

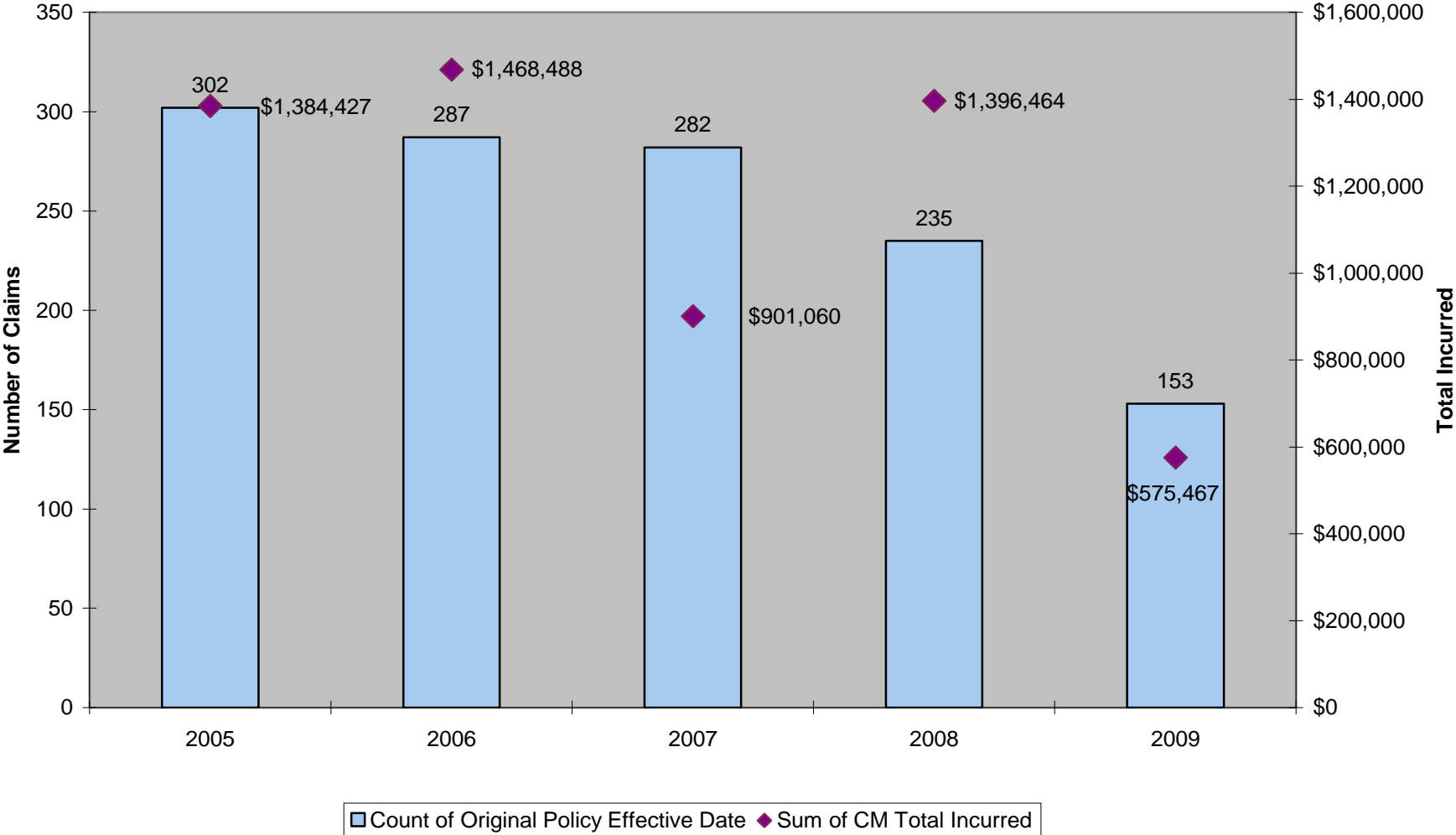
Districts Mutual Insurance Workers Compensation Analysis

United Heartland, Inc.

