Thousands of template, checklists, forms and policies to make your job easier

Indio

- ⊙ Digitized application and seamless renewal experience
- ⊙ Utilize “Smart Form” applications to reduce friction
- ⊙ Ability to autofill information in applications

Commercial Client Services

Once you're a client, you can expect the following items as part of our client services.

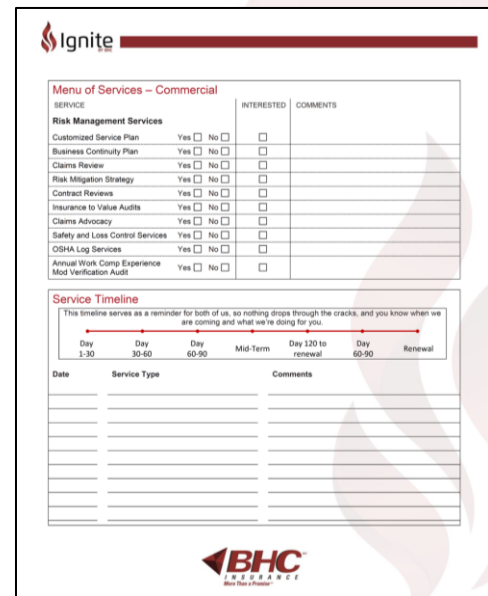
Account Services

- Billing Allocations
- Certificates Issued/Auto ID Cards within 24 hours
- Designated Account Manager/Team with Industry specific expertise
- Endorsements
- Equipment Changes
- Policy changes (e.g. equipment, vehicles)
- Review Certificates
- Update Certificates, Drivers, SOV, BI Worksheet
- Audit Preparation Package
- Carrier Rep Introductions
- Risk Assessment - In depth Coverage Analysis of current policies
- Quarterly Planning Meeting

- Policy Delivery
- Carrier Rep Introductions
- Mid-Year Review (Payroll & GL Projections)
- Summary of Insurance Review
- Contract Review
- Coverage questions
- Annual Marketing Strategy
- Annual Premium comparisons
- Loss Sensitivity Analysis

Claims Advocacy

- Loss ratios/loss runs
- Welcome email w/ all claim forms
- Quarterly Claims Review
- Property Insurance Replacement Valuations
- Experience Mod Analysis / Projections
- Modmaster - in depth analysis of experience mod
- Reduction reports
- Return to Work Program Management



The screenshot shows a 'Menu of Services - Commercial' form with columns for 'SERVICE', 'INTERESTED', and 'COMMENTS'. Under 'Risk Management Services', there are rows for Customized Service Plan, Business Continuity Plan, Claims Review, Risk Mitigation Strategy, Contract Reviews, Insurance to Value Audits, Claims Advocacy, Safety and Loss Control Services, OSHA Log Services, Annual Work Comp Experience, and Mol Verification Audit. Each row has 'Yes' and 'No' checkboxes. Below the form is a 'Service Timeline' chart with a horizontal axis showing 'Day 1-30', 'Day 30-60', 'Day 60-90', 'Mid Term', 'Day 120 to renewal', 'Day 60-90', and 'Renewal'. A red line indicates a timeline across these points. Below the chart is a table with columns for 'Date', 'Service Type', and 'Comments'.

In 202G, our **Claiming Advocacy** and **Reserve Verifications** lowered claim reserves by **over \$3,+) 0,000** resulting in over **\$1, ' , \$,000** in **premium saved** due to decreases in client's **experience modification factor**. This past year, BHC had a **96%** retention rate of satisfied clients.

Safety and Loss Control

- Safety Handbook Review
- Evaluate Formal Return to Work Program
- Evaluate Pre-Employment Screening Process
- Review Safety Program
- Safety Trainings and Materials
- OnSite Loss Control Visit

We've Got You Covered

We take pride in our expertise and know trust can't be assumed. It has to be earned. And as we earn it, you'll begin to understand that what we value most are relationships.

Property and General Liability

Property insurance protects your business' physical location and property including: commercial buildings, equipment, furniture, fixtures, inventories, business records, supplies, etc.

General Liability insurance consists primarily of liability coverages, which protect an insured party against injury or damage claims made by other parties. These may include premises and operation, personal and advertising injury, medical payments or products/completed operations.

Workers' Compensation

We take workers' comp seriously, knowing it's the most controllable form of insurance you have. Our Certified WorkComp Advisors work with you to establish a process that reduces costs and improves productivity.

