



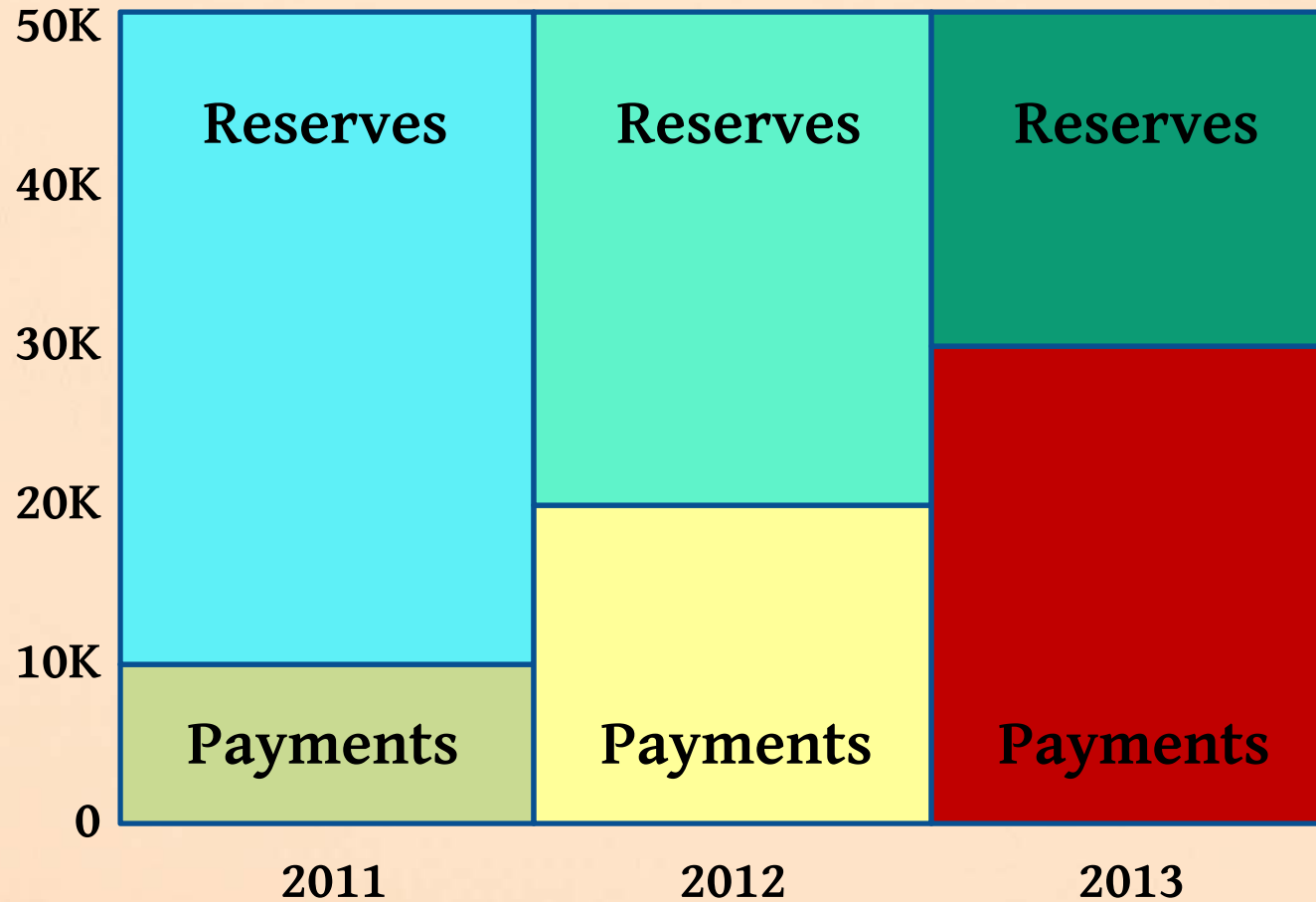
ACUCOMP

a division of NIAS, Inc.

