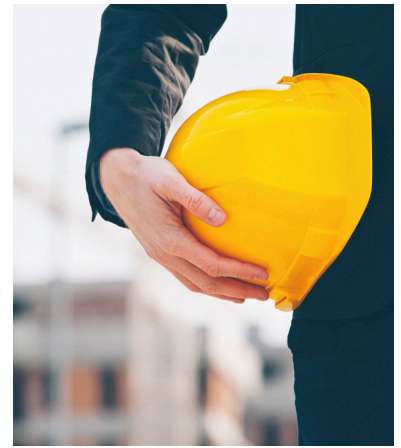


WCF's Beneficial Impact on Experience Modifiers

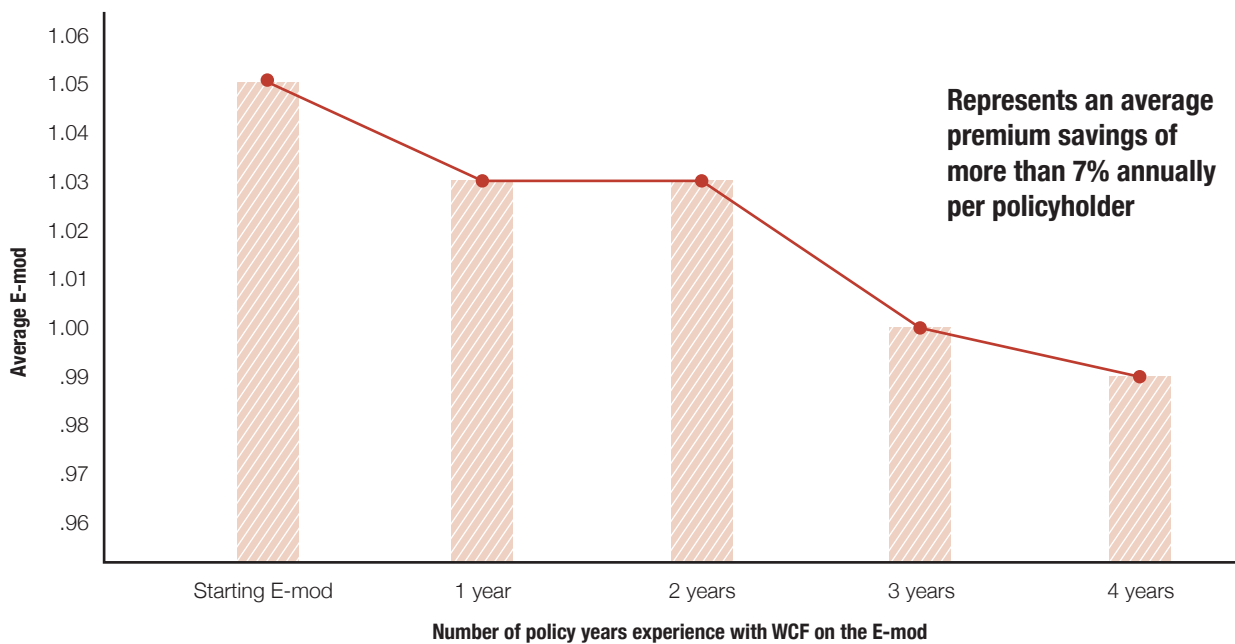
Let WCF help you lower your experience modifier. Data shows that companies who stay with WCF consistently lower their experience modifiers, which in turn lowers their premiums.



Businesses who stay with WCF experience safer workplaces and lower premiums. In a recent six-year study, policyholders* who placed their business with WCF and stayed for at least four years had a median drop in their experience rating of 11 points. This resulted in an average annual premium savings of 7%. This can, in part, be attributed to the services WCF provides to their policyholders, such as claims handling, medical-case management, safety and health, fraud, premium audit, and others. In addition, businesses who came to WCF with emods 1.00 or greater had a median drop of 21 points resulting in an average of over of 15% annual premium savings.

**Defined as new policyholders in 2010 and 2011 with estimated annual premium over \$10,000 that stayed for at least four years*

WCF'S IMPACT ON POLICYHOLDERS' EXPERIENCE MODIFIERS



For more information on E-mod help, contact your WCF marketing representative or agent.



Insurance coverage in all states other than Utah is provided by Advantage Workers Compensation Insurance Company, a wholly owned subsidiary of Workers Compensation Fund, doing business as WCF Insurance. Advantage is domiciled in Indiana; NAIC number 40517

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