

SYNOPSIS OF ACCIDENTS, INSURANCE CLAIMS, & LOSSES: 1995 - 2009

CALENDAR YEAR	JOB RELATED:				INSURANCE ¹ :					CASUALTY LOSSES, \$/YEAR
	ACCIDENTS, #	INJURIES, #	ILLNESSES, #	DEATHS, #	CLAIMS, \$/YEAR	W/C EMR	PREMIUM MODIFIERS:			
							NLM	SRM	NLM x SRM	
1995	0	0	0	0	0	-	-	-	-	0
1996	0	0	0	0	0	-	-	-	-	0
1997	0	0	0	0	0	-	-	-	-	0
1998	0	0	0	0	0	-	-	-	-	0
1999	0	0	0	0	0	1.0 ²	1.0 ³	1.0 ⁴	1.0 ⁵	0
2000	0	0	0	0	0	1.0 ²	1.0 ³	1.0 ⁴	1.0 ⁵	0
2001	0	0	0	0	0	1.0 ²	1.0 ³	1.0 ⁴	1.0 ⁵	0
2002	0	0	0	0	0	1.0 ²	1.0 ³	0.90 ⁴	0.90 ⁵	0
2003	0	0	0	0	0	1.0 ²	0.92 ³	0.85 ⁴	0.782 ⁵	0
2004	0	0	0	0	0	1.0 ²	0.91 ³	0.85 ⁴	0.774 ⁵	0
2005	0	0	0	0	0	1.0 ²	0.90 ³	0.85 ⁴	0.765 ⁵	0
2006	0	0	0	0	0	1.0 ²	0.88 ³	0.85 ⁴	0.748 ⁵	0
2007	0	0	0	0	0	1.0 ²	0.87 ³	0.85 ⁴	0.740 ⁵	0
2008	0	0	0	0	0	1.0 ²	0.86 ³	0.85 ⁴	0.731 ⁵	0

1. APPLIES TO THE POLICY YEAR ENDING JULY OF THE INDICATED CALENDAR YEAR (7/19 AND 7/25 FOR THE LIABILITY AND WORKMAN COMPENSATION [W/C] POLICIES, RESPECTIVELY).
2. THE NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI) SPECIFIES THAT W/C POLICIES WITH ANNUAL PREMIUMS < \$5,000/YEAR FOR THREE YEARS, OR < \$10,000 FOR ONE YEAR MUST BE ASSIGNED AN EXPERIENCE MODIFIER RATIO (EMR) OF 1.0. SINCE *ESS*' POLICY PREMIUM HAS NEVER MET EITHER COST THRESHOLD, *ESS* HAS CONSISTENTLY BEEN ASSIGNED AN EMR OF 1.0.
3. **NO LOSSES MODIFIER (NLM):** STANDARDIZED MODIFIER REFLECTING FOUR OR MORE YEARS WITHOUT A W/C CLAIM.
4. **SCHEDULE RATING MODIFIER (SRM):** MODIFIER REFLECTING UNDERWRITER'S ASSESSMENT OF LOSS POTENTIAL.
5. **COMBINED MODIFIER:** THE COMBINED MODIFIER (NLM x SRM) IS EQUIVALENT TO THE EMR IN TERMS OF BOTH PREMIUM ADJUSTMENT AND ITS UNDERLYING EXPERIENCE JUSTIFICATION.