- ⊙ Experience Mod projections and analysis
- ⊙ Cost of claims analysis
- ⊙ Claims consulting and reviews
- ⊙ Return to work programs
- ⊙ Assistance with audit disputes

Surety and Performance Bonds

We help contractors understand and prepare for the complexities of the bonding arena. We work with you to gain your surety credit to take your company to the next level.

- ⊙ Contract payment and performance bonds
- ⊙ Bid Bonds
- ⊙ Miscellaneous Commercial Surety products
- ⊙ Financial statement analysis

Cyber Liability

Every business faces cyber security risks but not every business has the same cyber exposure. We are here to show you exactly where your exposure lies and give you the cyber liability coverage you actually need.

- ⊙ 3rd party liability for loss of PII, PHI, or PCI
- ⊙ Network encryption and ransomware exposures
- ⊙ Funds Transfer and Wire Transfer Fraud
- ⊙ Network and Systems Damage Coverage
- ⊙ Defense and settlement or judgement
- ⊙ Notification costs
- ⊙ Damages to a third-party system
- ⊙ Forensic costs to investigate a breach

Management Liability

While every business is unique, there are universal exposures that all businesses face. Management liability is a hybrid policy that combines several coverages essential to standard business operations that are normally sold individually. Policies commonly include:

- ⊙ Directors and Officers
- ⊙ Employment Practices
- ⊙ Fiduciary Liability
- ⊙ Professional Liability
- ⊙ Fidelity and Crime

Auto

Business auto coverage insures vehicles that are owned, leased, hired, or borrowed by businesses, whether they are associations, corporations, partnerships or sole proprietorships.

Take Control of Your Group Health Plan

Employee Benefits

Coverage Designed for Your Team

From design and administration to communication, our team will lead you to a custom-tailored plan that retains valued employees, attracts qualified candidates, all while helping you stay within budget. As your trusted group benefits advisor, we will continually analyze your employee benefits data to determine whether your current plan continues to meet your needs.

STRATEGIC PLANNING

Predict, plan and perform
Proactive strategies and services
Preparation for future
Opportunities and threats

SERVICE

Team Size and Focus
Experience
Proactive Reaction to Needs
Effective, Efficient and Respectful

EXPERTISE

Evaluate, examine and predict
Team approach
Delegation of duties
Maximize experience and resources

Group Health Insurance Plans

FULLY INSURED

A traditional group health insurance plan. The insurance company assumes the financial and legal risk of loss in exchange for a fixed premium paid by the employer. The insurance carrier pays health care claims as outlined in the policy.

LEVEL PREMIUM

Sometimes called partially-funded, the employer pays a set amount each month. At the end of the year, if the total paid out in claims is greater than the employer's contribution, the insurance company covers the difference.

SELF-FUNDED/ CAPTIVE

Employers retain the risk of paying for their employees' health care claims themselves, either from a trust or directly from corporate funds. Stop-loss insurance helps limit your exposure in the event of a catastrophic claim

Boost Your Benefits Package




- ⊙ Dental Plans
- ⊙ Vision Plans
- ⊙ Group Life Insurance

- ⊙ HSAs and FSAs
- ⊙ Dependent Care Accounts
- ⊙ Short & Long Term Disability

- ⊙ Accident and Hospital Indemnity
- ⊙ Critical Illness Cancer

Next Steps

Next, let's agree upon our move forward plans:

1	Name BHC Insurance as your Agent of Record.  Implement
2	 Design your Ignite Plan and go to market on your behalf.  Design
3	There's no fit. No further discussions at this time.

POLICY

Return to Work

Location:
Effective Date:
Revision Number: 1

PURPOSE

This policy is in place to perform all, or portions, of work or non-work related tasks as quickly as possible remain an active and viable day, allows workers to return to work as quickly as possible.

SCOPE

All active employees who non-work-related injury or tasks may be in the form of:
- Changed duties within
- Other available jobs
- An altered schedule

DEFINITIONS

- Transitional duty is physical, emotional, assignments are made back to
- Alternate duty is a individuals who have functions of their pre

APPLICABILITY

Length of Duty
- If work is available in employee may be an additional 90-day use employee's eligibility progress.
Daily Application
- Any employee who condition. Employees including termination benefits.

Prepared by BHC Insurance
This document is intended to provide information only and is not intended as medical or legal advice.

