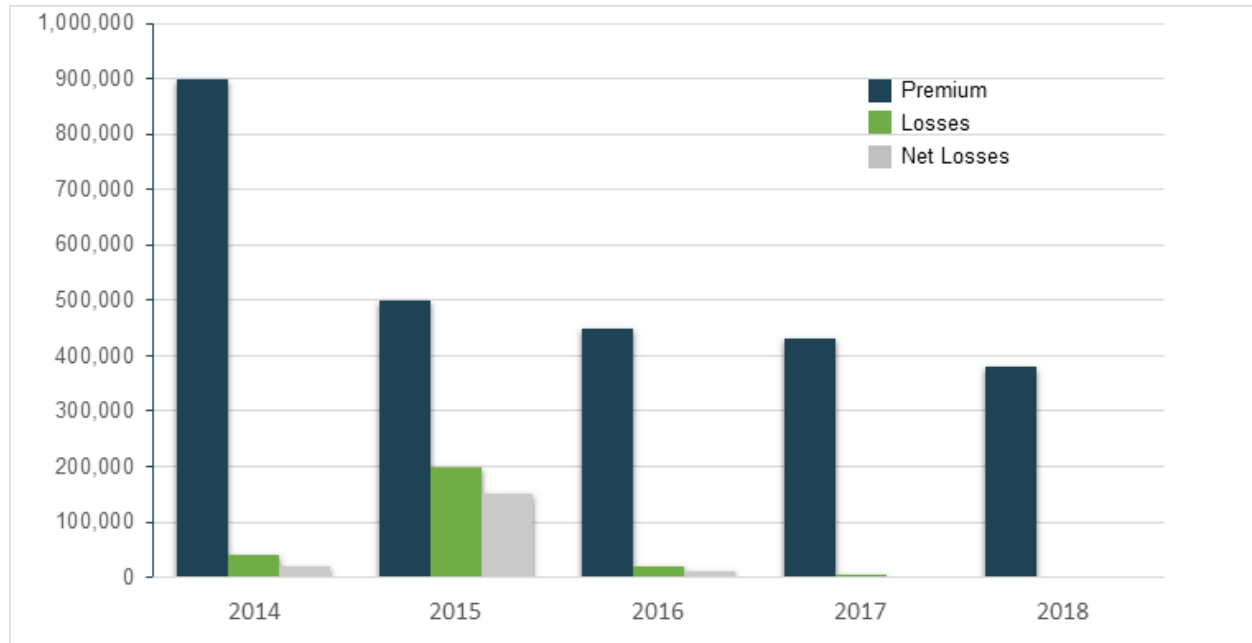


**P&J comP4® STEWARDSHIP EXAMPLES**

Example #1

P&J began working with this client in 2013. Premiums in 2014 were over \$900K and the client’s experience mod was a 1.0. In 2018, **premium dropped to under \$400K** and the client’s **mod reduced to a .69**.



Example #2

P&J began working with this client in 2013. Since then, claim counts have **fallen by over 96%**, and mod has been **reduced by 24 points** from a 1.13 to a .79.

YEAR	PREMIUM	MOD	LOSSES (000'S)
2018	155,000	0.79	--
2017	178,298	0.97	4
2016	170,920	0.98	9
2015	168,408	0.93	19
2014	148,019	0.8	40
2013	174,377	1.13	63
2012	224,411	1.29	122
2011	260,544	1.62	40
2010	222,856	1.38	28
2009	220,856	1.24	356
2008	233,566	1.3	210
2007	219,418	1.27	168