



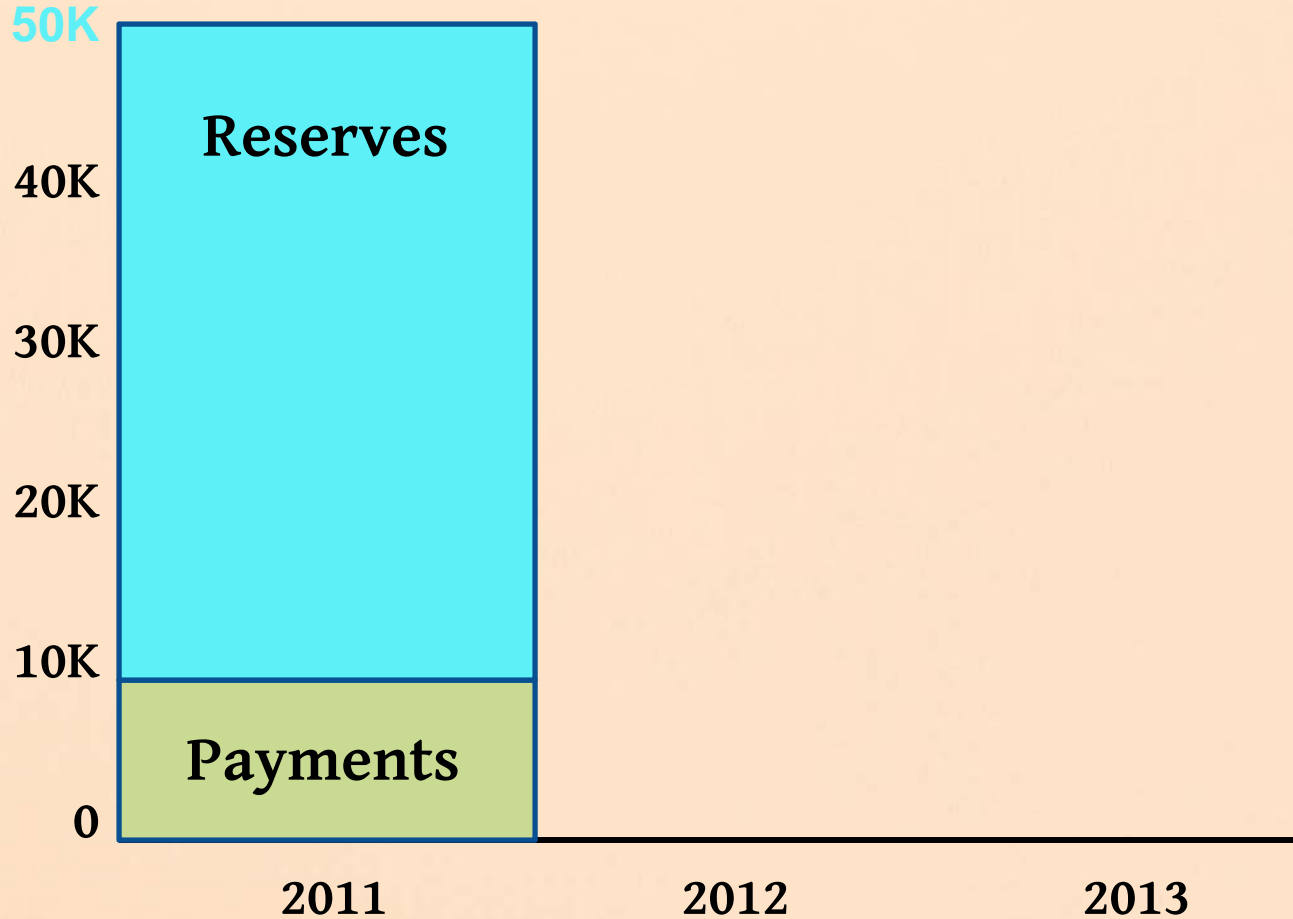
ACUComp

a division of NIAS, Inc.

- Tie Reserves To Claim File Documents at unit statistical plan filing time.
- Correct and Verify Experience Modifiers
- Result: Modifiers are Reduced 20% to 30% over time