Special Company Policies

ABC Company Fleet Safety Policy

Effective Date: 10/07/2021
Revision Number: 1

Our Company recognizes that our employees are our most valuable asset, and the most important contributors to our continued growth and success. Our Company is firmly committed to the safety of our employees. The Company will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

Traffic related motor vehicle accidents are the leading cause of work-related fatalities. The environment in which these accidents occur involves numerous complex factors of which the majority is uncontrollable. The purpose of ABC Company's Fleet Safety program is to provide the means to reduce such factors to eliminate unnecessary injuries and fatal circumstances. We value our employees not only as employees but also as human beings crucial to the success of their family, the local community and ABC Company.

To further this goal, our Company has developed a Fleet Safety Policy effective 10/07/2021. The Program will consist of six components: Recruitment, Job Requirements, Training, Preventative Maintenance, Accident Investigation and Company Vehicles for Personal Use. This policy applies to all candidates for employment as well as all current employees.

Recruitment:

ABC Company focuses its initial efforts on driver selection through a variety of resources, the first being the job application. The application will require a prospective employee to list past driving experience, employers, and types of vehicles driven. In addition, the prospective employee is required to notify ABC Company of any motor vehicle violations for at least the last (4 of) years. References will be required.

Driver selection will be made upon completion of a formal interview and background check to include contacting references, review of the MVR, and a negative drug screen. Authorizations will be obtained to contact prior employers and personal references.

MVRs will be requested upon completion of a satisfactory interview and periodically thereafter at a minimum of at least once per year. Management reserves the right to use its discretion in determining an unsatisfactory MVR. As a guideline, (4 of) violations in the past three years will be grounds for an unsatisfactory MVR prohibiting hiring of a prospective employee or possible termination and/or disciplinary actions of an active employee.

Date:	Approved By:	Date:

This fleet safety policy is a guideline to reduce motor vehicle accidents. It may not prevent all accidents from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult legal counsel to address possible compliance requirements.



Employee Safety Manual

General Employee SAFETY MANUAL

ABC Company

Provided by: BHC Insurance

Legal disclaimer to users of this form employee handbook. The materials presented herein are for general reference only. Federal, state and/or local laws, or individual circumstances, may require the addition of policies, amendment of individual policies, and/or the entire handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified without the advice of legal counsel. These materials are presented, therefore, with the understanding that the Company is not engaging in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought. © 2017-2018 Zyrax, Inc. All rights reserved.

Safety Matters

Provided by: BHC Insurance

Ladder Safety

Falls from elevated surfaces are frequently listed as one of the top 10 causes of accidents in the workplace. Most of these accidents occur due to failure to follow basic ladder safety. To help prevent ladder injuries, practice the following safety tips.

Setting up Safety

Make sure you select the correct ladder for the job—check the length and duty rating. Proper length is a minimum of three feet extending over the roofline or working surface. Inspect your ladder before each any of the following loose or damaged parts:

- Steps
- Rungs
- Spreaders
- Rung dogs
- Safety feet
- Other parts

Clear the area where you will be working. Never place a ladder in front of a door that isn't locked, blocked or guarded. Because metal ladders conduct electricity, use a wooden or fiberglass ladder near powerlines or electrical equipment.

Check that all locks on extension ladders are properly engaged before placing your ladder on a steady surface. The ground underneath the ladder should be level and firm. Large, flat wooden boards braced underneath a ladder can

help level it on an uneven surface or soft ground. Straight, single or extension ladders should be set up at approximately a 75 degree angle.

Use the 1:4 ratio to ensure your safety when on a ladder. Place the base of the ladder one foot away from whatever it's leaning against for every four feet of height up to the point of contact for the top of the ladder.

Use Caution

Always exercise caution when using a ladder with the following safety considerations:

- Make sure the weight that your ladder is supporting does not exceed its maximum load rating (user plus materials). And only one person should be on a ladder at a time.
- Keep your body centered over the rails of the ladder at all times. Do not lean too far to the side or overreach. Instead, step back and move the ladder and move it to your position.
- Do not step on the top step, bucket shelf, or attempt to climb or stand on the rear section of a stepladder.



PLAYING IT SAFE

Driver Safety

Reduce your risk of auto accidents

When it comes to minimizing your risk of accident while driving, you're in the driver's seat. By simply practicing safe driving techniques, you can reduce your chances of being involved in an auto accident.

In addition to being aware of your surroundings and making smart driving decisions, the following tips will help you arrive at your destination safely.

Drive Defensively

Defensive driving requires you to be aware of errors made by drivers around you or driving

long and mentally well-rested. Fatigue plays a major role in motor vehicle accidents. If you become drowsy, pull off the road immediately and take a short nap.

