

Districts Mutual Insurance Workers Compensation Analysis

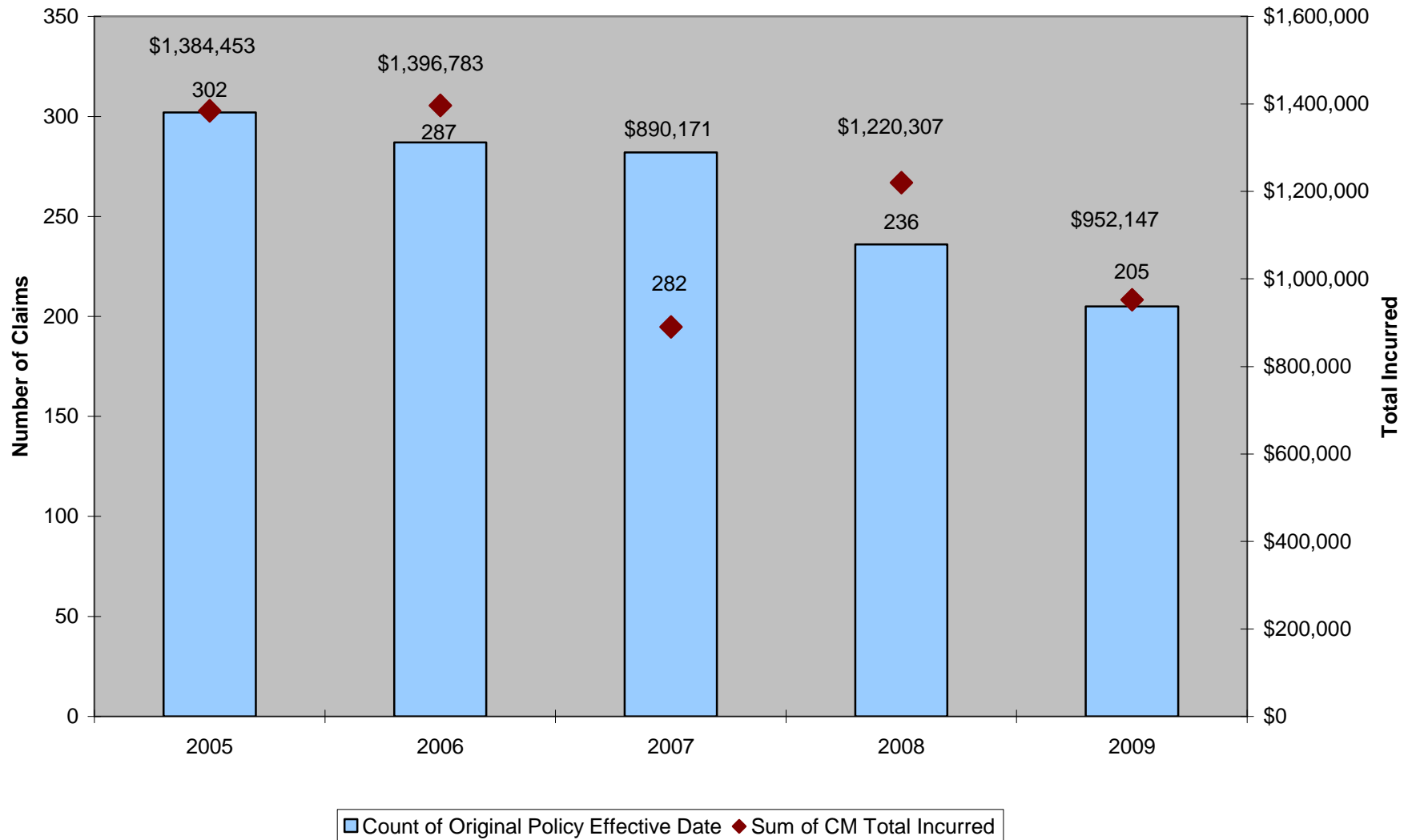
United Heartland, Inc.

