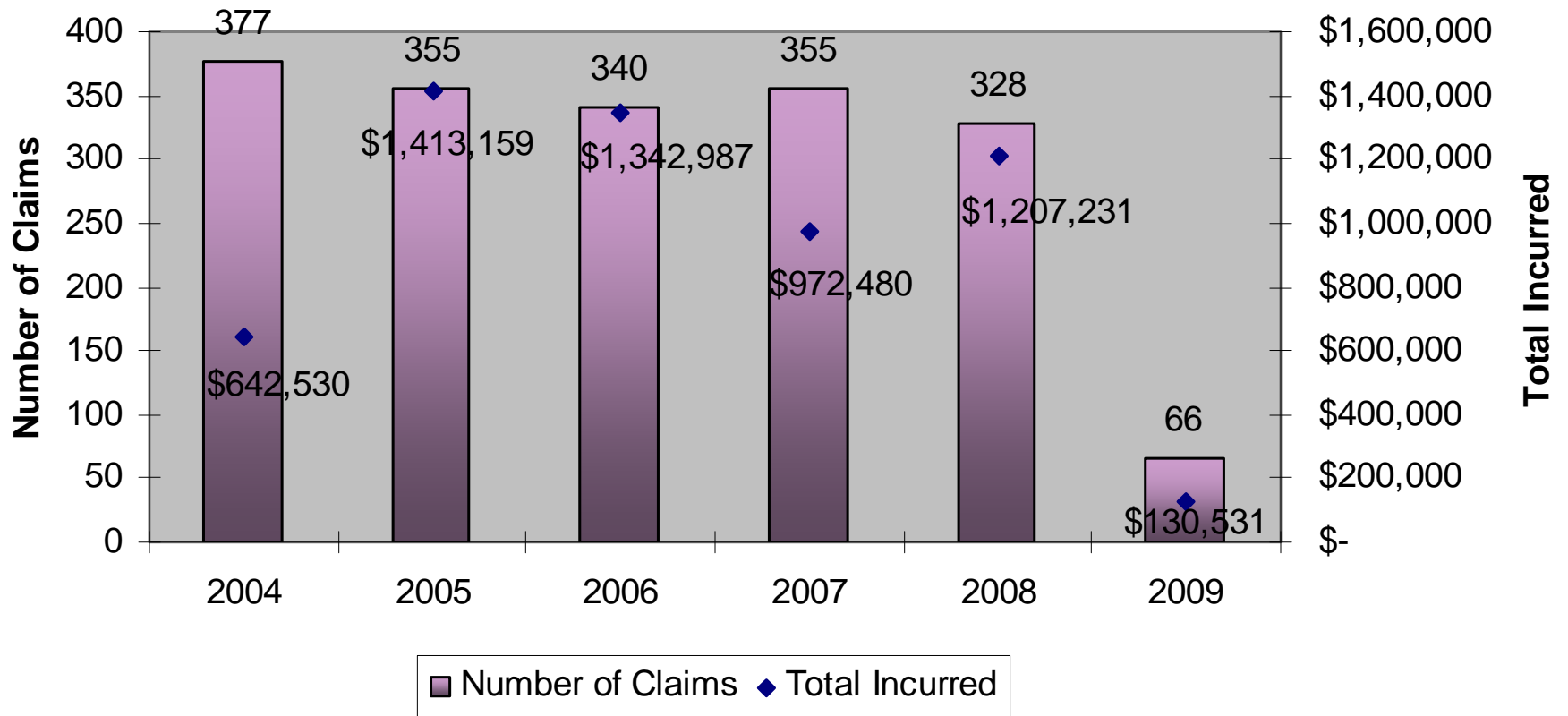


# Districts Mutual Insurance

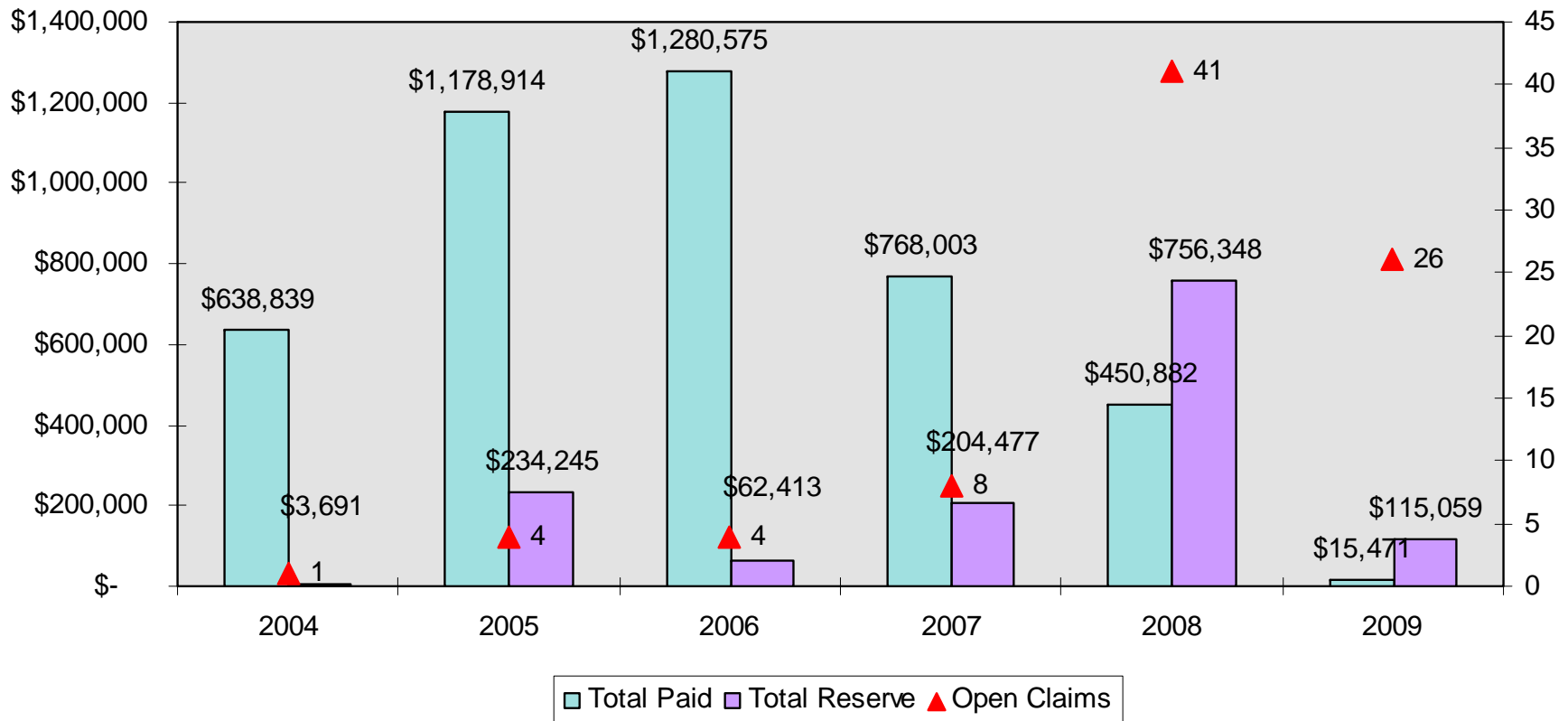