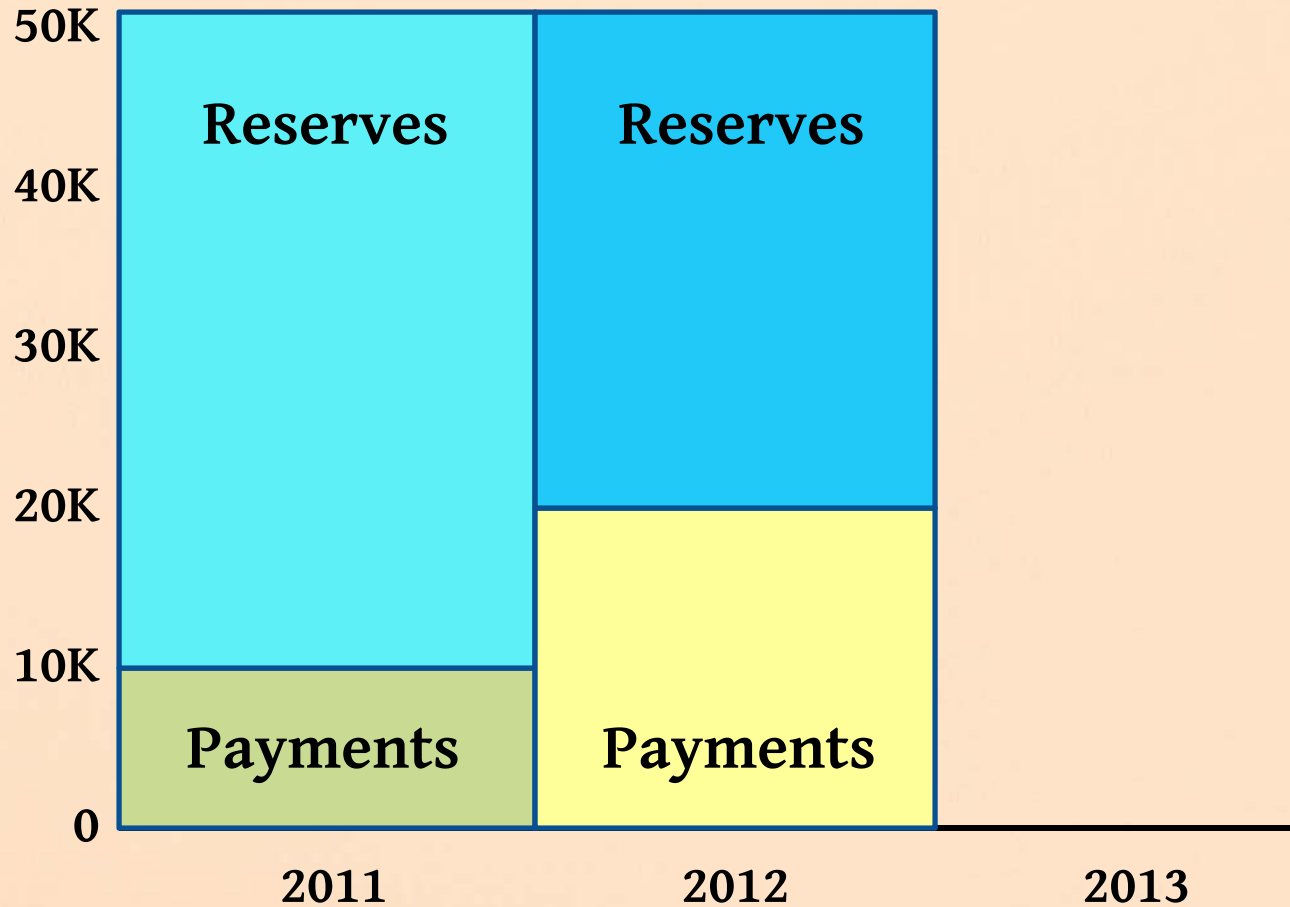
Broken Wrist Claim File

TOTAL INCURRED LOSSES



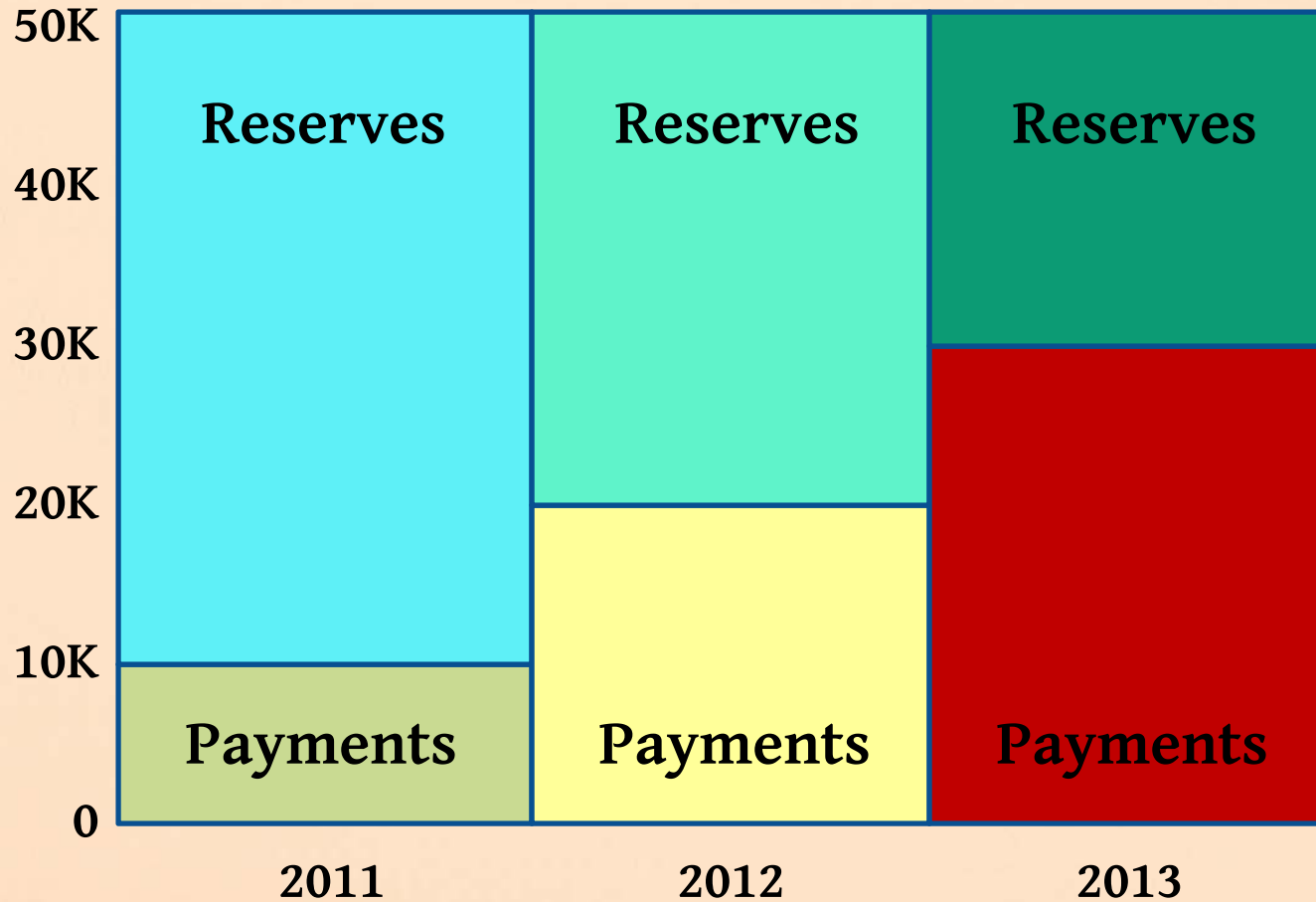
**Broken Wrist
Claim File**

TOTAL INCURRED LOSSES



Broken Wrist Claim File

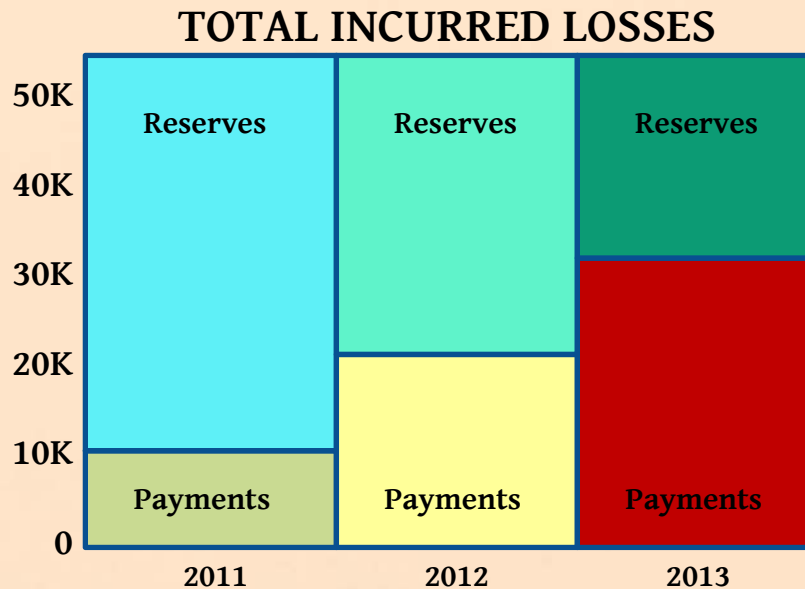