July 2010

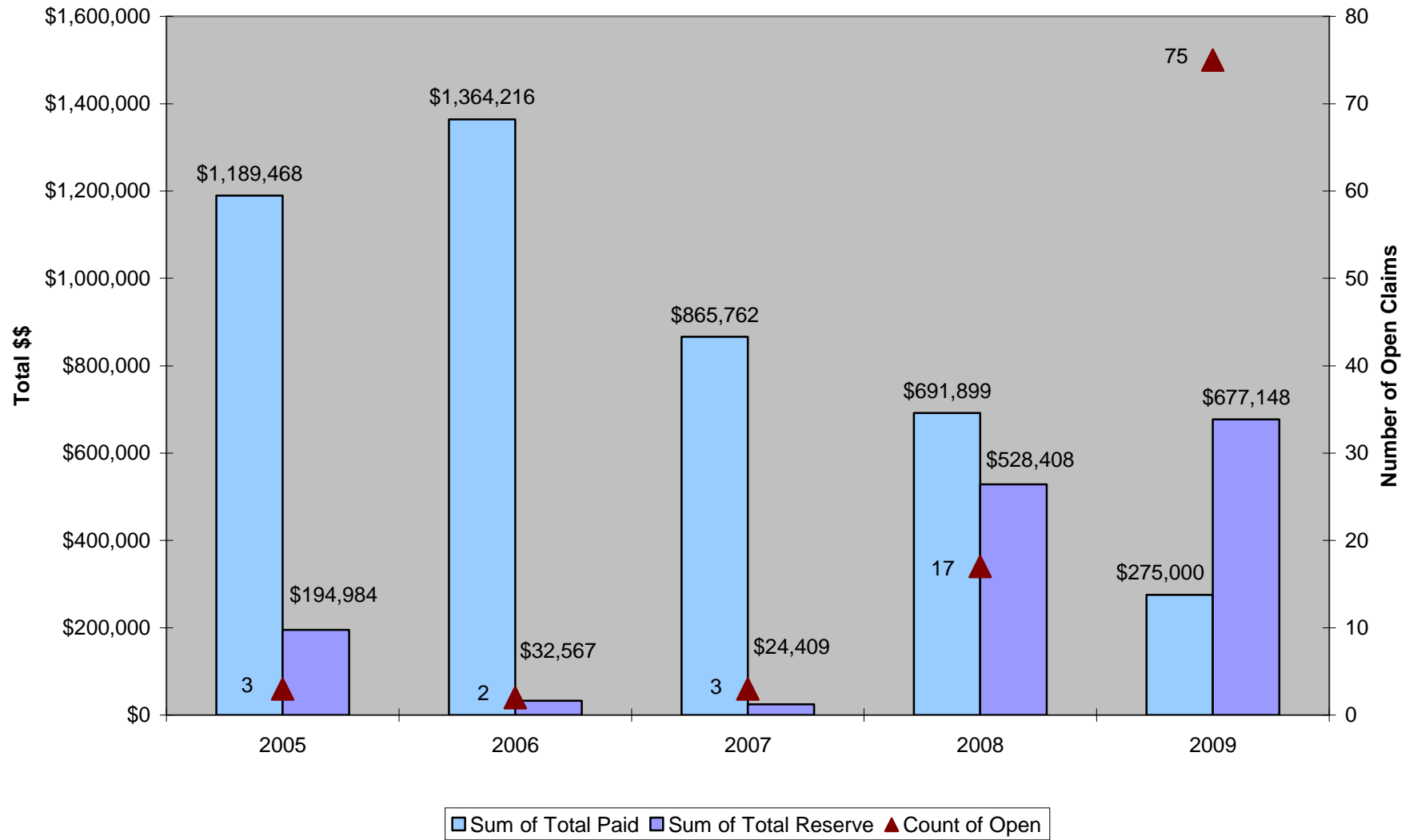
Data Valued as of June 30, 2010