April 2010

Data Valued as of March 31, 2010

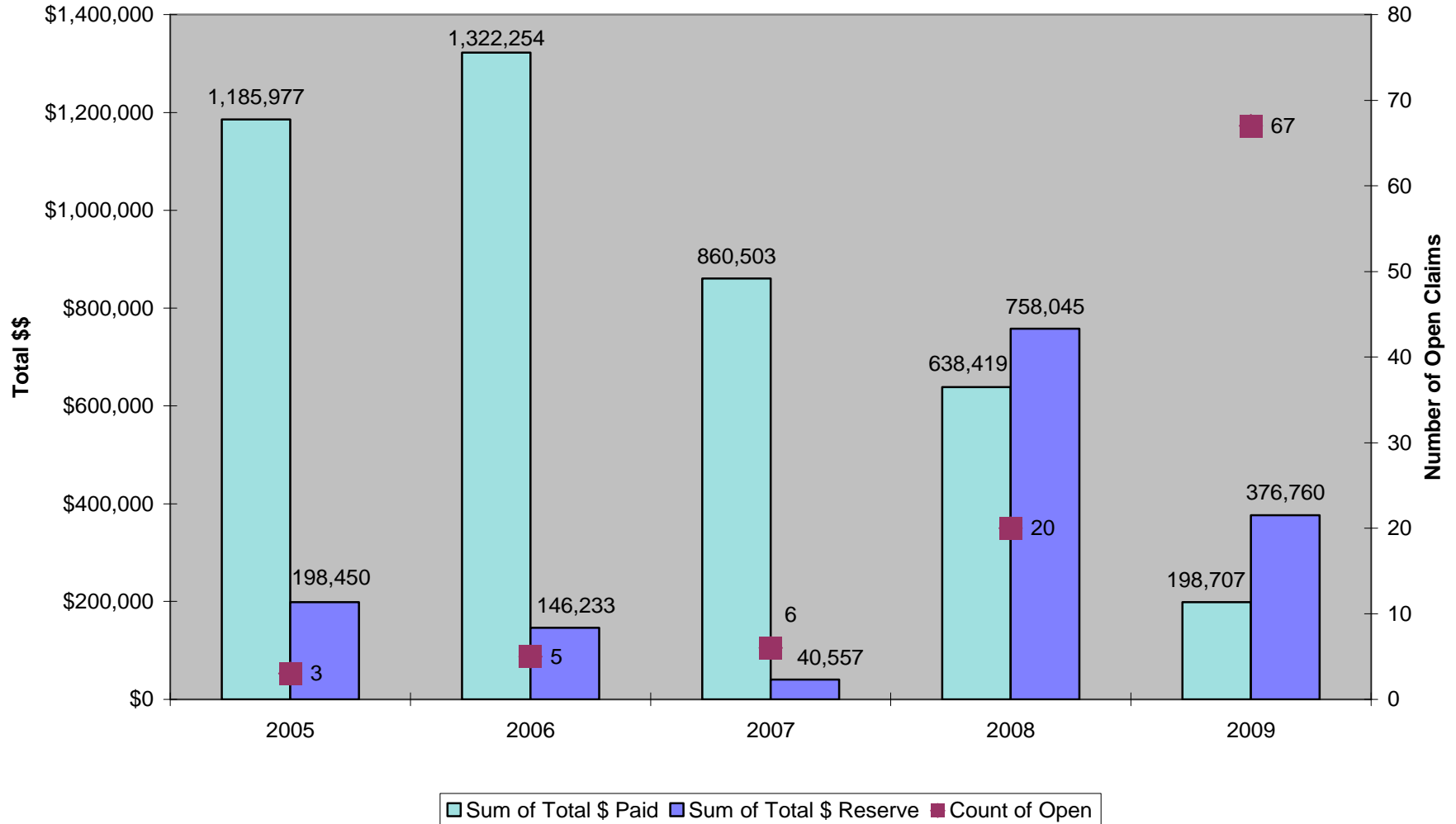
Districts Mutual Insurance Frequency & Severity by Policy Year