TOTAL INCURRED LOSSES



Broken Wrist Claim File



Broken Wrist Claim File

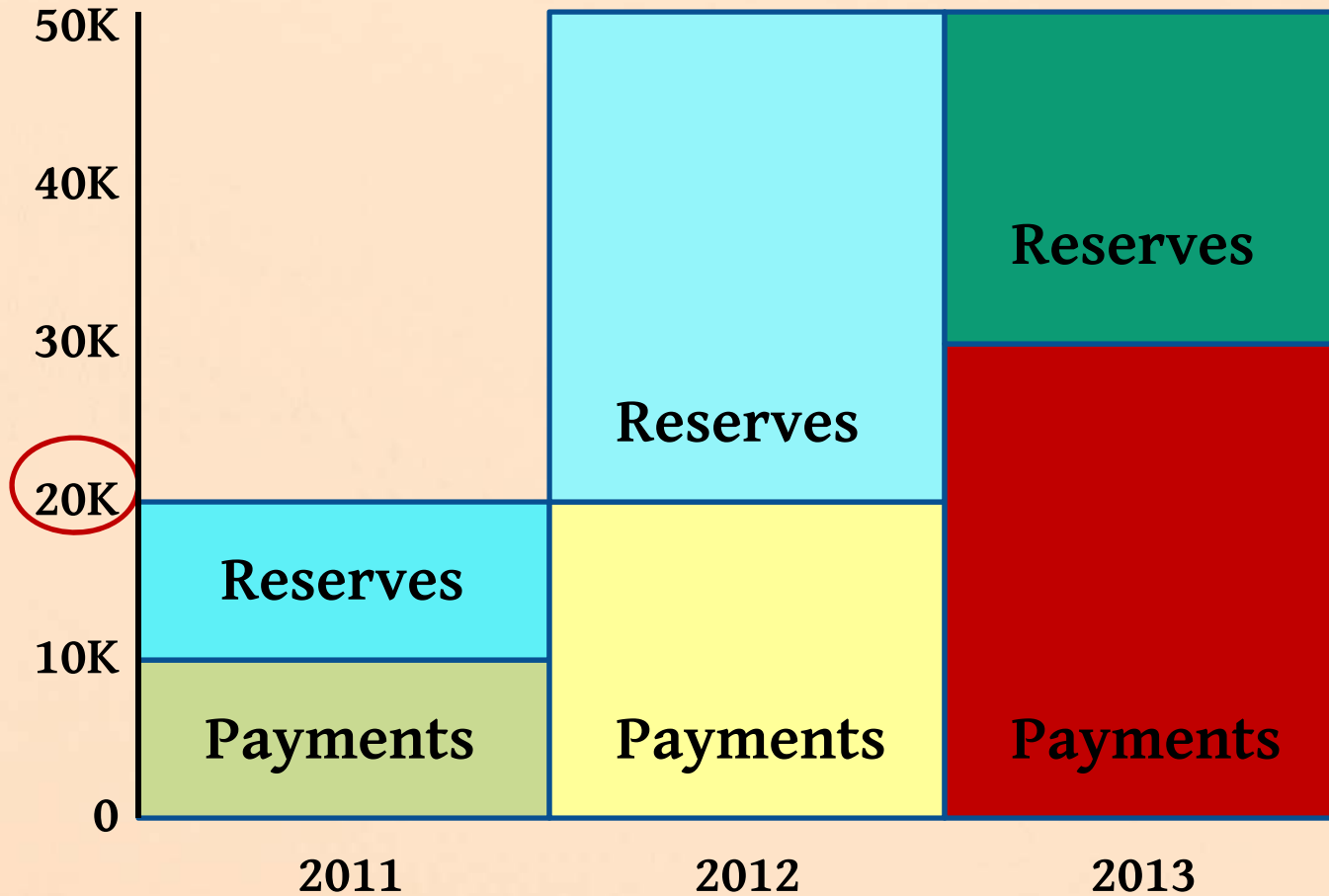


$$\text{Experience Modifiers} = \sqrt{\text{Expected Losses}}$$

Total incurred losses are \$150,000 for experience modification purposes.