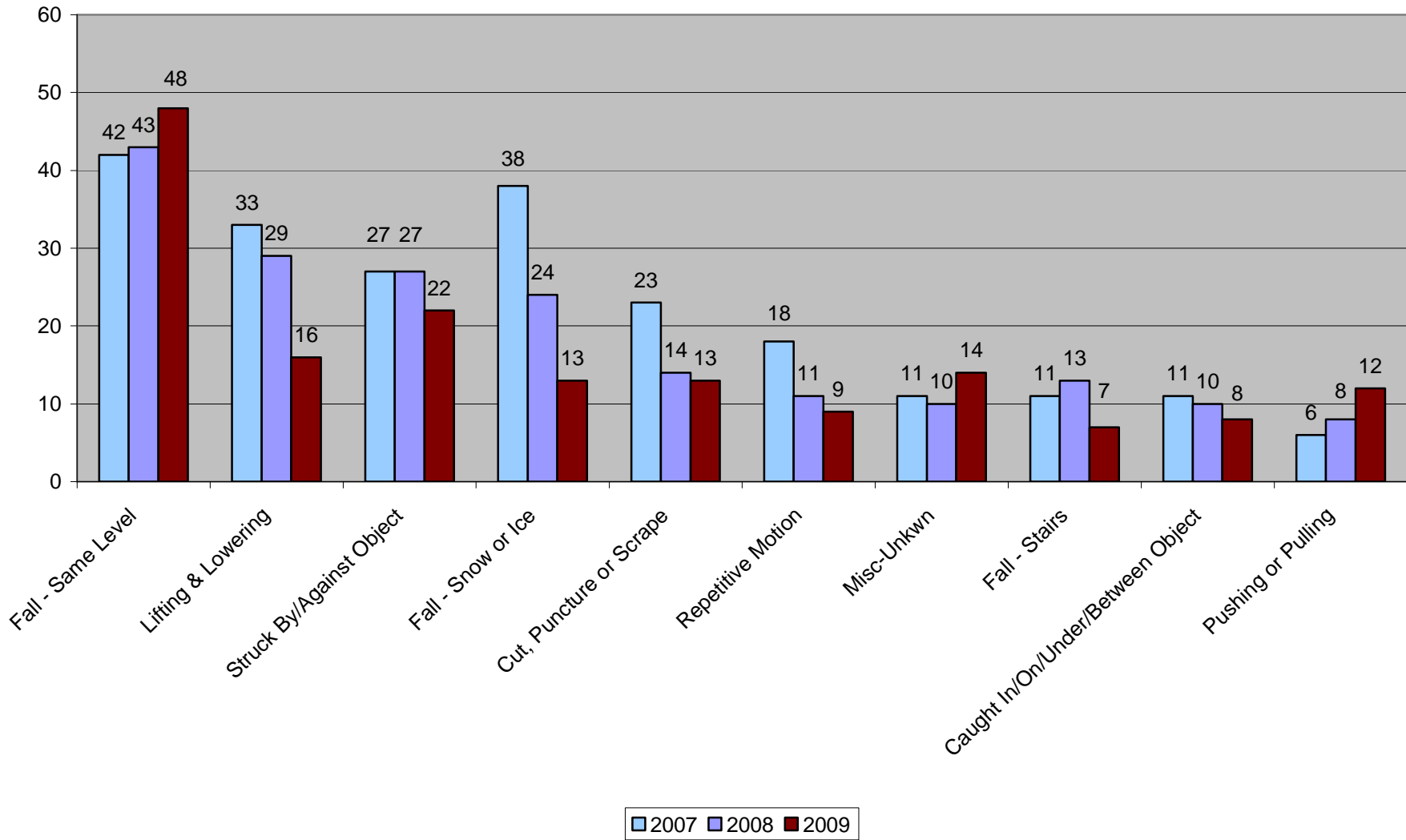
Districts Mutual Insurance Frequency & Severity by Policy Year