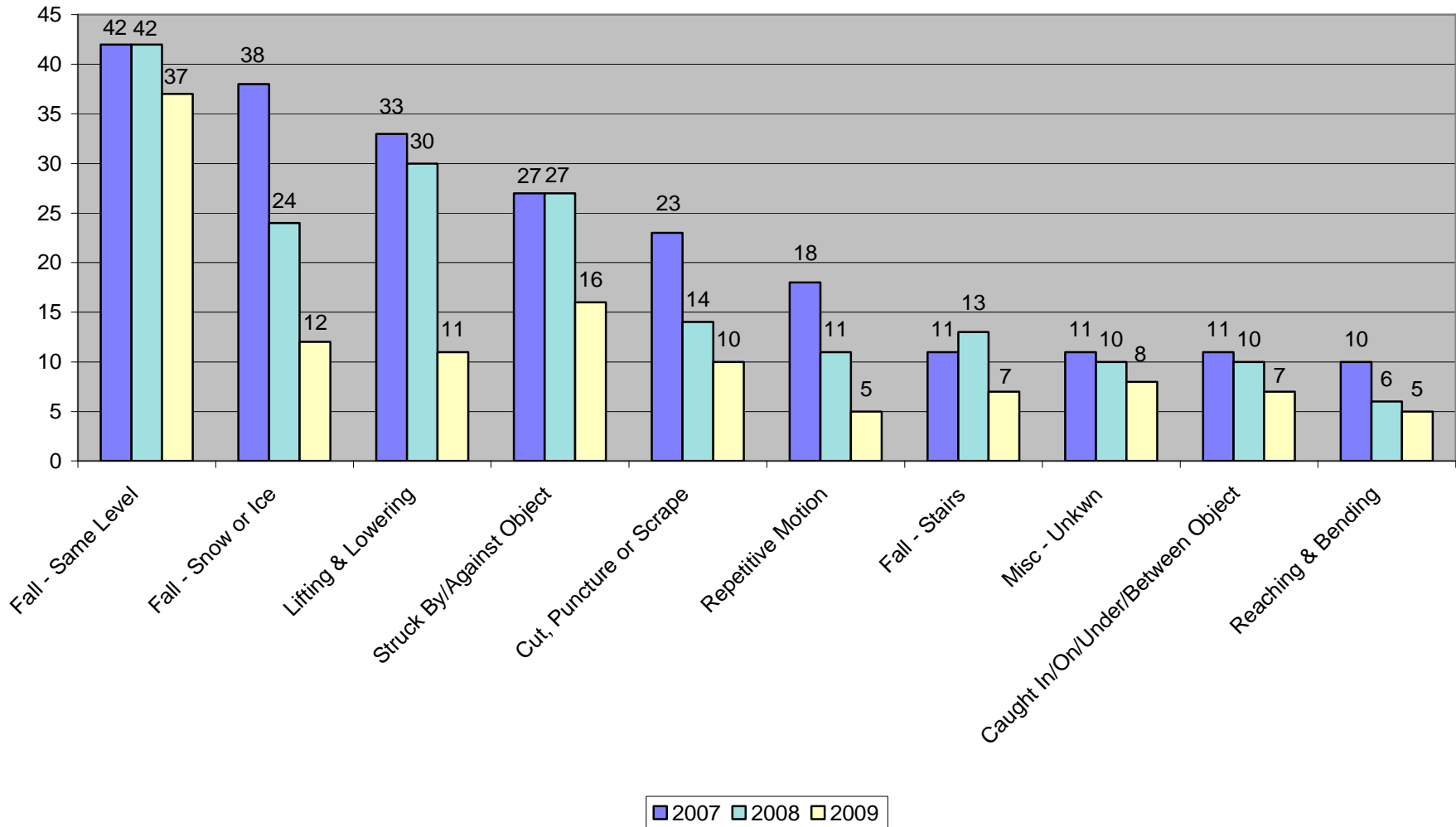
United Heartland

Managing Risk. Insuring Success.