Inspect Your Vehicle

Before you begin driving, inspect the lights, tires, brakes and windshield wipers of your vehicle. Obtain any necessary repairs before you depart.

Know Your Route

Before you set out for somewhere new,

become familiar with the general directions. If you need to check your map or call for directions along the way, pull over.

Avoid Speeding, and Use Safety Devices

Provide yourself with ample travel time so you can avoid speeding. Be aware of construction zones; rush hour congestion and changing weather conditions when you are planning your route. Maintain safe following distances. Braking might be difficult in poor weather. Always wear your seat belt and turn on your headlights.

Don't Drink Alcohol

Alcohol is the single greatest contributing factor to fatal motor vehicle accidents. In addition, some prescription medications may have the same effect as alcohol. Do not drink alcoholic beverages before or during a driving trip and consult your doctor about possible side effects of any medications you may be taking.

Be safe and healthy on the job at ABC Company with these helpful tips provided by BHC Insurance.

"Practicing good driver safety is the responsibility of all of our employees. Review our company driver policy to help you arrive safely at your destination."

This flyer is for informational purposes only and is not intended as medical or legal advice.
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Customized Website & Internet Tool

Safety Information for your Employees

Risk Management Quick Links covering Construction Industry, Legal Resources, Loss Prevention, Workers' Comp, etc.



BHC INSURANCE
More Than a Promise™

Home HR Compliance Wellness Risk Management **OSHA Log** Industry Community Forum Toolbox

Company Setup
 Update OSHA Log
 Forms & Reports
 Q&A
 Legislative Information

OSHA Company Setup
 The online OSHA Log is a fast and convenient way to input and instantly produce OSHA Form 300A (Summary of Work-Related Injuries and Illnesses) and OSHA Form 300 (Log of Work-Related Injuries and Illnesses). Then, identify problem areas and spot trends with a statistical analysis of your data. Get started now by entering your company information.

Create and Maintain Your OSHA Establishments

The OSHA Log has moved.
[GO TO OSHA LOG](#)

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Online OSHA Log & Tools

Take a tour

Record an incident | Ask Incident Advisor | Print a form | Generate e-report | Incident analysis

Incidents | Establishments | Work Hours

Incidents

Select from this list to review or complete an incident report.

Status	Incident date	Case number	Establishment	Employee	Actions
Read-only	08/01/2018	1	BHC Insurance	Bob Sacamanto	VIEW DELETE

RECORD AN INCIDENT

Use this tool to record an incident at your establishment that resulted in an injury or illness. If you don't have all information, you'll be able to return later to finish documenting this incident.

Gather some basic information | Fill in incident details | Review and complete

Exit Next

INCIDENT ADVISOR

Not every injury or workers' compensation claim needs to be reported to OSHA. Use this advisor to determine if an injury or incident needs to be logged, based on current OSHA recordkeeping requirements.

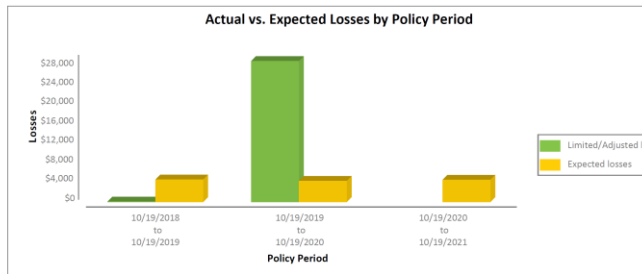
Start

ModMaster - Workers' Compensation Analysis & Reports

Mod Analysis for ABC Company

Loss Analysis by Policy Period

This analysis shows the actual versus expected losses for each policy period in the mod. This data is important in identifying trends which may help you predict, generally, the direction of your mod in the future. As unfavorable policy periods – those with actual losses higher than expected – age out of the mod calculation, you can expect your mod to improve if your new loss experience shows actual losses less than expected. This is an achievable goal through specific loss control practices your broker advises. To view losses by policy year, see the *Loss Analysis by Policy Year* report.