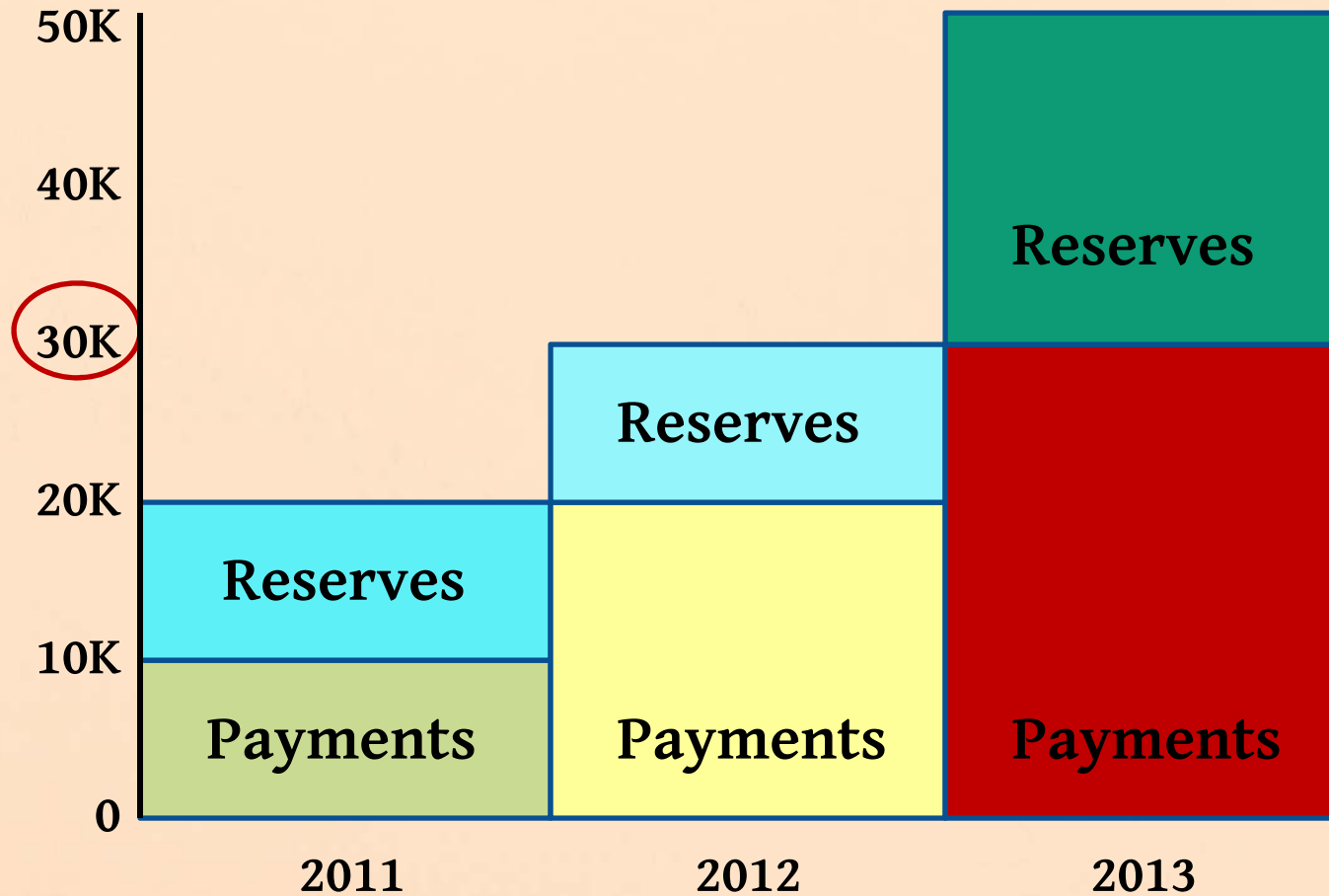
Broken Wrist Claim File

AUDITED CLAIM FILE



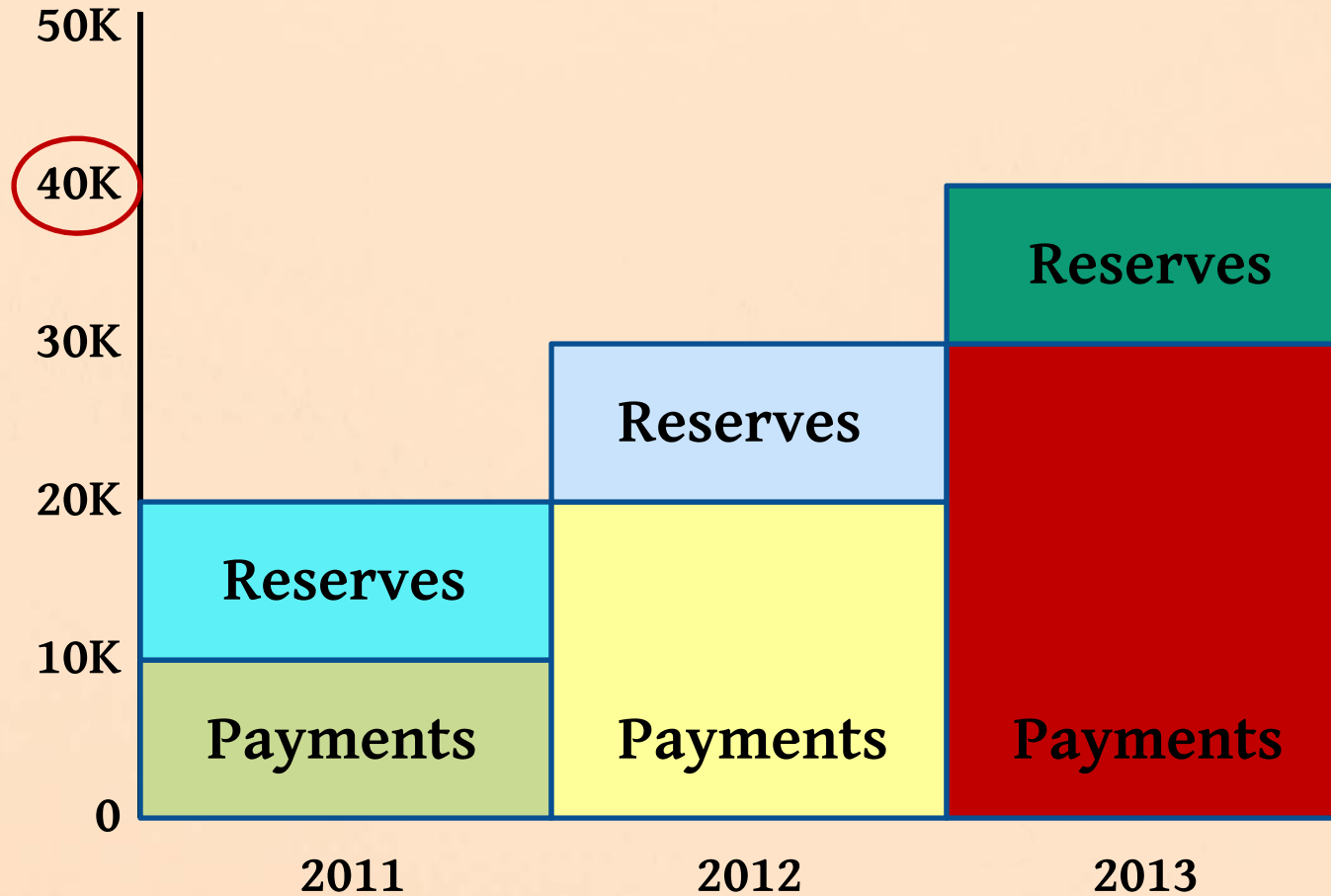
**Broken Wrist
Claim File**

AUDITED CLAIM FILE