## Workers Compensation Analysis

United Heartland Inc  
October 2009-valued as of September 30, 2009

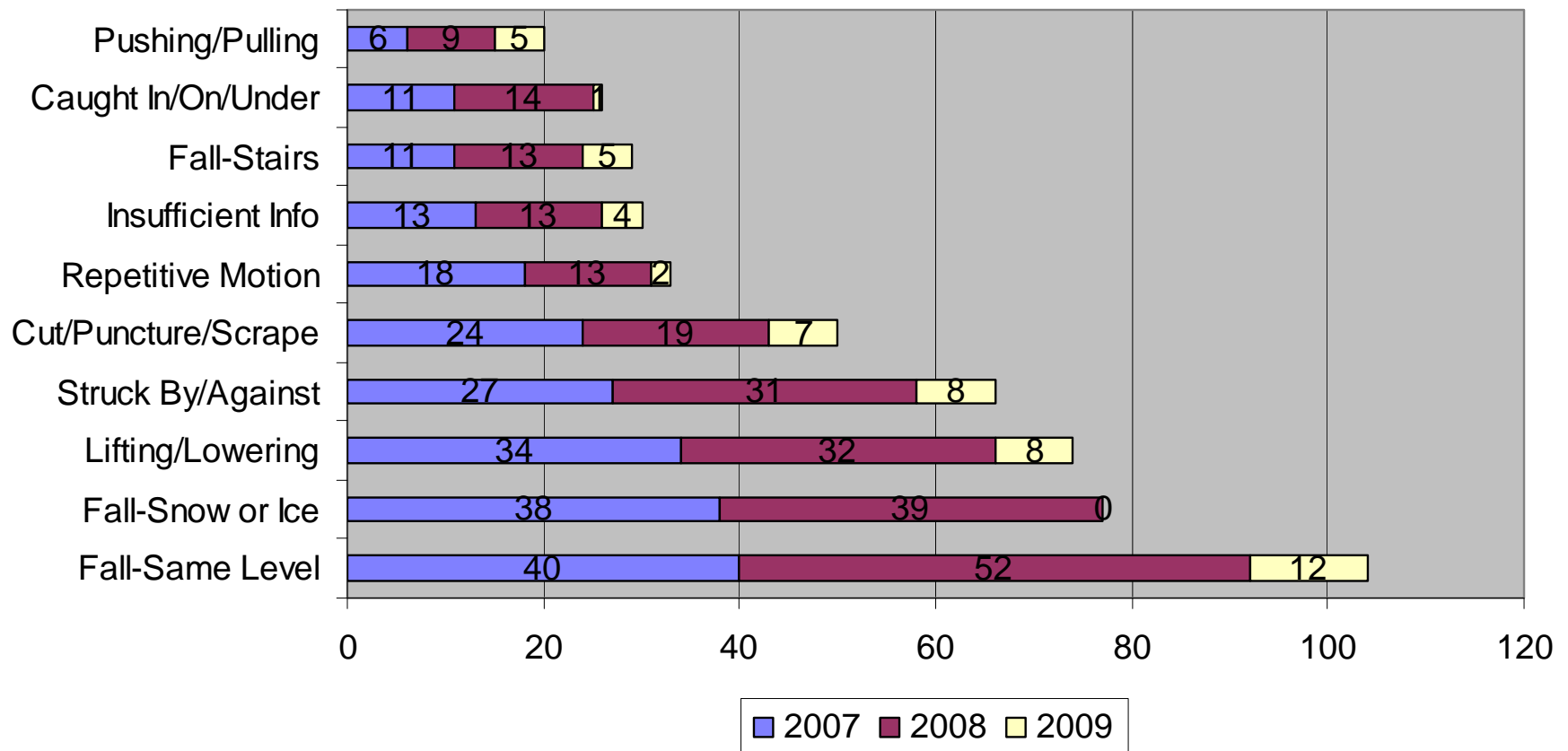
## Districts Mutual Insurance Frequency and Severity by Policy Year