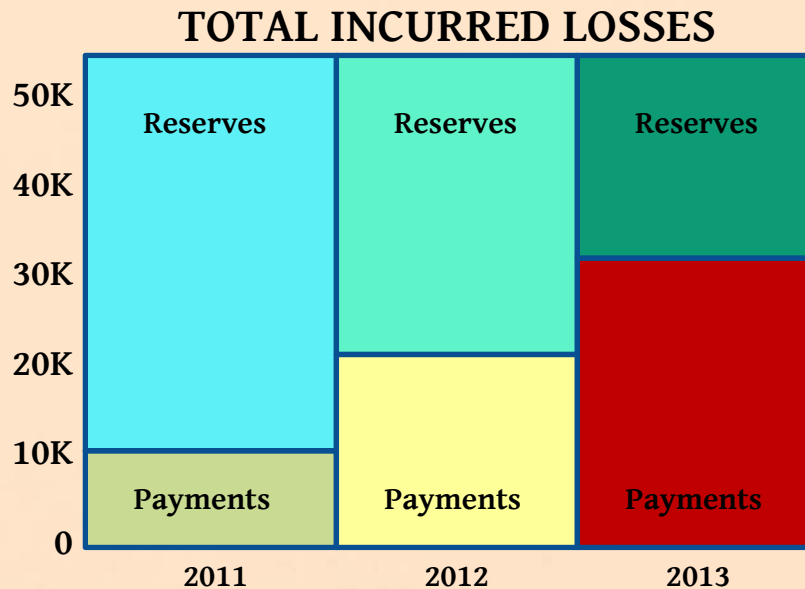
- Tie Reserves To Claim File Documents at unit statistical plan filing time.
- Correct and Verify Experience Modifiers
- Result; Modifiers are Reduced 20% to 30% over time