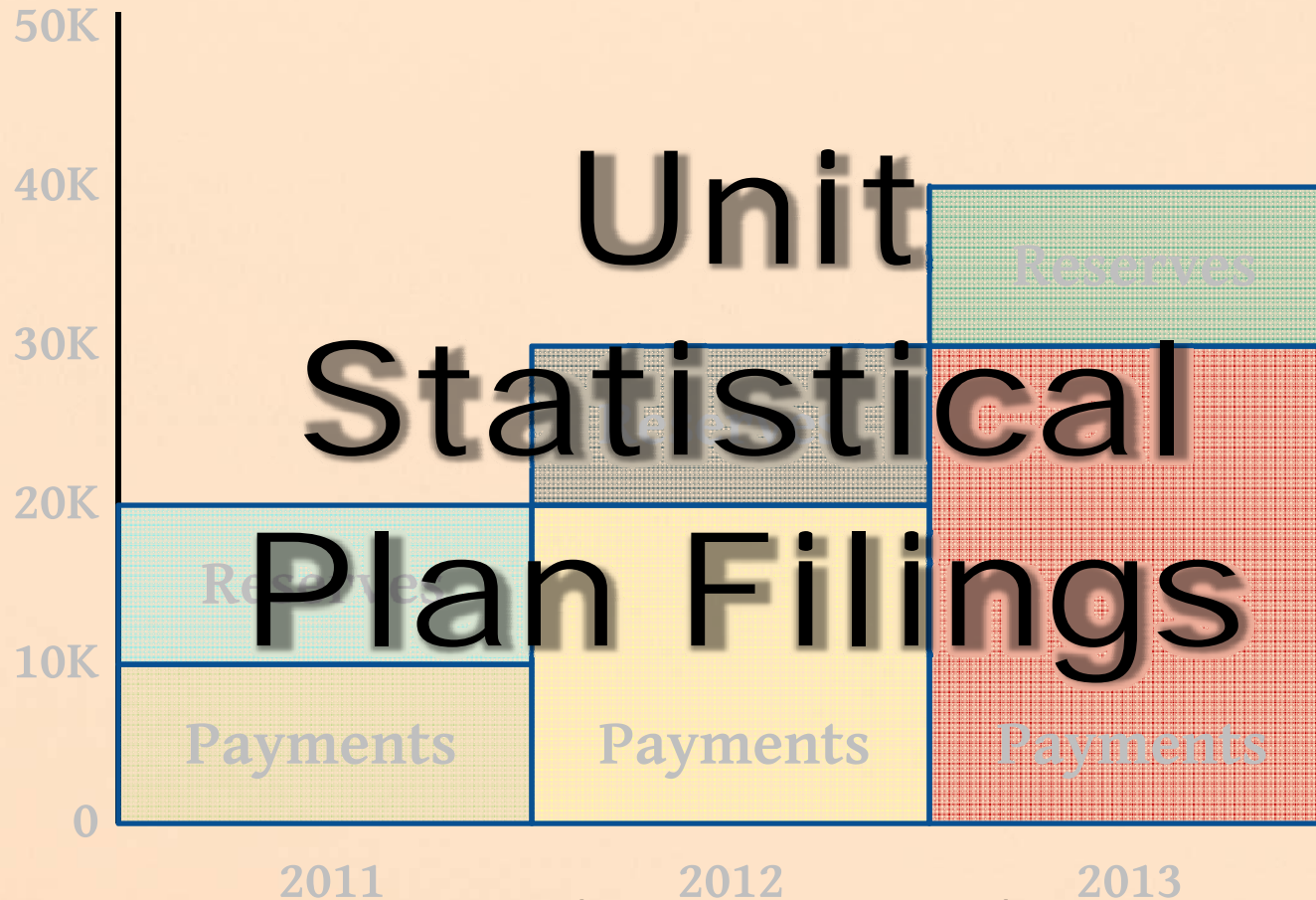
**Broken Wrist
Claim File**

AUDITED CLAIM FILE



**Broken Wrist
Claim File**

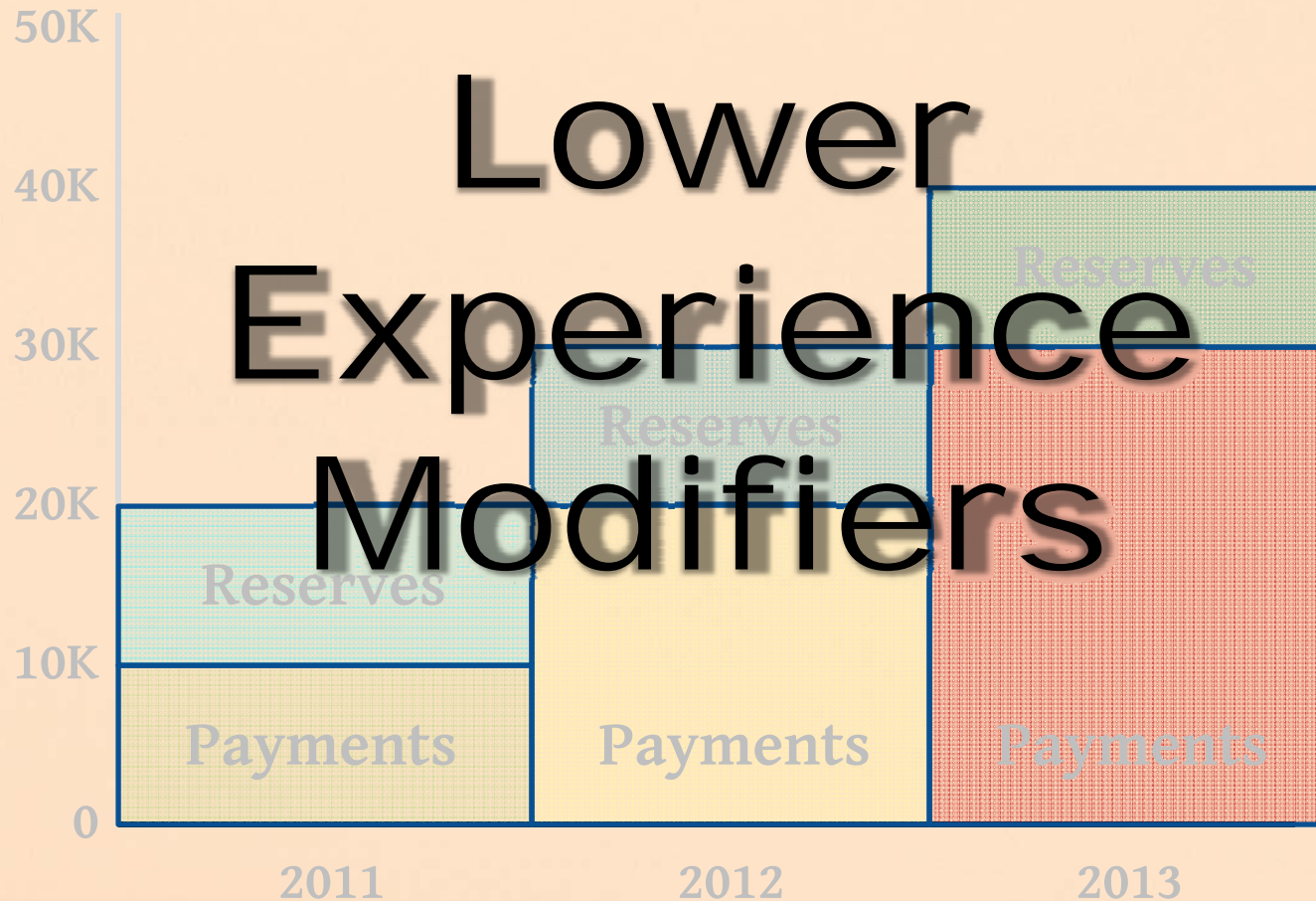
AUDITED CLAIM FILE



Total incurred losses are \$90,000 instead of \$150,000