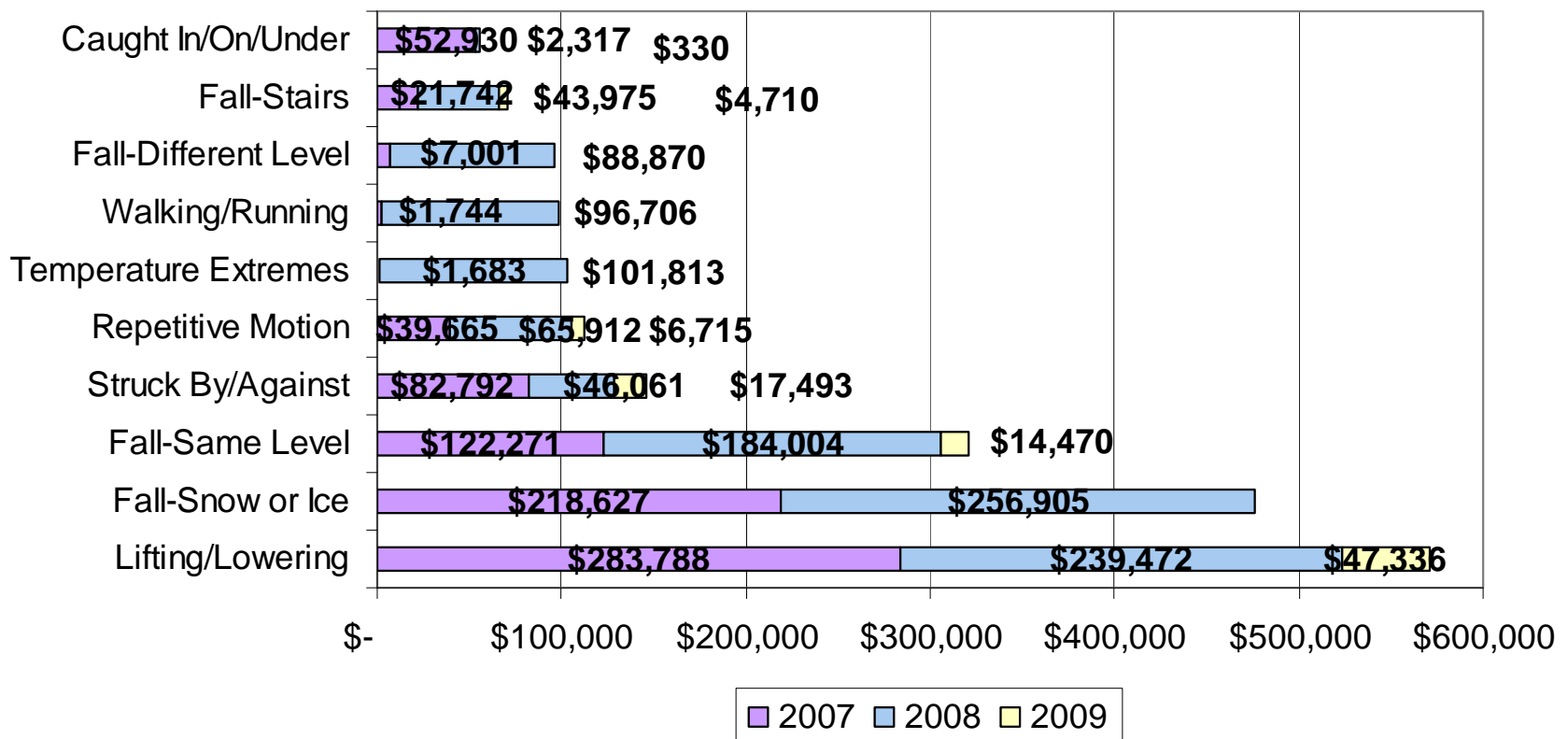
### Districts Mutual Insurance Paid, Reserves, and Open Claims