Policy Period	Limited/Adjusted Losses	Expected
10/19/2018 to 10/19/2019		\$70
10/19/2019 to 10/19/2020		\$29,219
10/19/2020 to 10/19/2021		\$0
Totals:		\$29,289
Number of periods where actual losses were less than expected:		2

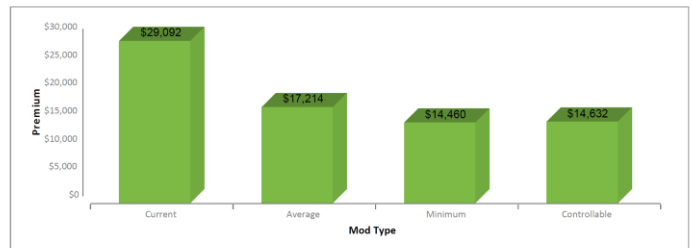
ModMaster® Mod Analysis brought to you by BHC Insurance

Proprietary and Confidential. ModMaster software provides for an ESTIMATE of an experience modification factor. Your official experience modification factor is issued solely by the applicable workers' compensation rating bureau. © 2021 Zyrave, Inc. All Rights Reserved.

ABC Co
Mod Effective Date: 10/19/2022

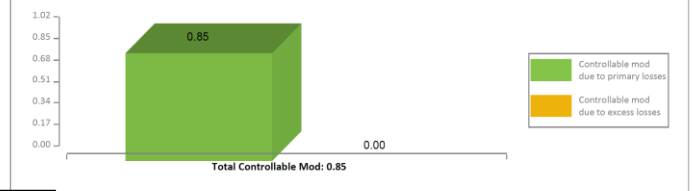
Mod Analysis for ABC Company

Mod Impact on Premium Analysis



Mod Type	Mod Value	Premium	Description
Current	1.69	\$29,092	Your actual mod and estimated premium.
Average	1.00	\$17,214	The average mod is always 1.00. This premium represents what the average competitor in your industry is paying.
Minimum	0.84	\$14,460	The lowest mod and premium you could achieve if you had zero losses in the experience rating period.
Controllable	0.85	\$14,632	The mod points and premium amount you could have saved if you had zero losses in the experience rating period.

Contributions to the Controllable Mod



Mod Analysis brought to you by BHC Insurance

Proprietary and Confidential. ModMaster software provides for an ESTIMATE of an experience modification factor. Your official experience modification factor is issued solely by the applicable workers' compensation rating bureau. © 2021 Zyrave, Inc. All Rights Reserved.

Page 2
ABC Company
Mod Effective Date: 10/19/2022

Mod Analysis for ABC Company

Specific Loss Sensitivity Detail

Premium cost estimates based on a manual premium of \$17,214

State	Injury Date	Incurred Loss	Limited / Adjusted Loss	Mod w/o Loss	Impact on Mod	Premium Costs		
						1 yr	2 yr	3 yr
Itemized Losses								
AK	7/25/2020	\$16,460	\$16,460	1.2302	0.4775	\$8,220	\$16,439	\$24,659
AK	2/7/2020	\$12,404	\$12,404	1.5076	0.5802	\$8,289	\$12,388	\$18,594
AK	4/3/2019	\$70	\$70	1.6676	0.0021	\$8	\$7	\$10
Grouped Losses								
AK	10/19/2018	\$1,190	\$40	1.6776	0.0001	\$174	\$40	\$52
Grand Totals:		\$30,124	\$29,092		0.6494	\$18,619	\$29,017	\$43,865

Mineral™



HR and Compliance Just Got Waaay Easier.



HR and compliance is complicated—but it doesn't have to be. At Mineral, we've made it our mission to take the guesswork out of HR and compliance so you can manage workplace challenges with confidence. From expert guidance and resources to proactive alerts, we're your one-stop ticket to a healthier organization.

You've got HR and compliance questions. Mineral has answers.

Mineral Platform™

Powered by an innovative mix of data, technology and human expertise, Mineral Platform offers everything you need to keep your organization on track.

- Smart Employee Handbook
- HR Compliance Library
- Proactive To-Dos
- Learn: Employee Training Courses
- Job Description Library
- Salary Compare
- Compliance Calendar
- HR Assessment
- Benefits Document Creator
- OSHA Log
- ...and so much more!

Mineral™



HR and compliance questions?

We've got experts for that



Get connected with certified HR experts who have made it their mission to stay current on the employment laws and regulations that impact your business. With an average of 18+ years of experience, Mineral HR and legal experts are happy to listen and ready to help you manage all your workplace challenges.

What can a Mineral Expert help with?

- Conflict resolution
- Document Review
- Employee relations
- Hiring and termination
- Leave of absence
- Performance management
- Policies and procedures
- Safety and health
- Wage and hour
- Worker classification
- Workers compensation
- Workplace harassment