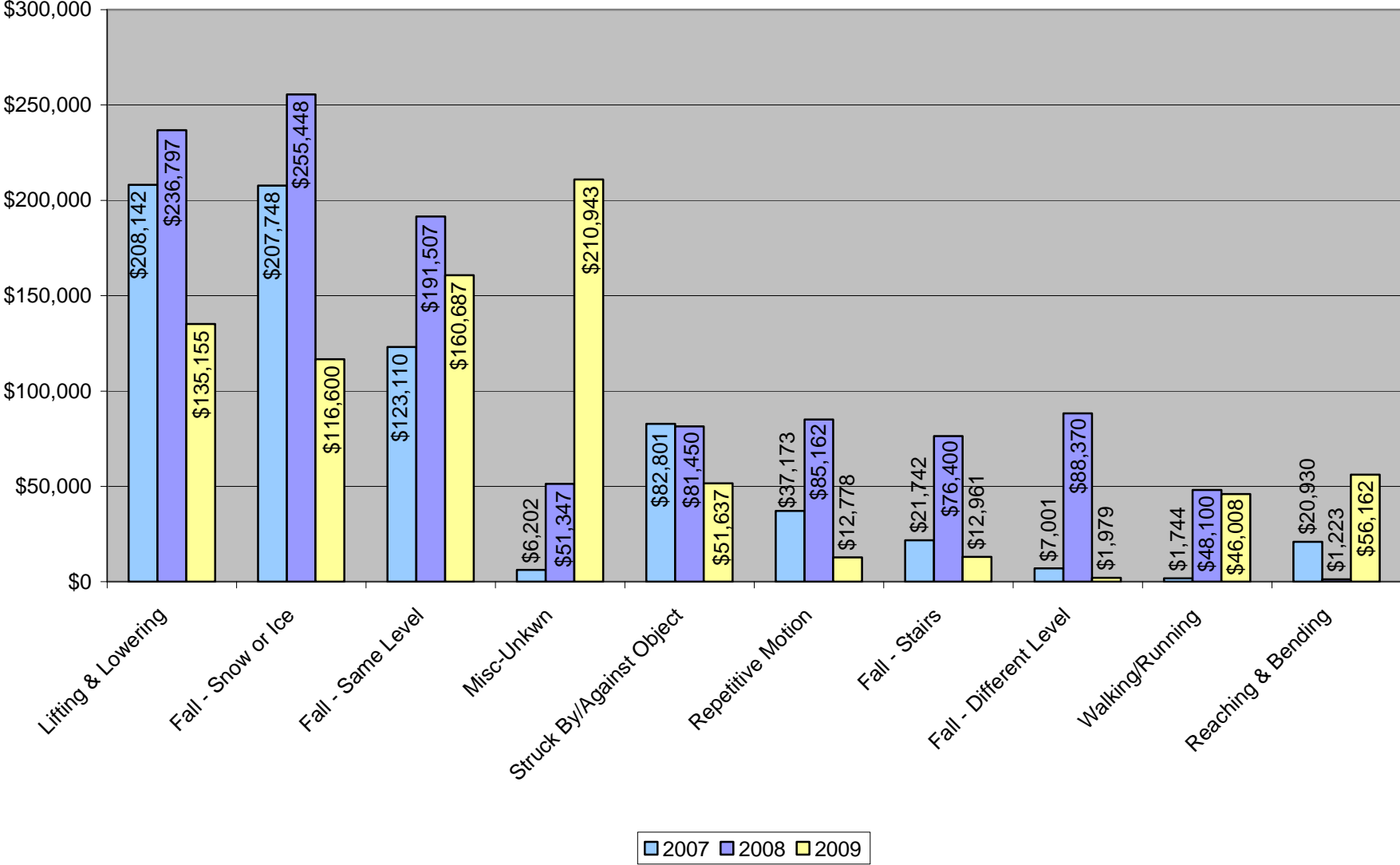
Districts Mutual Insurance Paid, Reserves, and Open Claims