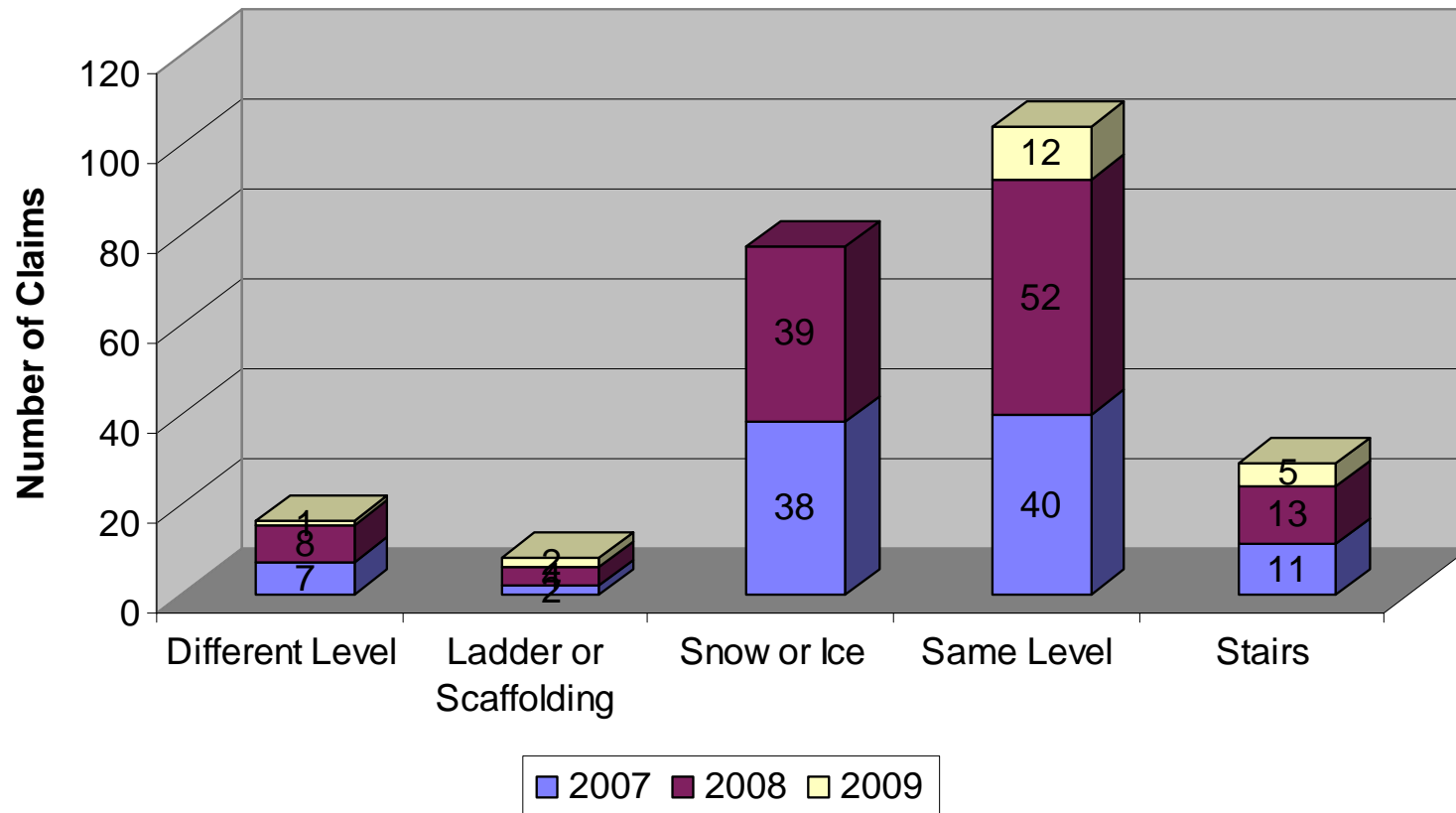
## Districts Mutual Insurance Top 10 Accident Sources 2007 to Present



