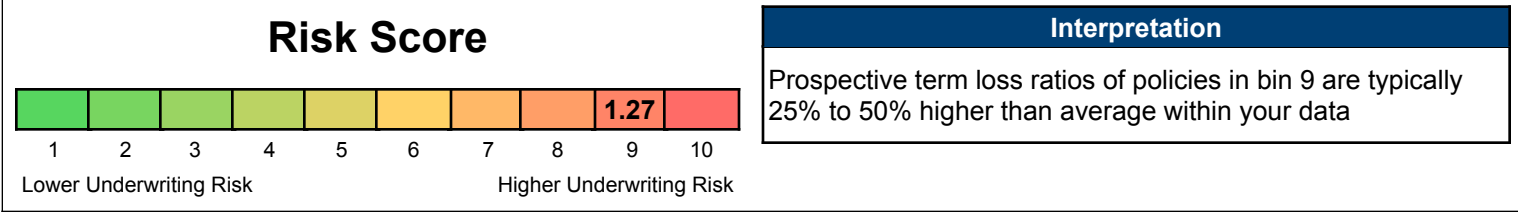


Valen InsureRight® Report - Workers Compensation

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Report ID:	1209	Date Ordered:	Feb 24, 2016
Policy Reference:	123456	E-Mod:	.89
Policy Effective Date:	Jan 01, 2016	Expiring Term Claim Count:	0
New or Renewal:	Renewal	2 Year Claim Count:	0
Insured Name:	Acme Construction, Inc.	3 Year Claim Count:	0
Policy Address:	123 Main St. Anytown, USA 12121		

Underwriting Risk



- Relative Importance of Top 5 Risk Factors**
- ▼ Claim History
 - ▲ Policy Size to Claim History Relativity
 - ▲ Class to Region Claim Frequency Relativity
 - ▲ Regional Loss Ratio History
 - ▼ Industry and State Claim Frequency

Misclassification of Exposure

Misclassification Score

10

High Misclass

Premium Impact Score

10

Additional Premium

Misclassification Interpretation

% exposure misclassified for bin 10 generally exceeds 15%

Premium Impact Interpretation

Premium impact due to exposure misclassification is Additional Premium greater than \$476

- Relative Importance of Misclassification Factors**
- ▲ Combined Weighted Average Hazard Score
 - ▼ NCCI Governing Industry Group
 - ▼ Class Count
 - ▲ Governing State
 - ▲ Policy Weighted Avg Loss Cost vs. Governing Class Loss Cost

- Relative Importance of Premium Impact Factors**
- ▲ Standard Exception Class Exposure Weighting
 - ▲ Exposure Weighting Across Lower Loss Cost Classes
 - ▲ Policy Loss Cost Weighting vs. Gov Class Average: Single-Class
 - ▲ Policy Premium
 - ▼ Policy Loss Cost Weighting vs. Gov Class Average: Multi-Class

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Acme Construction, Inc.

Class Code	Governing	Class Description	Payroll	% of Total Payroll
HI 5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	\$307,000	33%
HI 8810		CLERICAL OFFICE EMPLOYEES NOC	\$578,000	63%
HI 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	\$27,000	3%
HI 5403		CARPENTRY-NOC	\$4,980	1%
HI 5610		CLEANER-DEBRIS REMOVAL	\$0	0%
HI 8742		SALESPERSONS OR COLLECTORS-OUTSIDE(N/A MA)	\$0	0%
HI 6400		FENCE ERECTION-METAL	\$0	0%

ValenNetworks® Audit Results

Governing Class Swap Results

Class Code	Governing	Class Description	% of Occurrence	% Premium Impact
5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	76.75%	-0.5%
5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	6.95%	35.9%
5403		CARPENTRY-NOC	2.96%	39%
5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	1.6%	18.14%
5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS(N/A MA)	1.07%	42.34%
6217		EXCAVATION & DRIVERS NOC	0.89%	30.11%
5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS.	0.67%	29.46%
OTHR			9.09%	22.01%

Companion Class Results

Class Code	Governing	Class Description	% of Occurrence	Average % of Total Payroll
5606	Yes	CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT(N/A AK, MA, MT, OR)	100%	41%
8810		CLERICAL OFFICE EMPLOYEES NOC	83%	31%
5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	40%	9%
8742		SALESPERSONS OR COLLECTORS-OUTSIDE(N/A MA)	34%	20%
5403		CARPENTRY-NOC	25%	9%
5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	16%	8%
5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS.	13%	5%
5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS(N/A MA)	12%	6%