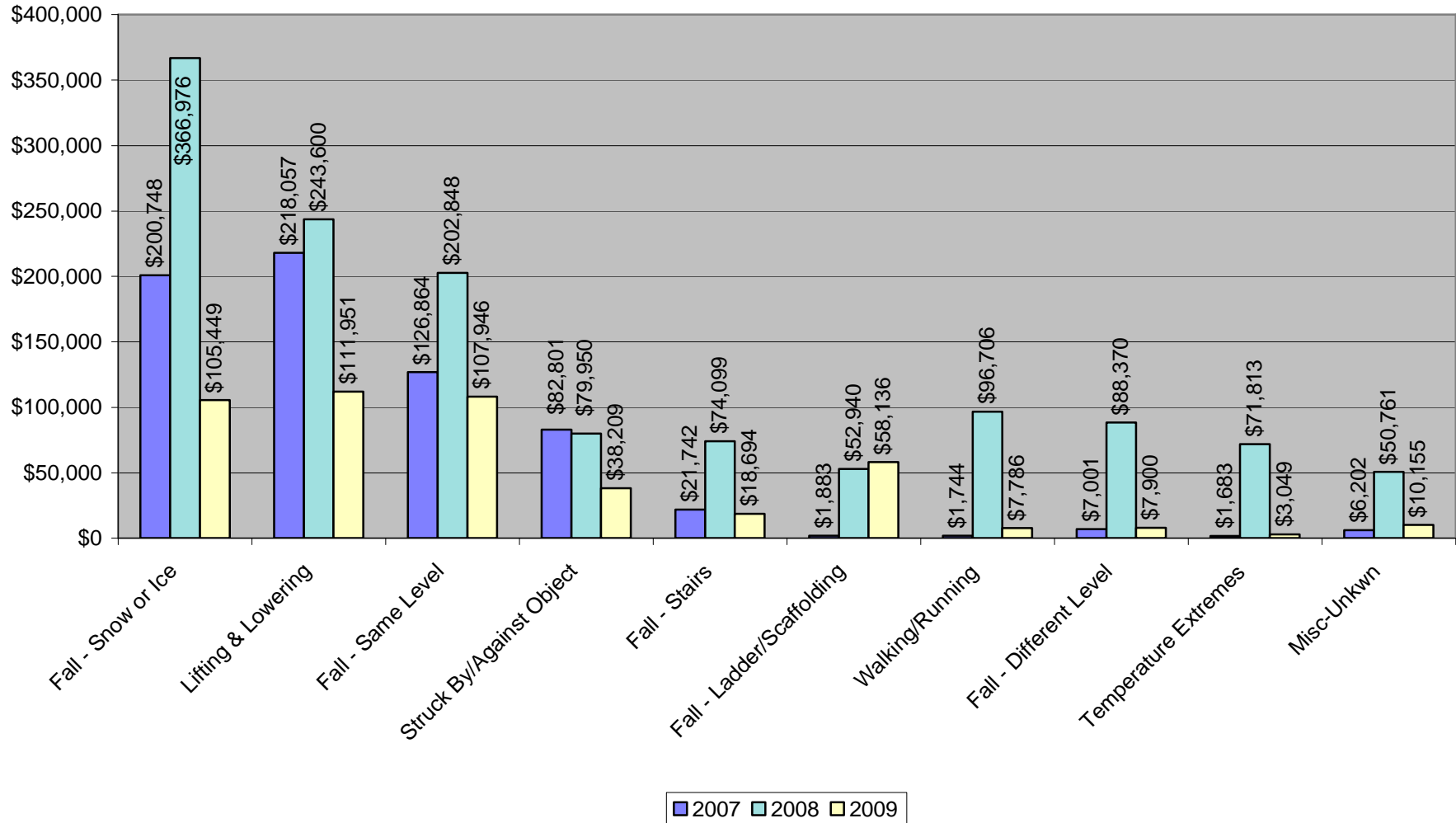
Districts Mutual Insurance Paid, Reserves, and Open Claims