**Broken Wrist
Claim File**

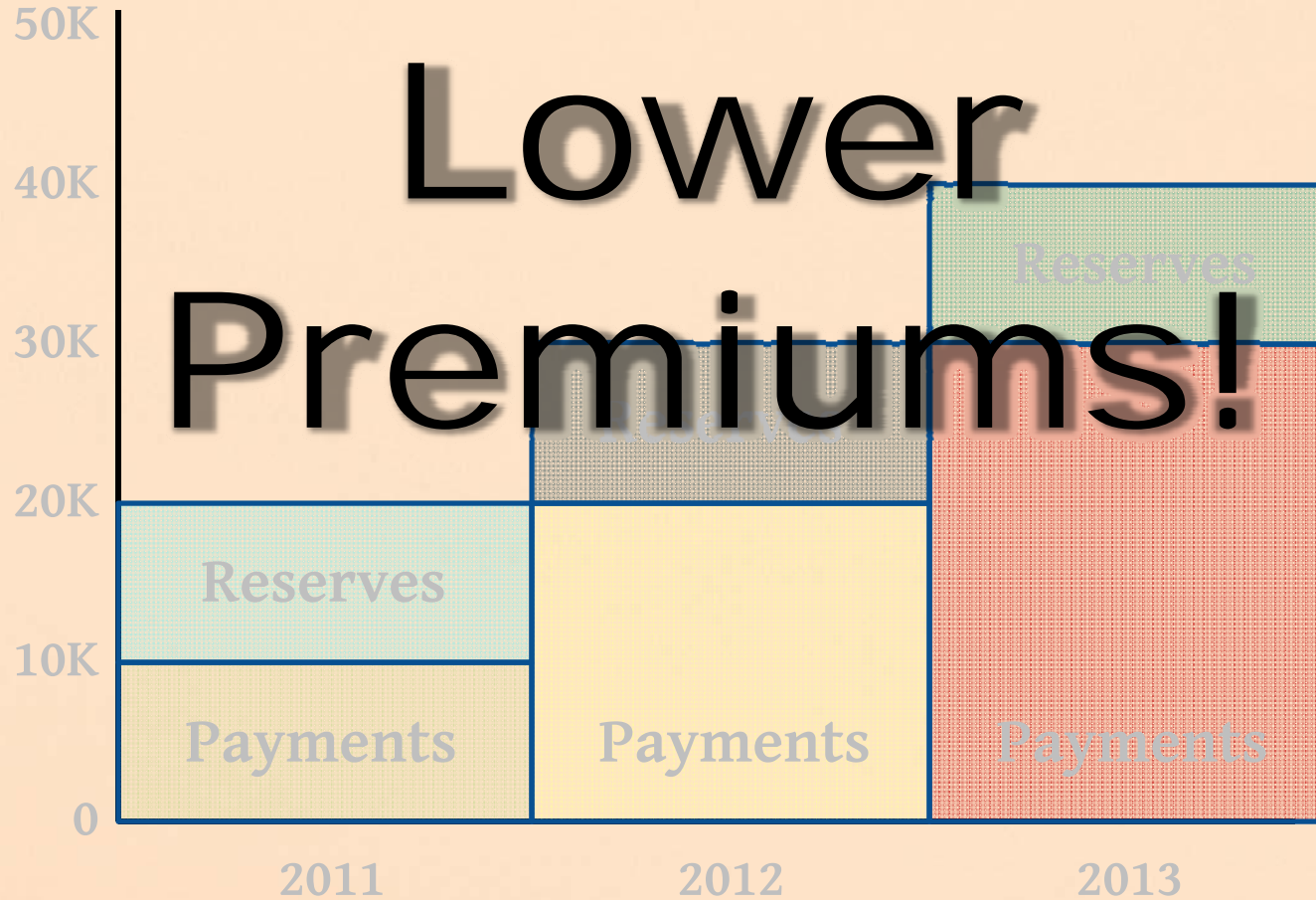
AUDITED CLAIM FILE



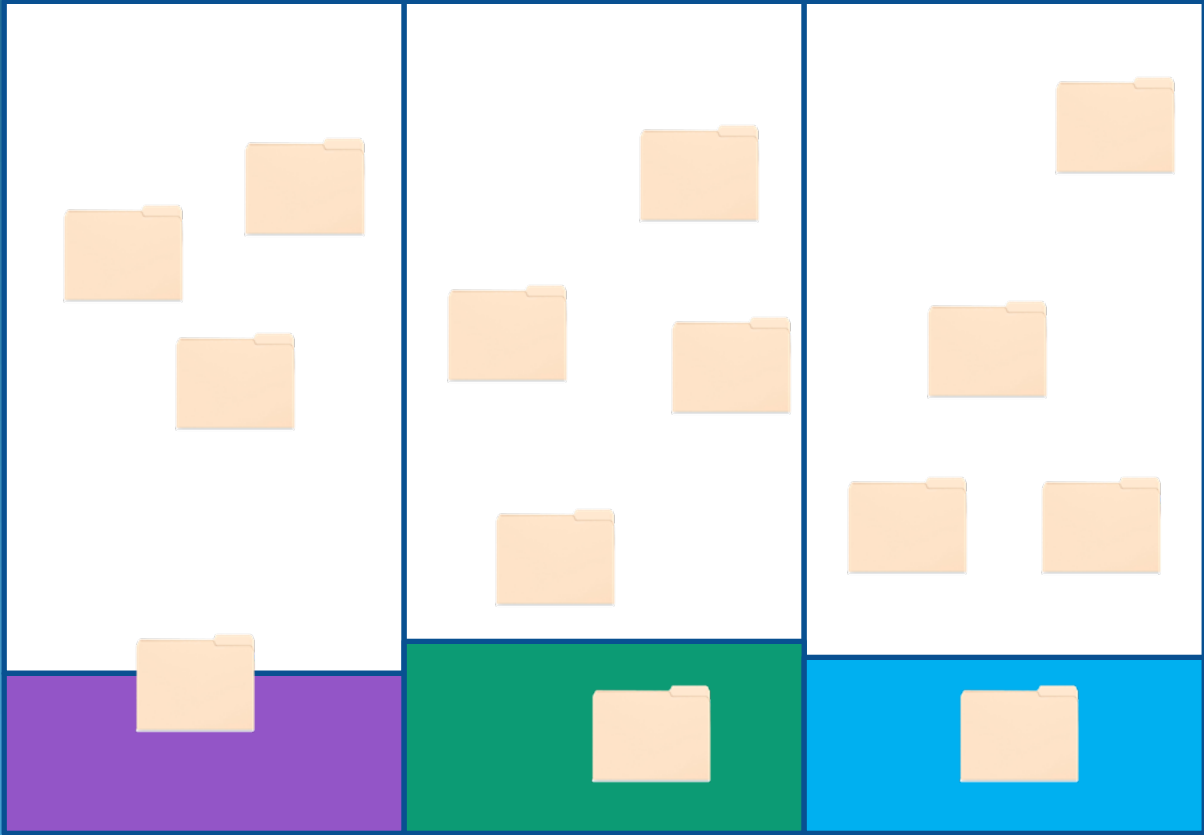
**Lower
Experience
Modifiers**

Broken Wrist