Broken Wrist Claim File

TOTAL INCURRED LOSSES



Broken Wrist Claim File

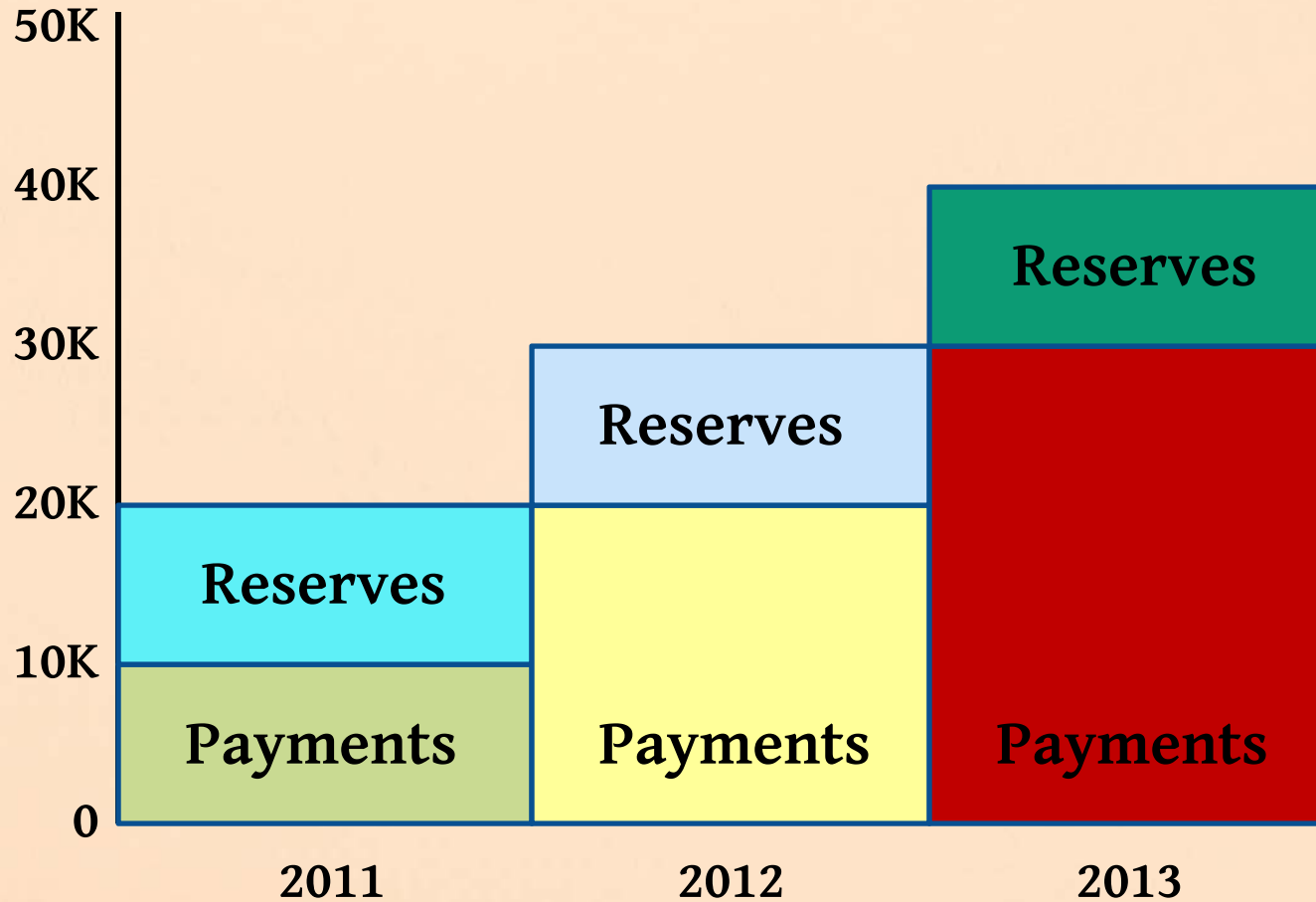


$$\text{Experience Modifiers} = \sqrt{\text{Expected Losses}}$$

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

