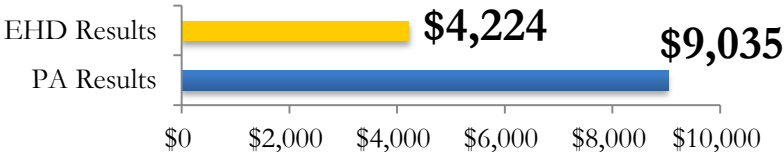




Manage Risk. Maximize Performance.

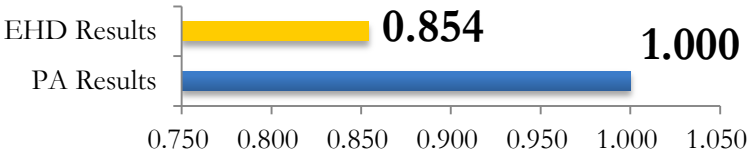
How Does Your Insurance Broker Stack Up in Helping You to Reduce Your Insurance Costs?

-Average Total Cost Per Claim



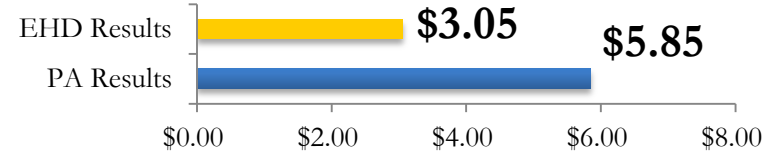
With EHD your claim costs are 53.2% less!

-Average WC Experience Modification Factor



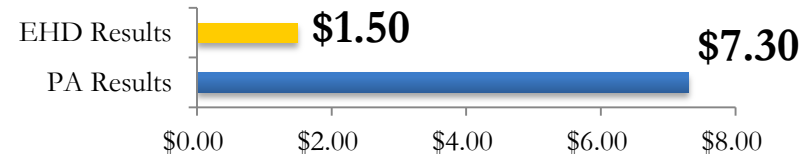
EHD drives down experience MODS by 14.6%

-Average Rates per \$1,000 of Sales (WC)



EHD Workers' Compensation costs are 47.8% lower than average

-Average Rates per \$1,000 of Sales (All Coverages)



EHD's total insurance costs are 79.5% lower than average

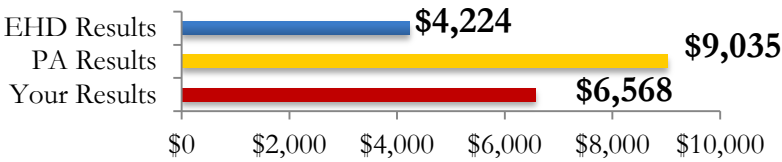
[The results shown in this exhibit represents WC claims data obtained from the PA Compensation Rating Bureau, and premium benchmarking data through Advisen, Ltd. This compares PA businesses with annual sales <\$250M, to a representative sampling of top EHD commercial clients in the manufacturing, construction, agribusiness, and professional services sectors in the same annual sales band.]



Manage Risk. Maximize Performance.

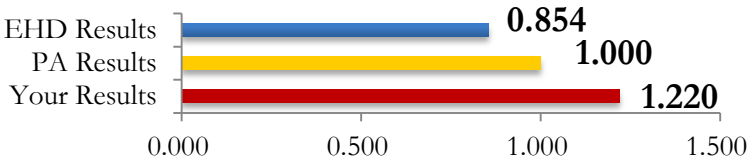
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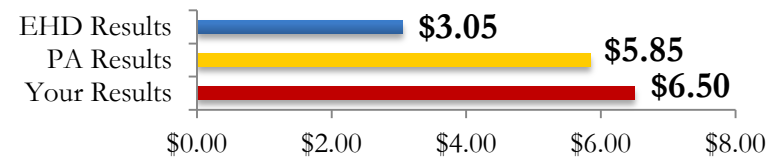
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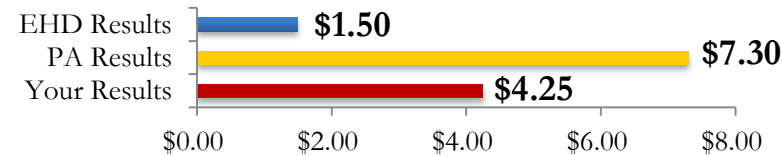
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