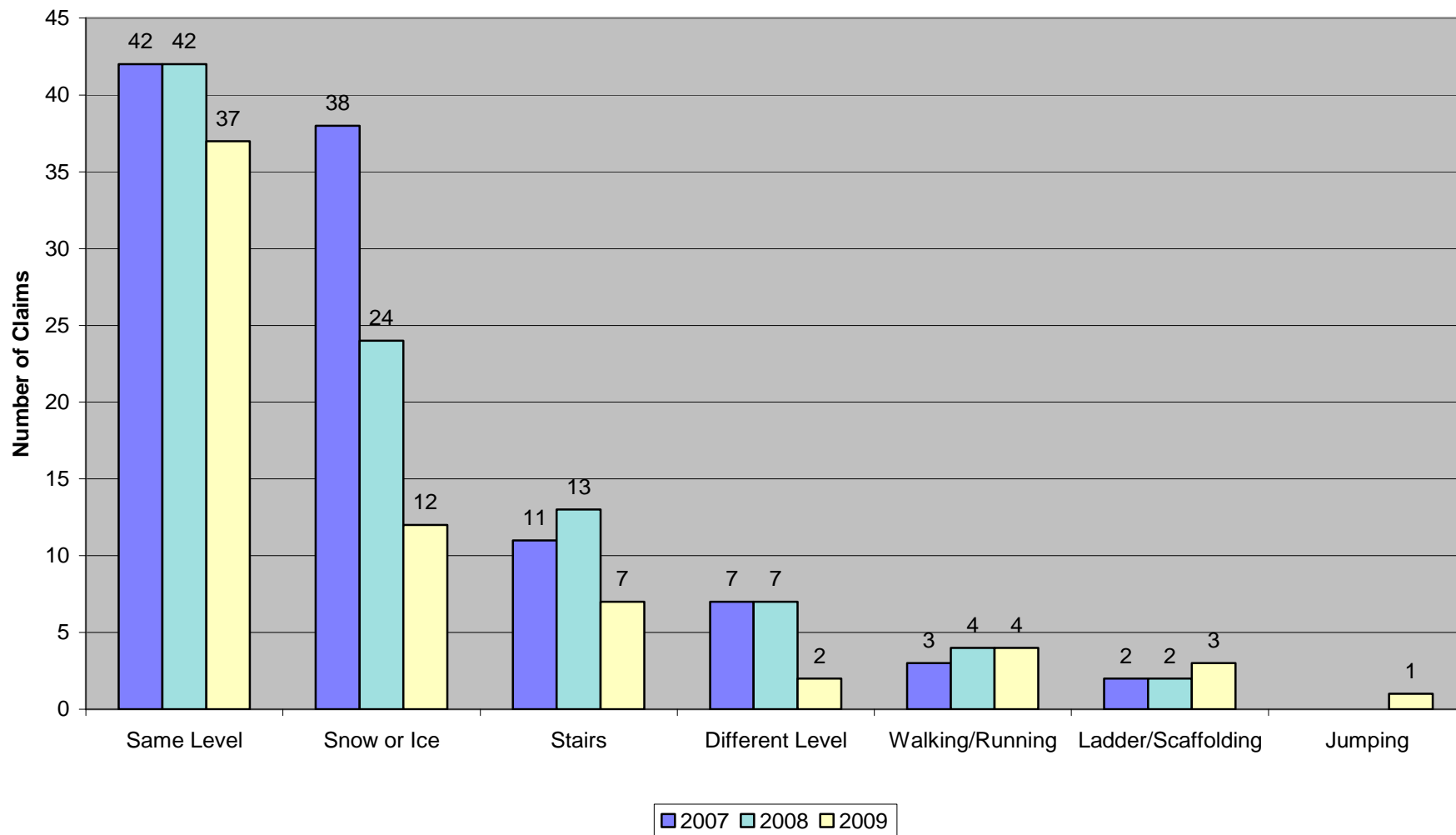
Districts Mutual Insurance Top 10 Accident Sources 2007 to Present