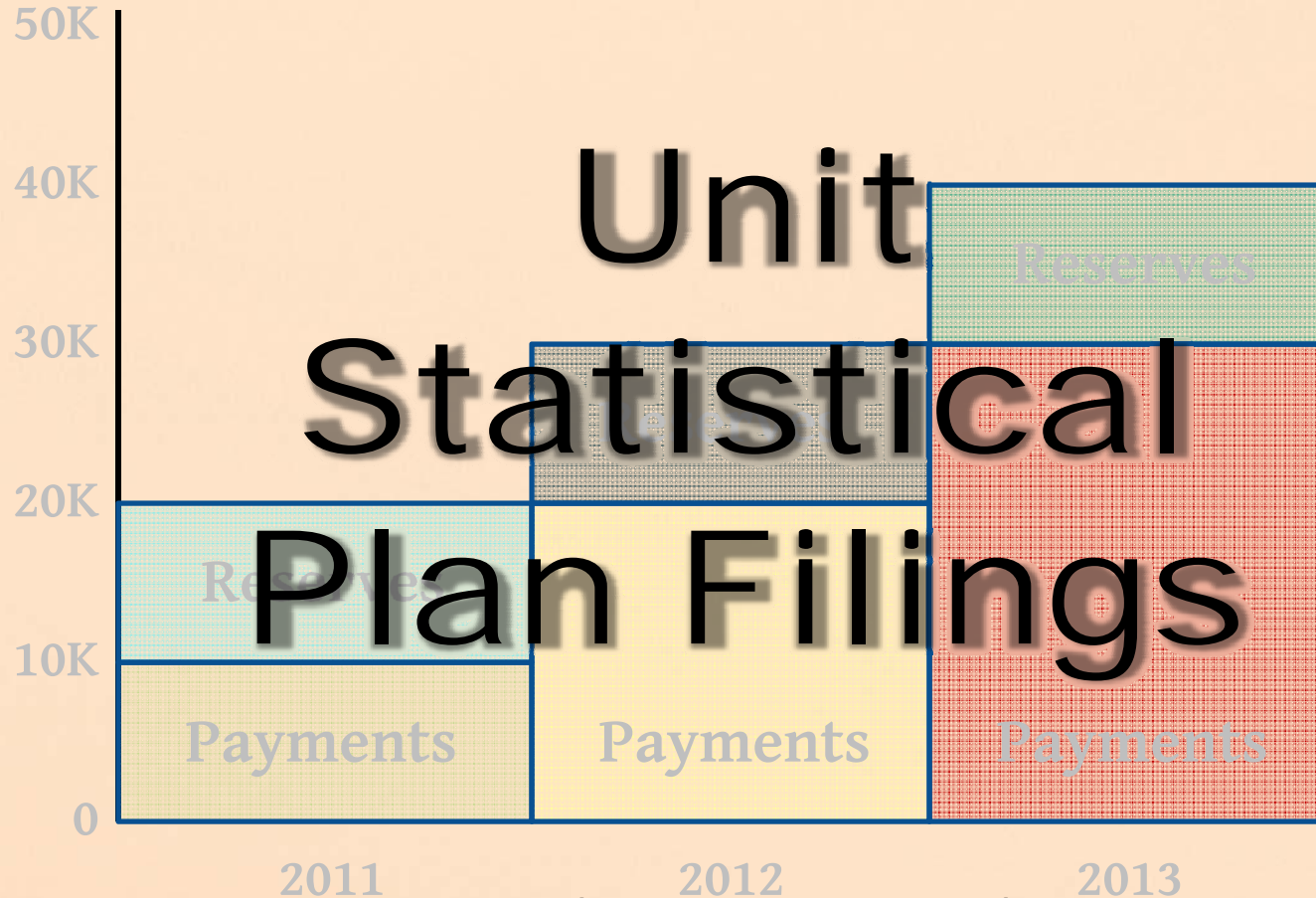
**Broken Wrist
Claim File**

AUDITED CLAIM FILE



**Broken Wrist
Claim File**

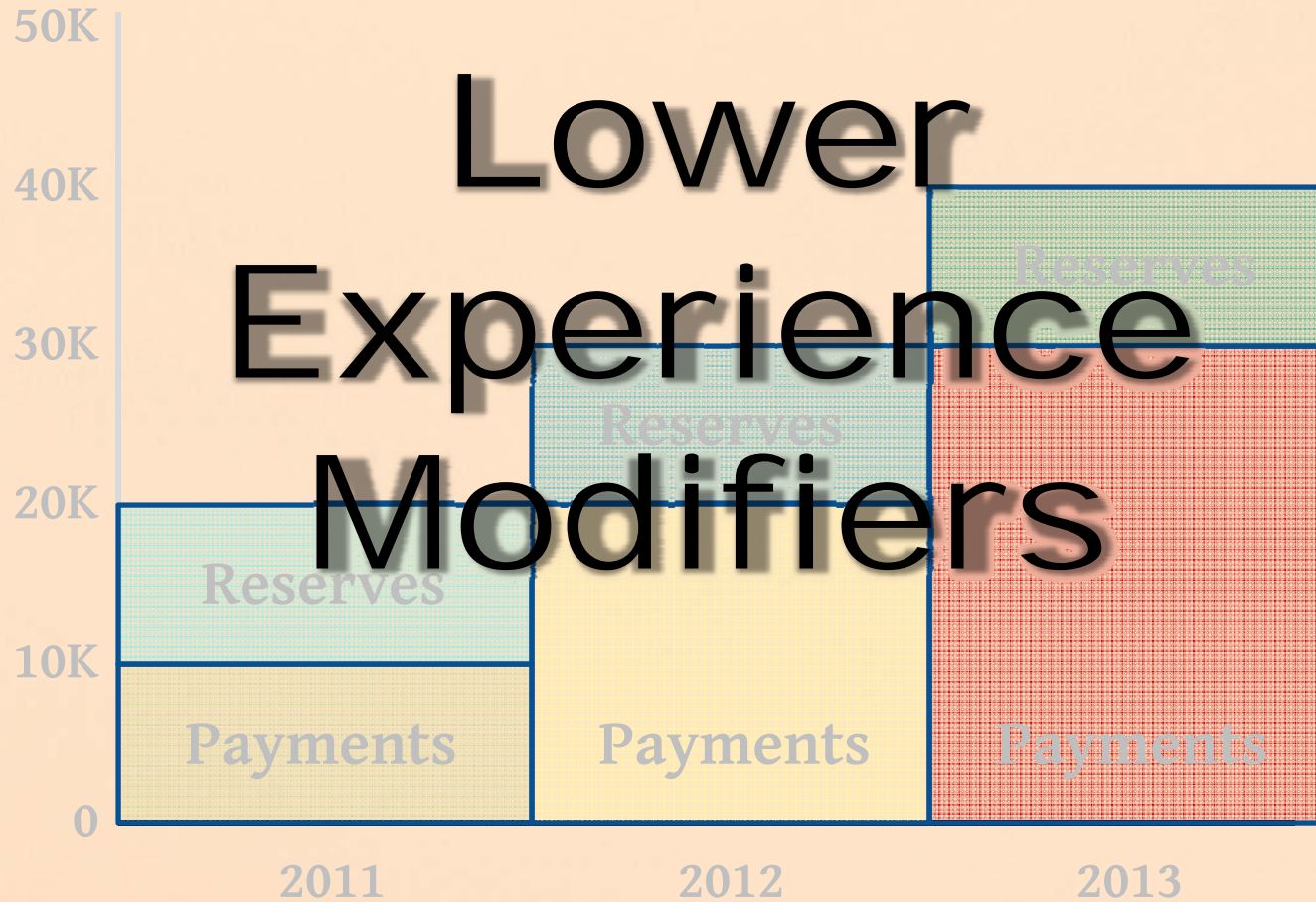
AUDITED CLAIM FILE



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