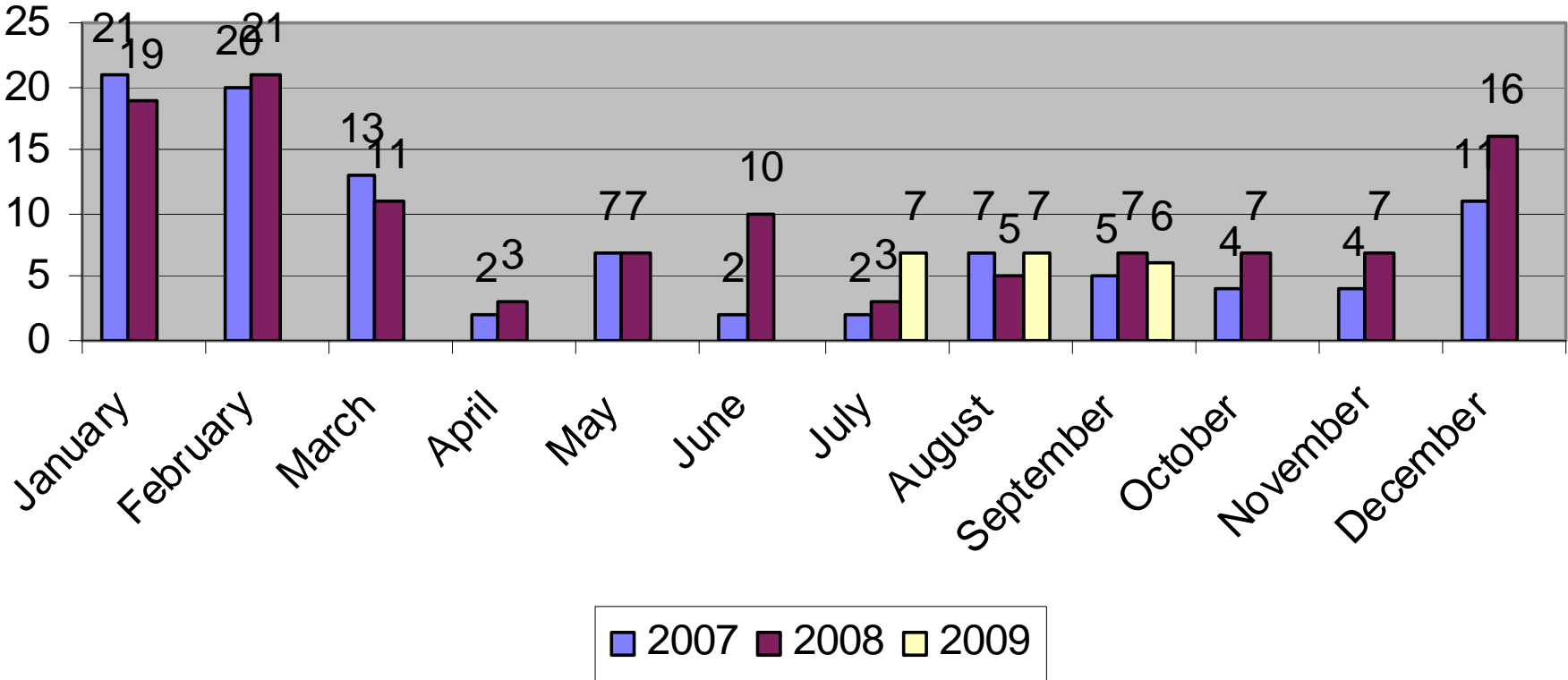
## Districts Mutual Insurance Top 10 Severity 2007 to Present