Claim File

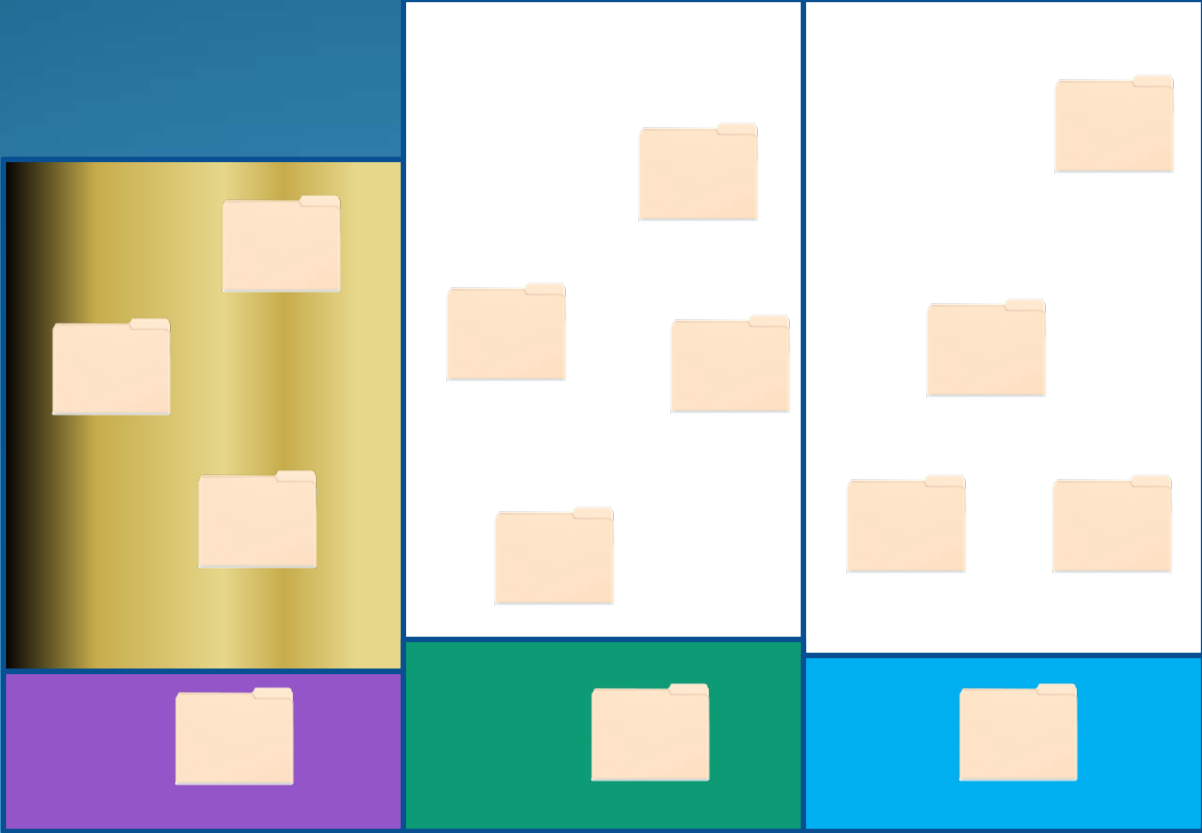
AUDITED CLAIM FILE



Open Worker's Compensation Files

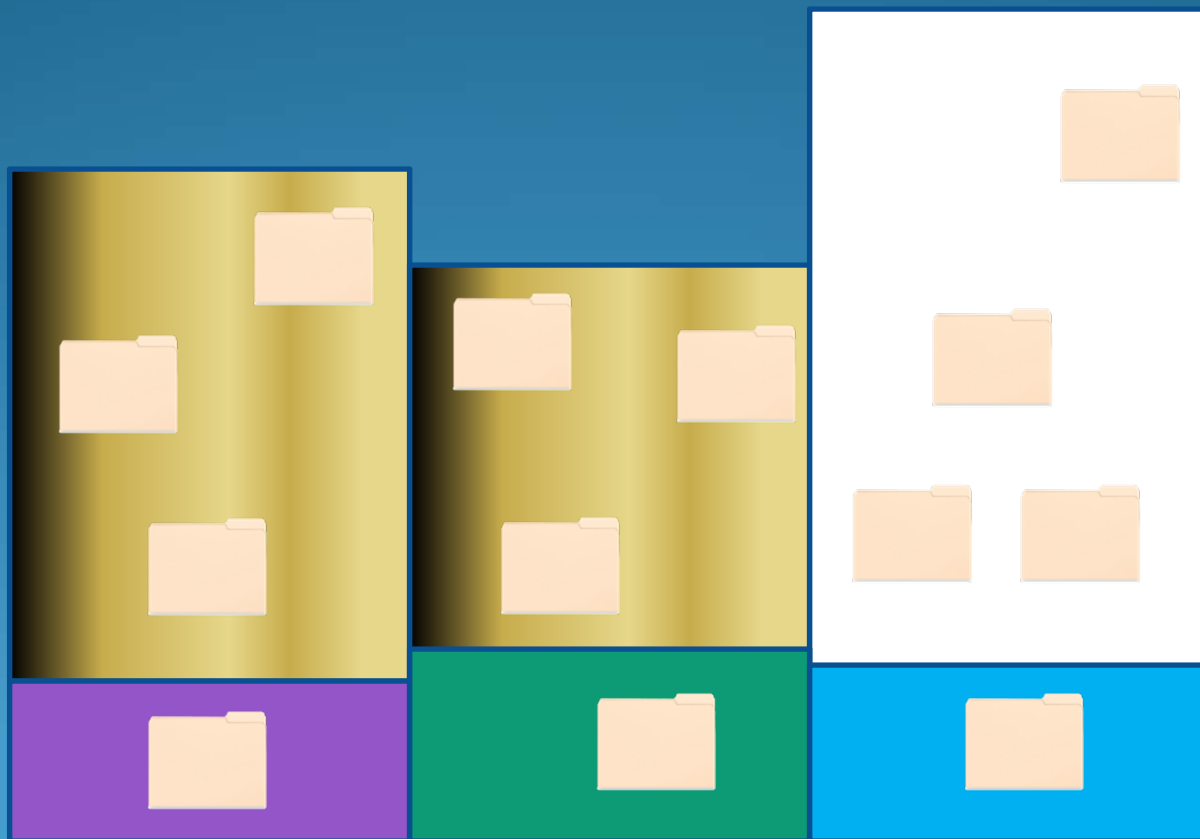


Open Worker's Compensation Files