Districts Mutual Insurance Top 10 Severity 2007 to Present



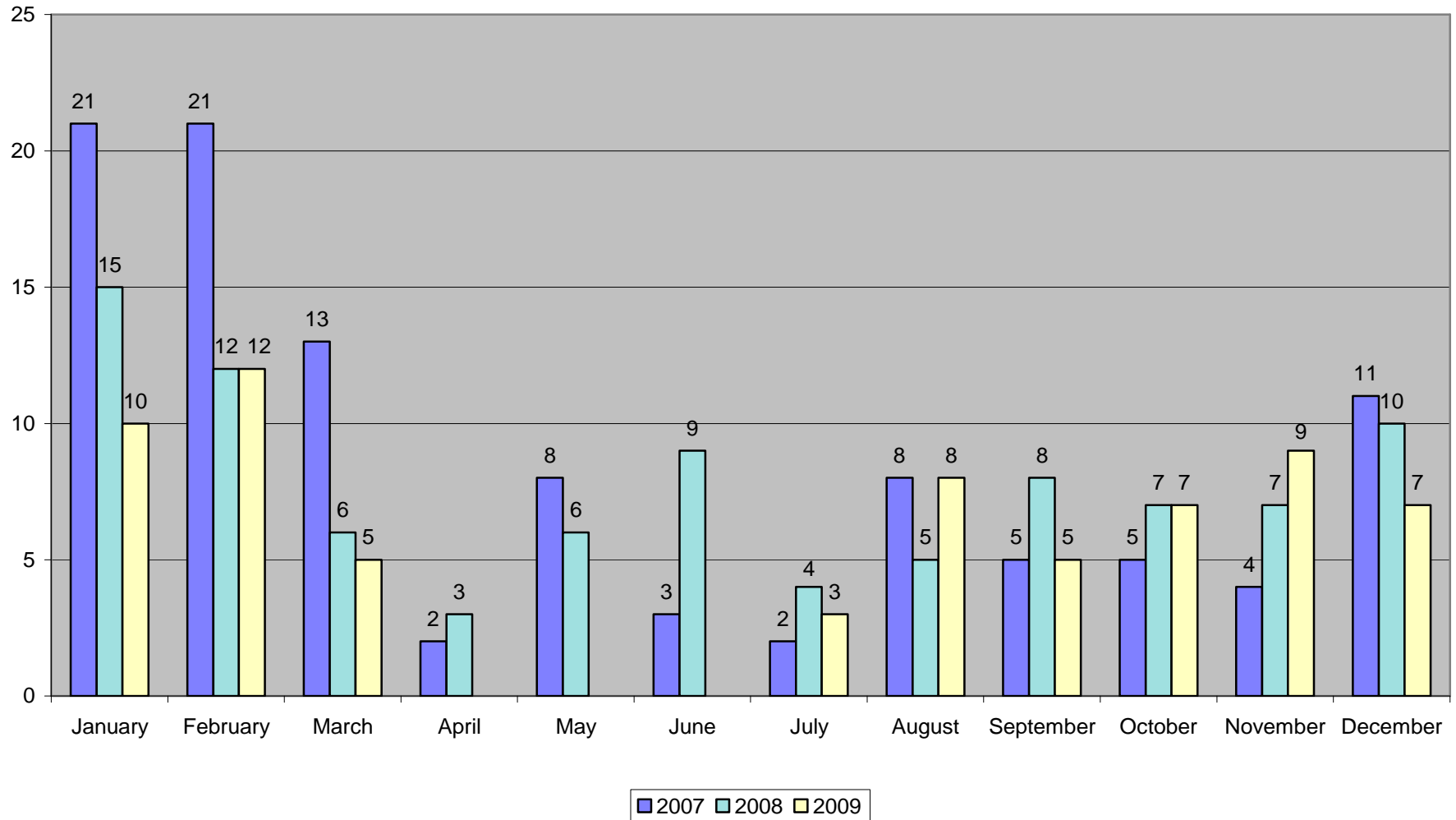
Districts Mutual Insurance Fall Summary 2007 to Present