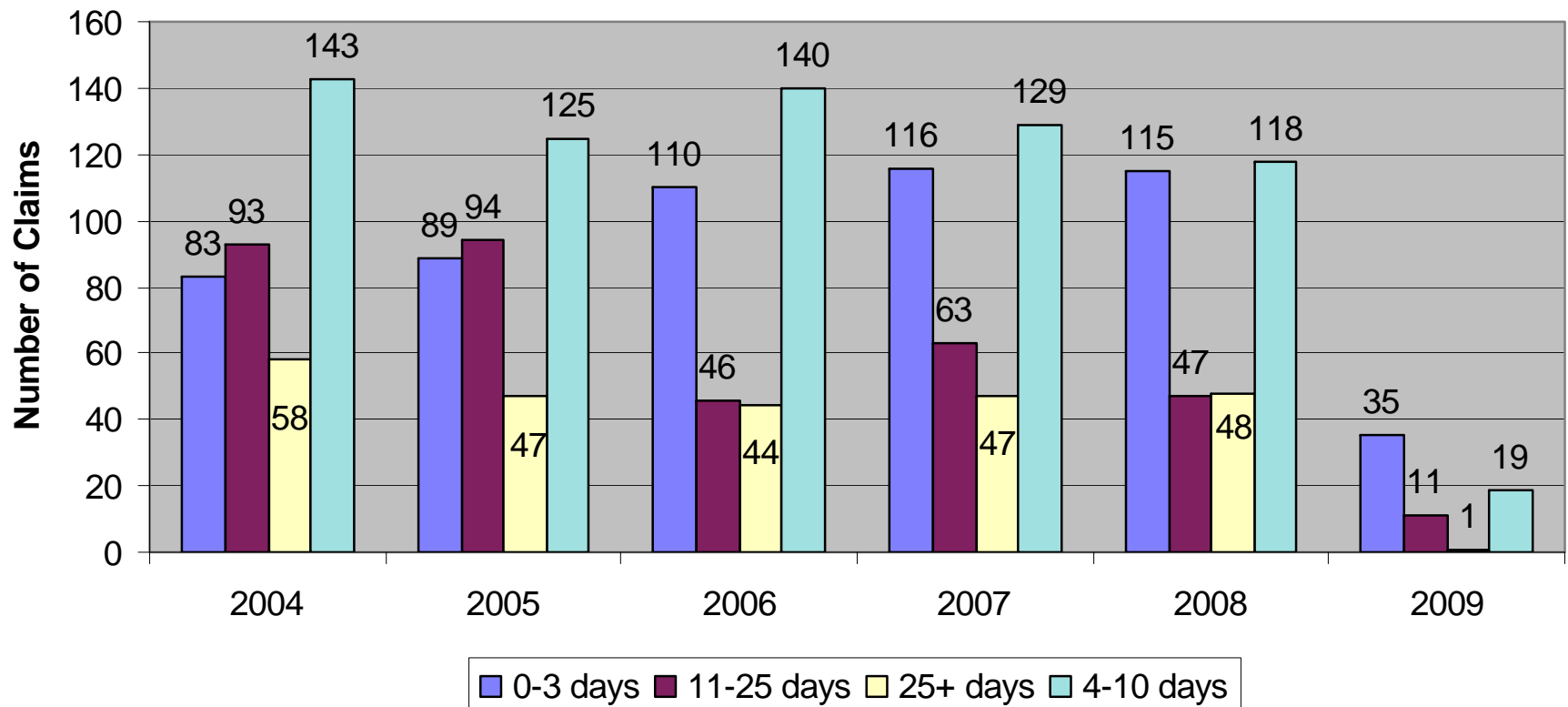
## Districts Mutual Insurance Fall Summary 2007 to Present



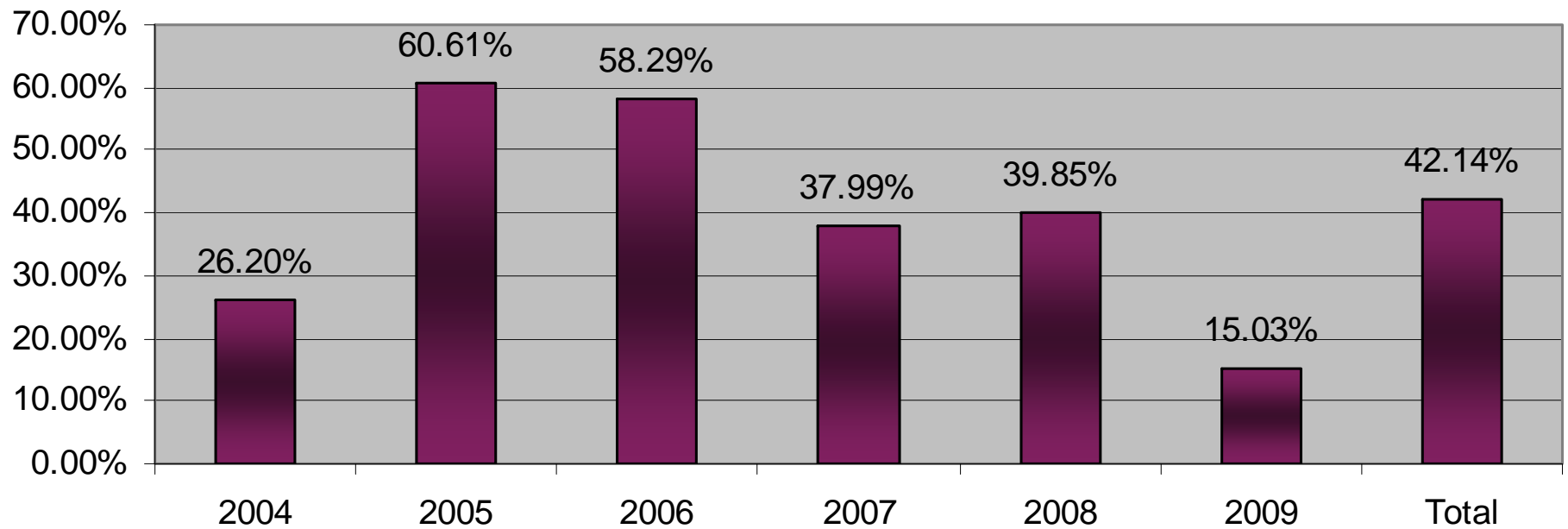
## Districts Mutual Insurance Number of Falls by Month 2007 to Present