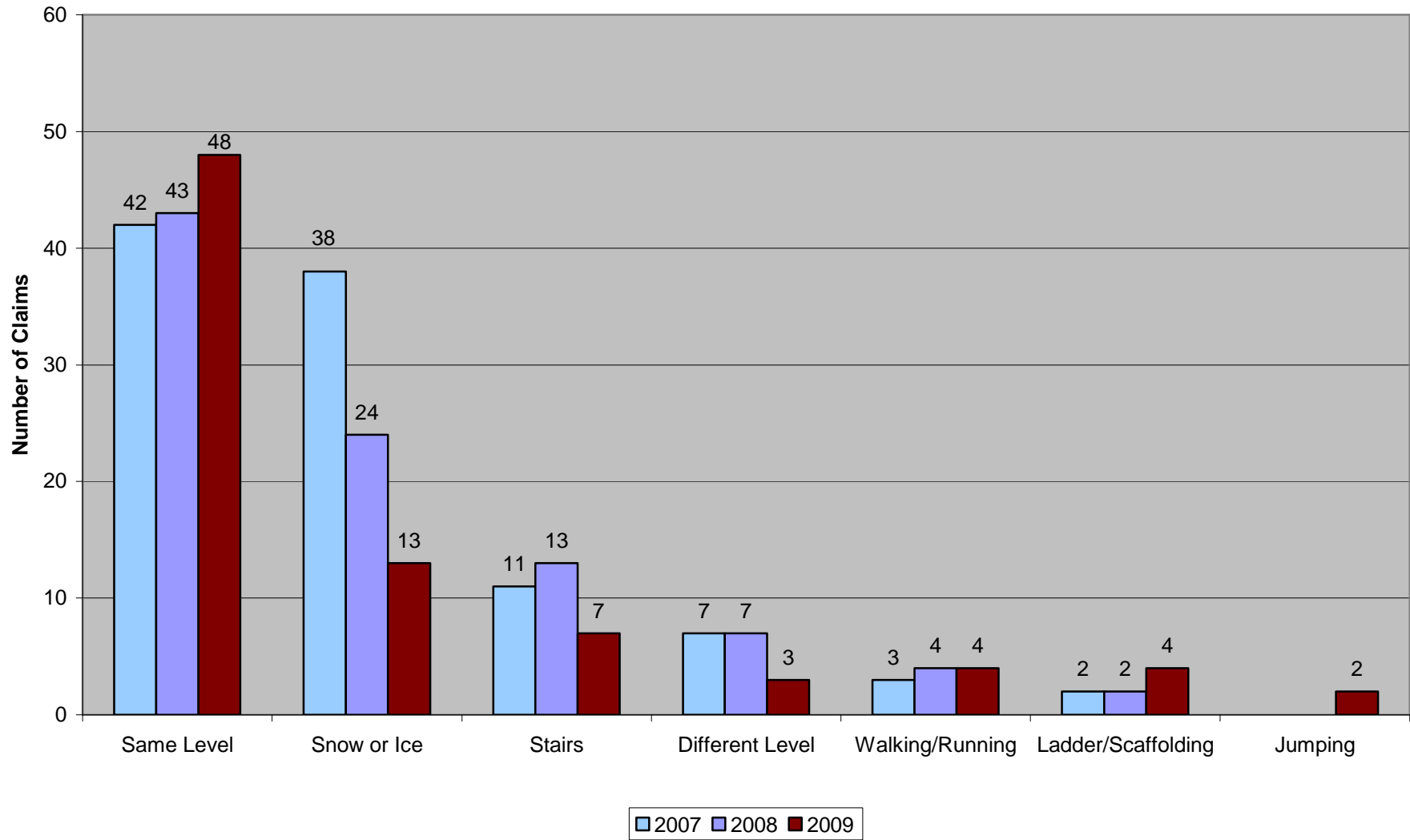
Districts Mutual Insurance Top 10 Accident Sources 2007 to Present



