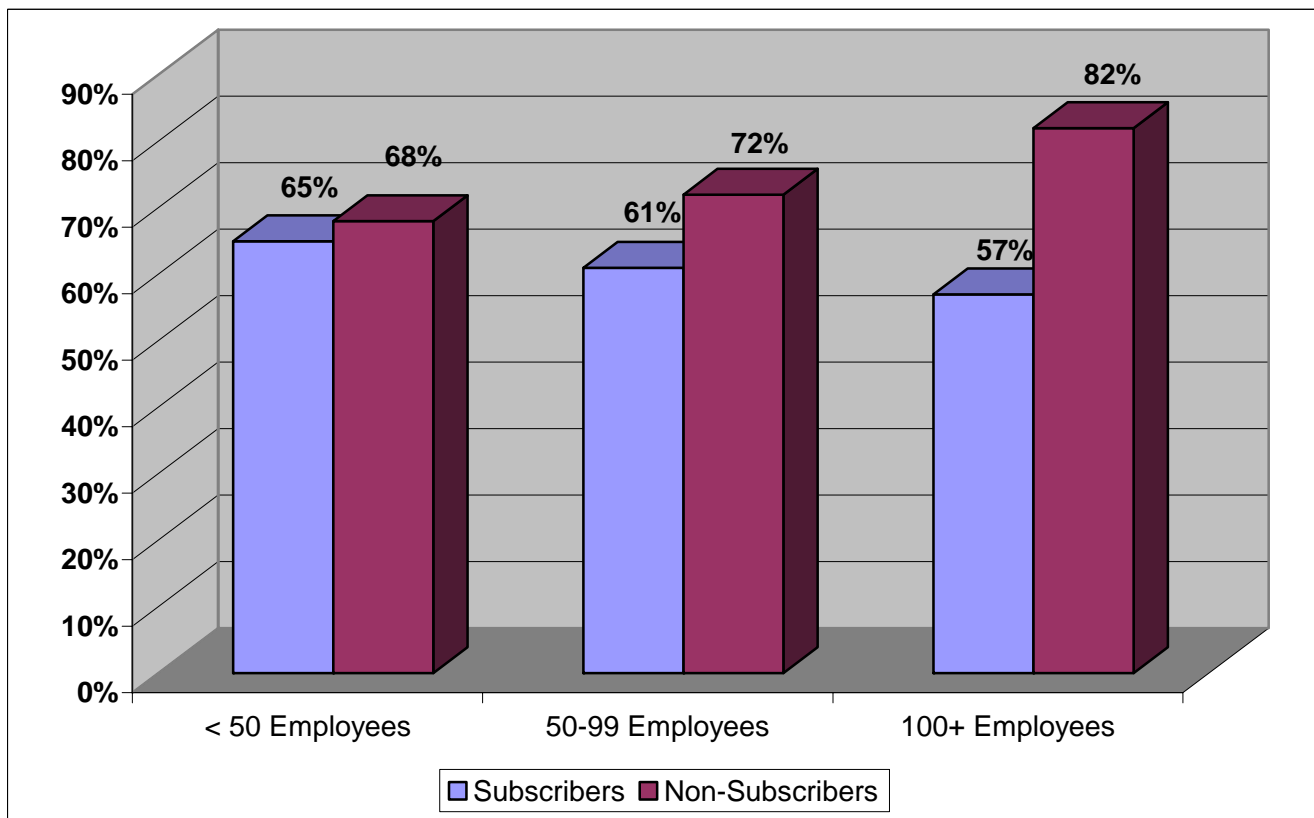


Benefits of NonSubscription

The Premise: Employers typically take better care of injured workers at lower cost than government bureaucracy.

- ✓ There can be better control of accidents in the work place
- ✓ 2010 TDI Report: employer size of 100+ reported 82% satisfaction levels for NonSubscription (57% for subscribers)
- ✓ Employees often prefer the employer's involvement
- ✓ Cost savings and rewards to employers

Overall Satisfaction of Subscribers and NonSubscribers by employment size



Source: *Survey of Employer Participation in the Texas Workers' Compensation System*, Public Policy Research Institute at Texas A&M University and the Texas Department of Insurance workers' Compensation Research and Evaluation Group, 2010.



NONSUBSCRIPTION

A Combined Group Solution