### Districts Mutual Insurance Days to Report Injury



## Districts Mutual Insurance Loss Ratio by Policy Year



# DISTRICTS MUTUAL INSURANCE

## DIRTY DOZEN (LARGEST CLAIM DOLLARS 2004 THROUGH 2008)

School	Date Of Injury	Accident Source	Status	Total Reserve	Total Incurred	Total Paid
Gateway	4/7/2006	Fall-Ladder	Open	\$90,752	\$515,530	\$424,778
Gateway	12/6/2006	Lifting/Lowering	Open	\$8,329	\$306,467	\$298,138
Wisconsin Indianhead	10/10/2006	Reaching/Bending	Closed	\$0	\$149,690	\$149,690
Chippewa Valley	5/9/2007	Fall-Ladder	Open	\$21,006	\$143,779	\$122,773
Milwaukee Area	12/6/2006	Fall-Snow/Ice	Closed	\$0	\$107,638	\$107,638
Milwaukee Area	4/1/2006	Fall-Same Level	Open	\$61,425	\$151,785	\$90,361
Chippewa Valley	12/3/2007	Fall-Snow/Ice	Open	\$1,530	\$79,951	\$78,421
Fox Valley	12/21/2005	Lifting/Lowering	Closed	\$0	\$72,141	\$72,141
Waukesha County	3/9/2007	Fall-Same Level	Closed	\$0	\$70,764	\$70,764
Milwaukee Area	6/19/2006	Fall-Same Level	Closed	\$0	\$65,455	\$65,455
Fox Valley	9/1/2004	Reaching/Bending	Closed	\$0	\$63,134	\$63,134
Southwest Wisconsin	12/1/2008	Fall-Snow/Ice	Open	\$20,565	\$80,950	\$60,385

# DISTRICTS MUTUAL INSURANCE

## DIRTY DOZEN DOLLAR DETAILS

Date Of Injury	Paid Medical	Paid Indemnity	Paid Expenses	Medical Reserve	Indemnity Reserve	Expenses Reserve	Total Incurred
4/7/2006	\$110,495	\$282,185	\$32,098	\$88,421	\$0	\$2,330	\$515,530
12/6/2006	\$5,805	\$260,510	\$31,823	\$4,014	\$0	\$4,315	\$306,467
10/10/2006	\$34,102	\$106,000	\$9,588	\$0	\$0	\$0	\$149,690
5/9/2007	\$110,685	\$12,036	\$52	\$1,251	\$19,655	\$100	\$143,779
12/6/2006	\$75,663	\$31,869	\$105	\$0	\$0	\$0	\$107,638
4/1/2006	\$49,126	\$35,551	\$5,683	\$16,034	\$34,020	\$11,370	\$151,785
12/3/2007	\$56,430	\$20,494	\$1,497	\$87	\$1,402	\$41	\$79,951
12/21/2005	\$26,331	\$35,000	\$10,810	\$0	\$0	\$0	\$72,141
3/9/2007	\$60,121	\$10,298	\$345	\$0	\$0	\$0	\$70,764
6/19/2006	\$55,086	\$9,049	\$1,319	\$0	\$0	\$0	\$65,455
9/1/2004	\$39,005	\$10,000	\$14,130	\$0	\$0	\$0	\$63,134
12/1/2008	\$48,340	\$11,941	\$105	\$5,631	\$14,539	\$395	\$80,950