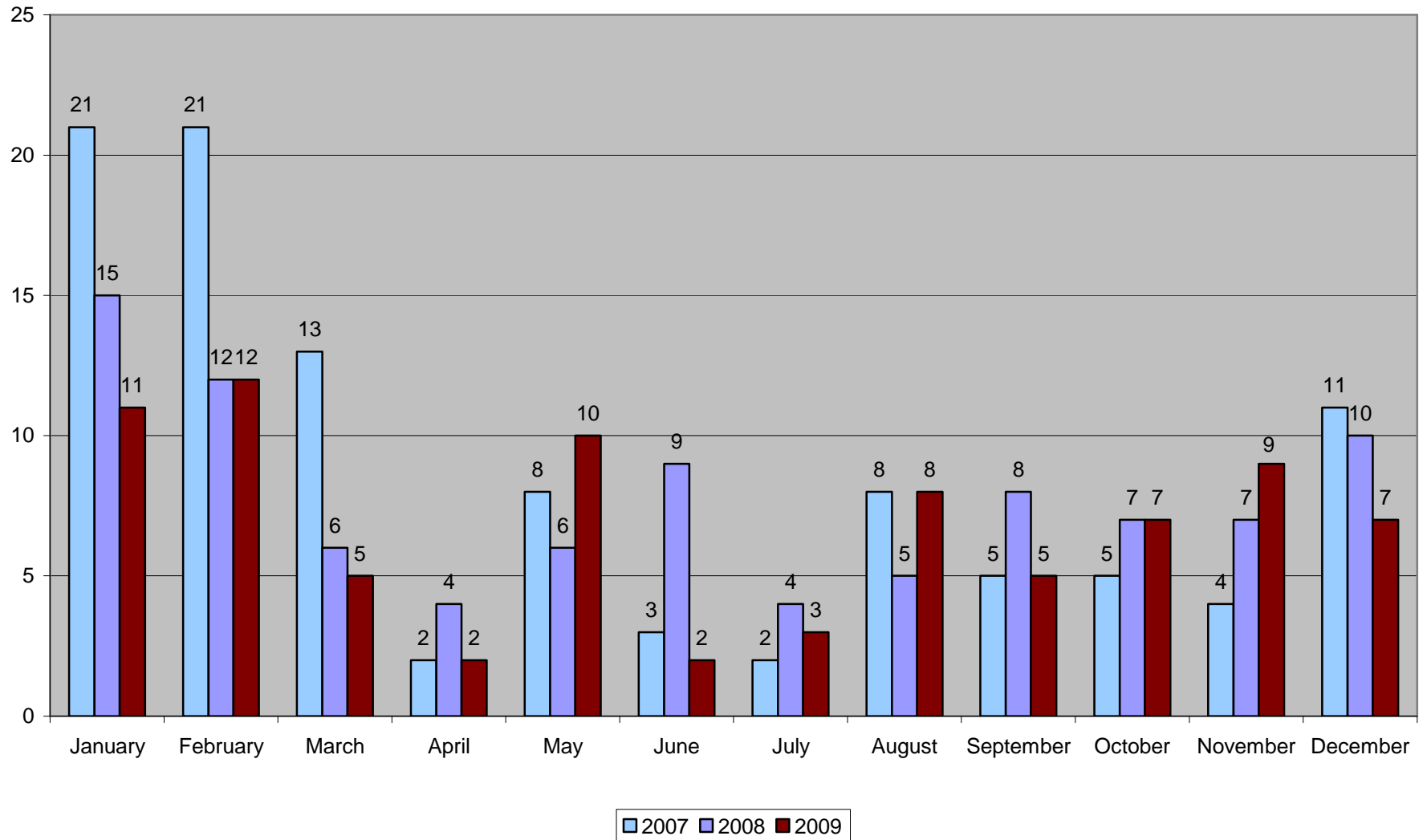
Districts Mutual Insurance



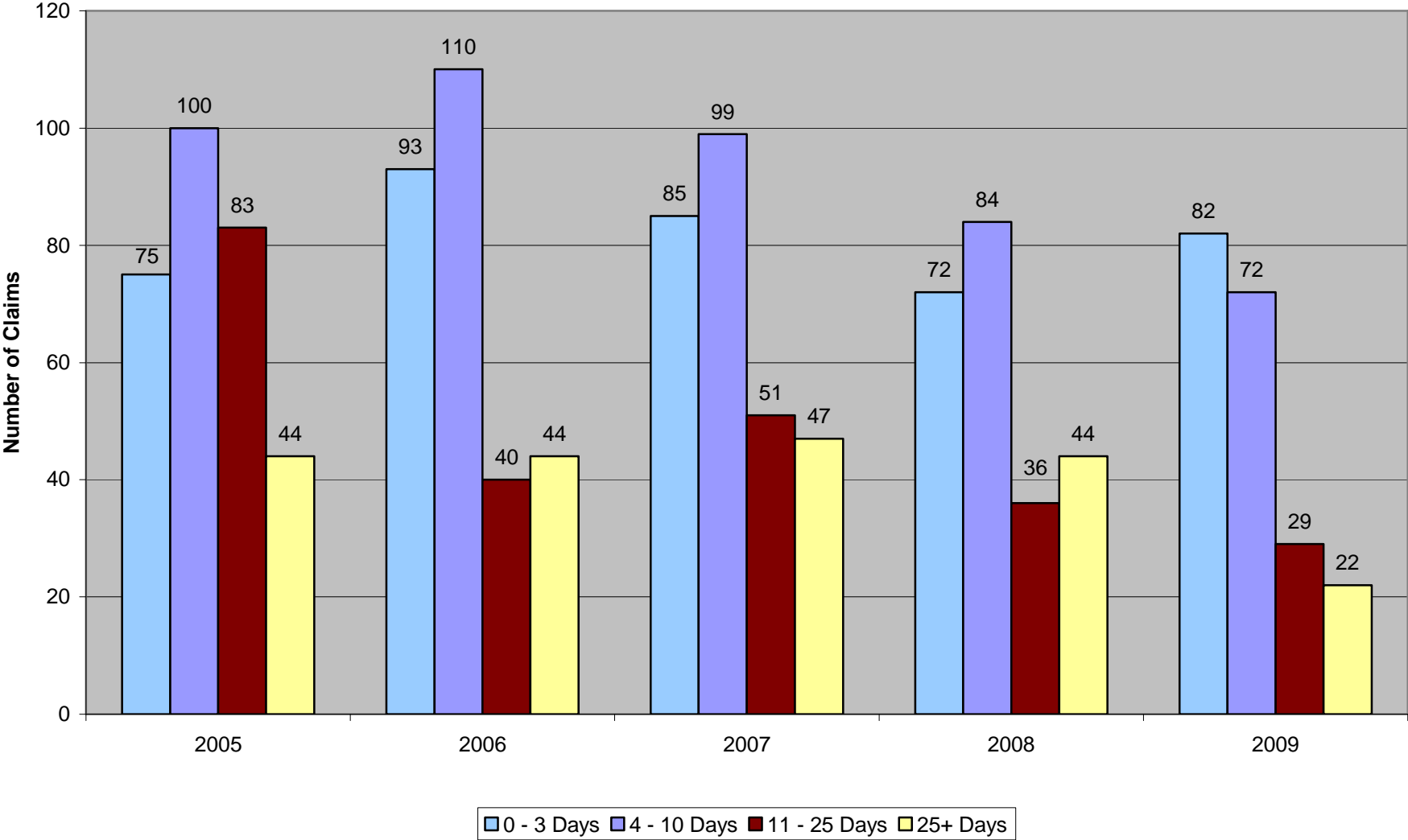
Districts Mutual Insurance Fall Summary 2007 to Present