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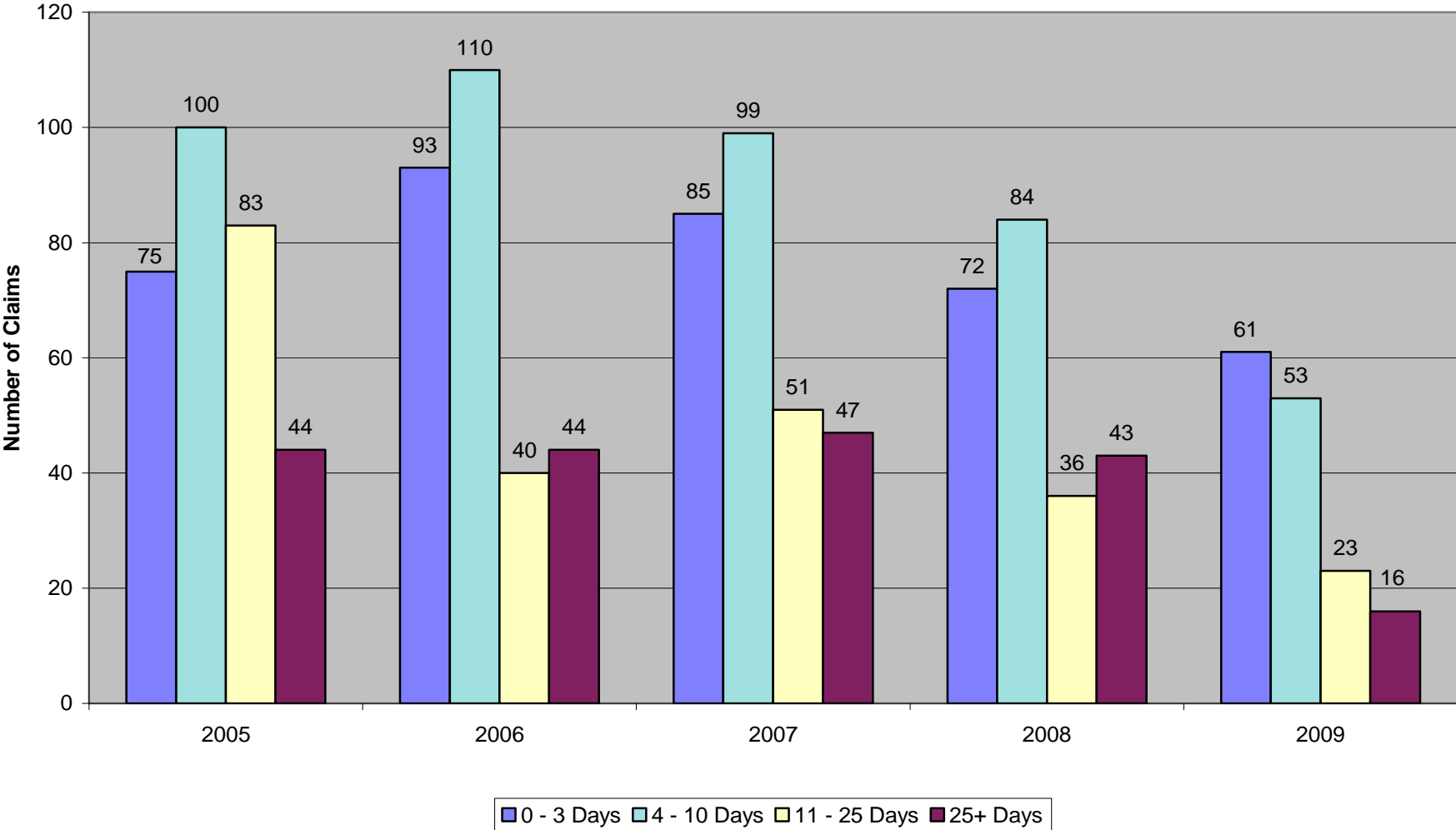
Districts Mutual Insurance Number of Falls by Month 2007 to Present



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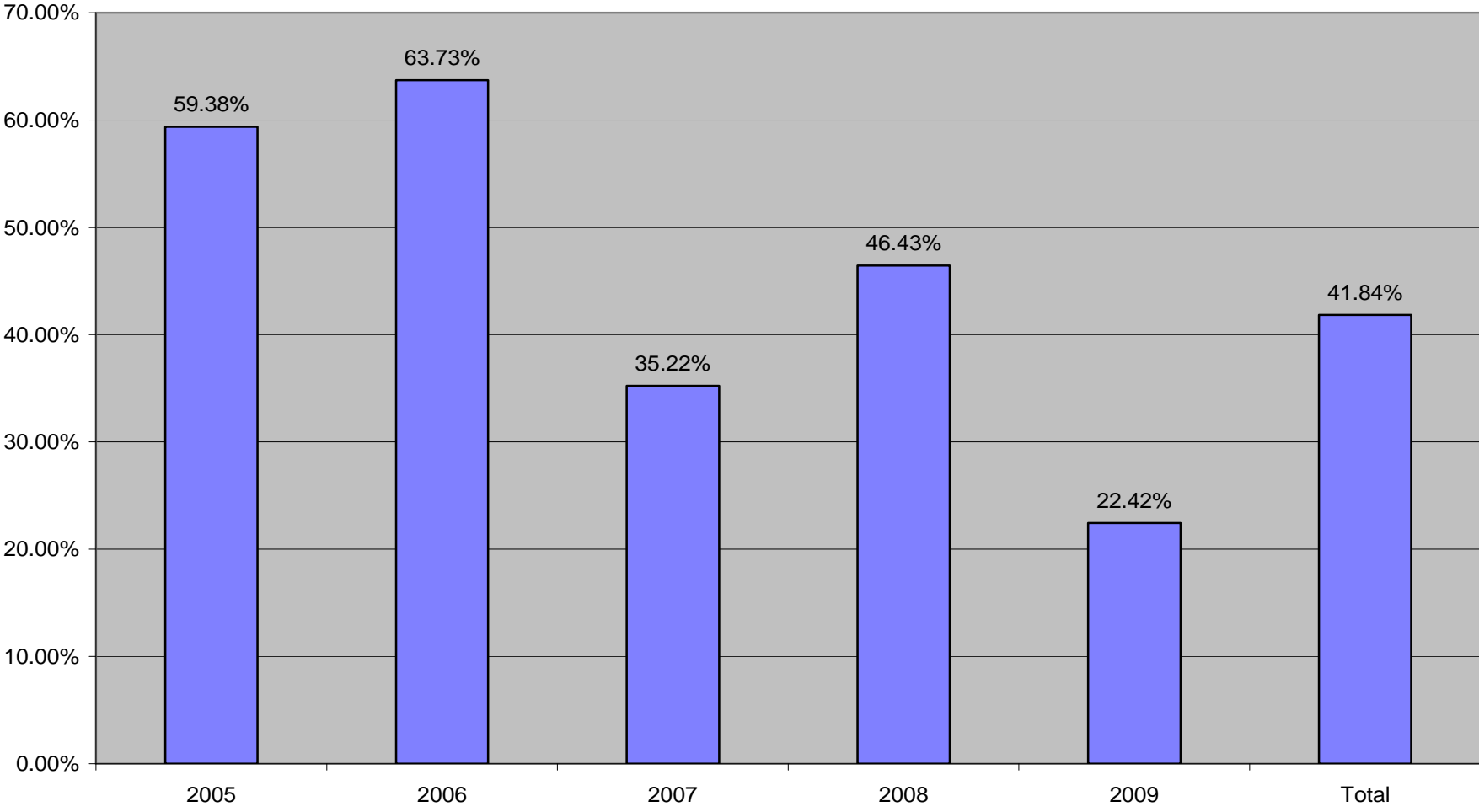
Districts Mutual Insurance Days to Report Injury