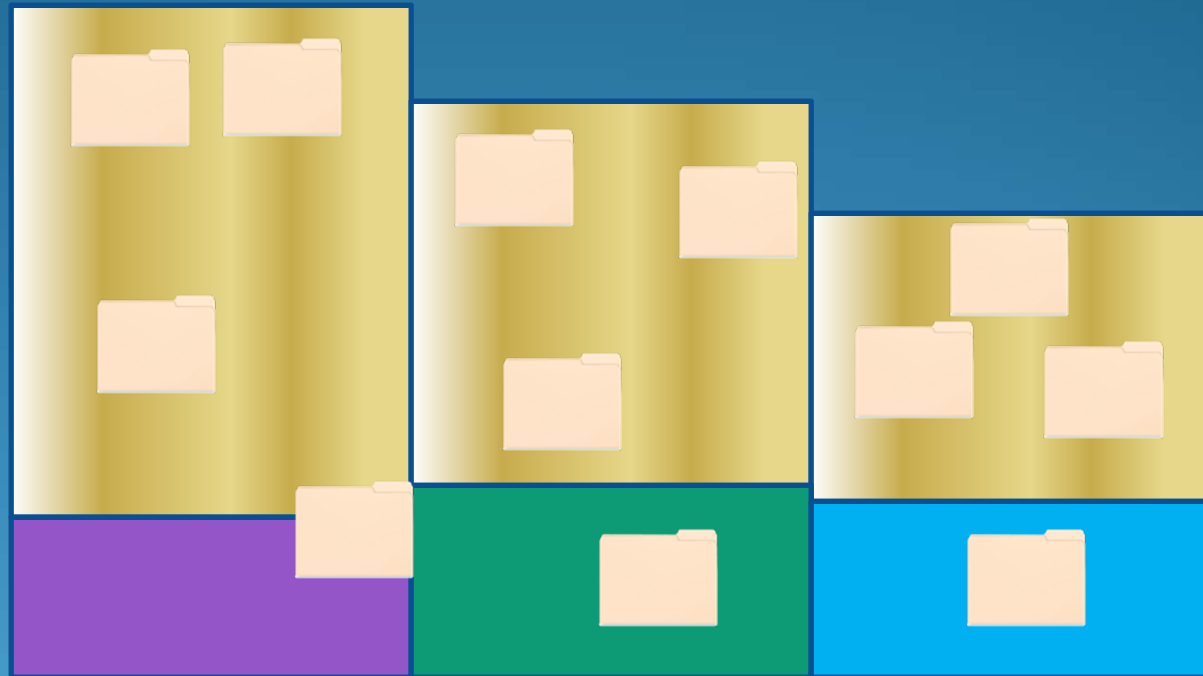
★ Unit Statistical Plan Filing

Open Worker's Compensation Files



★ Unit Statistical Plan Filing

Open Worker's Compensation Files



Unit Statistical Plan Filing ★