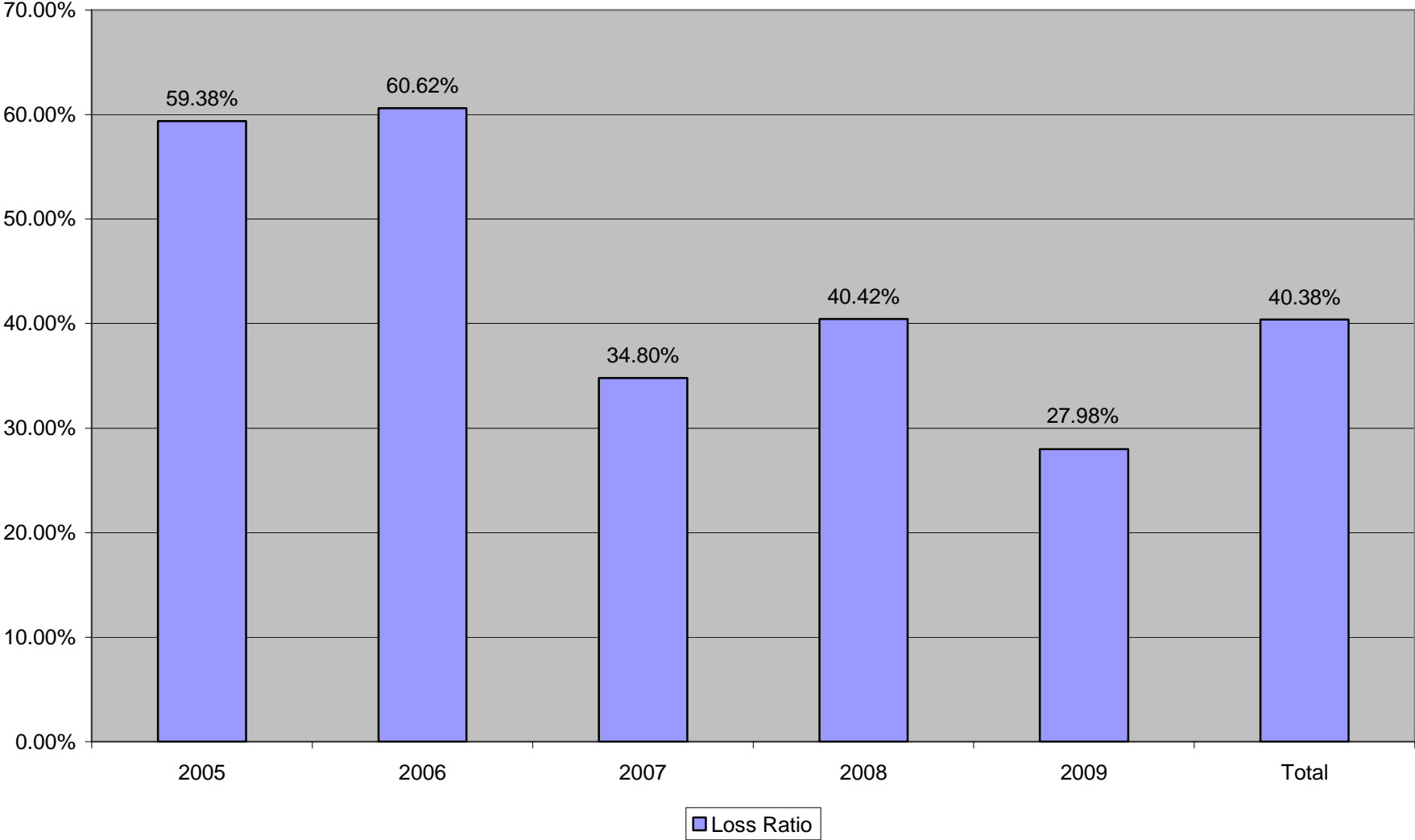
Districts Mutual Insurance Number of Falls by Month 2007 to Present