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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	\$90,724	\$515,530	\$424,806
Gateway	12/6/2006	Lifting and Lowering	Open	\$48,088	\$346,602	\$298,514
Chippewa Valley	5/9/2007	Fall-Ladder or Scaffolding	Open	\$32,242	\$162,328	\$130,086
Milwaukee Area	4/1/2006	Fall-Slip Trip on Same Level	Open	\$54,414	\$151,785	\$97,372
Wisconsin Indianhead	10/10/2006	Reaching and Bending	Closed	\$0	\$149,690	\$149,690
Southwest Wisconsin	12/11/2008	Lifting and Lowering	Open	\$99,747	\$132,690	\$32,943
Gateway	8/13/2007	Lifting and Lowering	Open	\$9,965	\$127,574	\$117,609
Milwaukee Area	12/6/2006	Fall-on Snow or Ice	Closed	\$0	\$107,638	\$107,638
Mid-State	2/11/2009	Fall-on Snow or Ice	Open	\$67,499	\$97,600	\$30,101
Northeast Wisconsin	6/16/2009	Fall-Different Level	Open	\$36,246	\$87,027	\$50,781
Northcentral	8/26/2009	Lifting and Lowering	Open	\$49,277	\$85,819	\$36,542
Chippewa Valley	12/28/2009	Fall-on Snow or Ice	Open	\$55,751	\$82,770	\$27,019

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	\$32,126	\$88,421	\$0	\$2,303	\$515,530
12/6/2006	\$5,805	\$260,510	\$32,199	\$44,149	\$0	\$3,939	\$346,602
5/9/2007	\$117,974	\$12,036	\$76	\$12,512	\$19,655	\$76	\$162,328
4/1/2006	\$49,600	\$42,103	\$5,668	\$15,560	\$27,468	\$11,385	\$151,785
10/10/2006	\$34,102	\$106,000	\$9,588	\$0	\$0	\$0	\$149,690
12/11/2008	\$29,020	\$3,905	\$17	\$49,380	\$48,785	\$1,583	\$132,690
8/13/2007	\$10,596	\$81,659	\$25,354	\$236	\$0	\$9,729	\$127,574
12/6/2006	\$75,663	\$31,869	\$105	\$0	\$0	\$0	\$107,638
2/11/2009	\$23,646	\$5,993	\$463	\$65,503	\$416	\$1,581	\$97,600
6/16/2009	\$37,751	\$11,286	\$1,744	\$26,249	\$9,814	\$183	\$87,027
8/26/2009	\$22,435	\$14,107	\$0	\$21,988	\$24,689	\$2,600	\$85,819
12/28/2009	\$24,012	\$3,007	\$0	\$47,988	\$7,643	\$120	\$82,770