Districts Mutual Insurance Days to Report Injury



Districts Mutual Insurance Loss Ratio by Policy Year



Districts Mutual Insurance Largest Claim Dollars 2004 - Present

Client Name	Date Of Injury	Accident Source	Status	Total Reserve	Total Incurred	Total Paid
Gateway	4/7/2006	Fall-Ladder or Scaffolding	Open	\$90,717	\$515,530	\$424,813
Gateway	12/5/2006	Lifting and Lowering	Open	\$6,202	\$346,602	\$340,400
Milwaukee Area	10/1/2009	Misc-Unkwn	Open	\$188,773	\$189,387	\$614
Milwaukee Area	4/1/2006	Fall-Slip Trip on Same Level	Open	\$50,956	\$151,785	\$100,830
Wisconsin Indianhead	10/10/2006	Reaching and Bending	Closed	\$0	\$149,690	\$149,690
Southwest Wisconsin	12/11/2008	Lifting and Lowering	Open	\$83,607	\$132,690	\$49,083
Chippewa Valley	5/9/2007	Fall-Ladder or Scaffolding	Closed	\$0	\$130,086	\$130,086
Gateway	8/13/2007	Lifting and Lowering	Closed	\$0	\$117,609	\$117,609
Milwaukee Area	12/6/2006	Fall-on Snow or Ice	Closed	\$0	\$107,638	\$107,638
Northeast Wisconsin	6/16/2009	Fall-Different Level	Open	\$30,336	\$87,027	\$56,691
Northcentral	8/26/2009	Lifting and Lowering	Open	\$45,661	\$85,819	\$40,158
Southwest Wisconsin	12/1/2008	Fall-on Snow or Ice	Open	\$3,302	\$82,185	\$78,883

Districts Mutual Insurance Largest Claim Dollars 2004 - Present

Date Of Injury	Paid Medical	Paid Indemnity	Paid Expenses	Medical Reserve	Indemnity Reserve	Expenses Reserve	Total Incurred
4/7/2006	\$110,495	\$282,185	\$32,133	\$88,421	\$0	\$2,295	\$515,530
12/5/2006	\$47,395	\$260,510	\$32,495	\$3,436	\$0	\$2,766	\$346,602
10/1/2009	\$0	\$0	\$614	\$103,500	\$78,387	\$6,886	\$189,387
4/1/2006	\$49,600	\$45,379	\$5,850	\$15,560	\$24,192	\$11,203	\$151,785
10/10/2006	\$34,102	\$106,000	\$9,588	\$0	\$0	\$0	\$149,690
12/11/2008	\$45,161	\$3,905	\$17	\$33,239	\$48,785	\$1,583	\$132,690
5/9/2007	\$117,974	\$12,036	\$76	\$0	\$0	\$0	\$130,086
8/13/2007	\$10,596	\$81,659	\$25,354	\$0	\$0	\$0	\$117,609
12/6/2006	\$75,663	\$31,869	\$105	\$0	\$0	\$0	\$107,638
6/16/2009	\$37,949	\$14,952	\$3,790	\$24,051	\$6,148	\$137	\$87,027
8/26/2009	\$26,051	\$14,107	\$0	\$18,372	\$24,689	\$2,600	\$85,819
12/1/2008	\$48,523	\$30,256	\$105	\$1,121	\$2,085	\$95	\$82,185