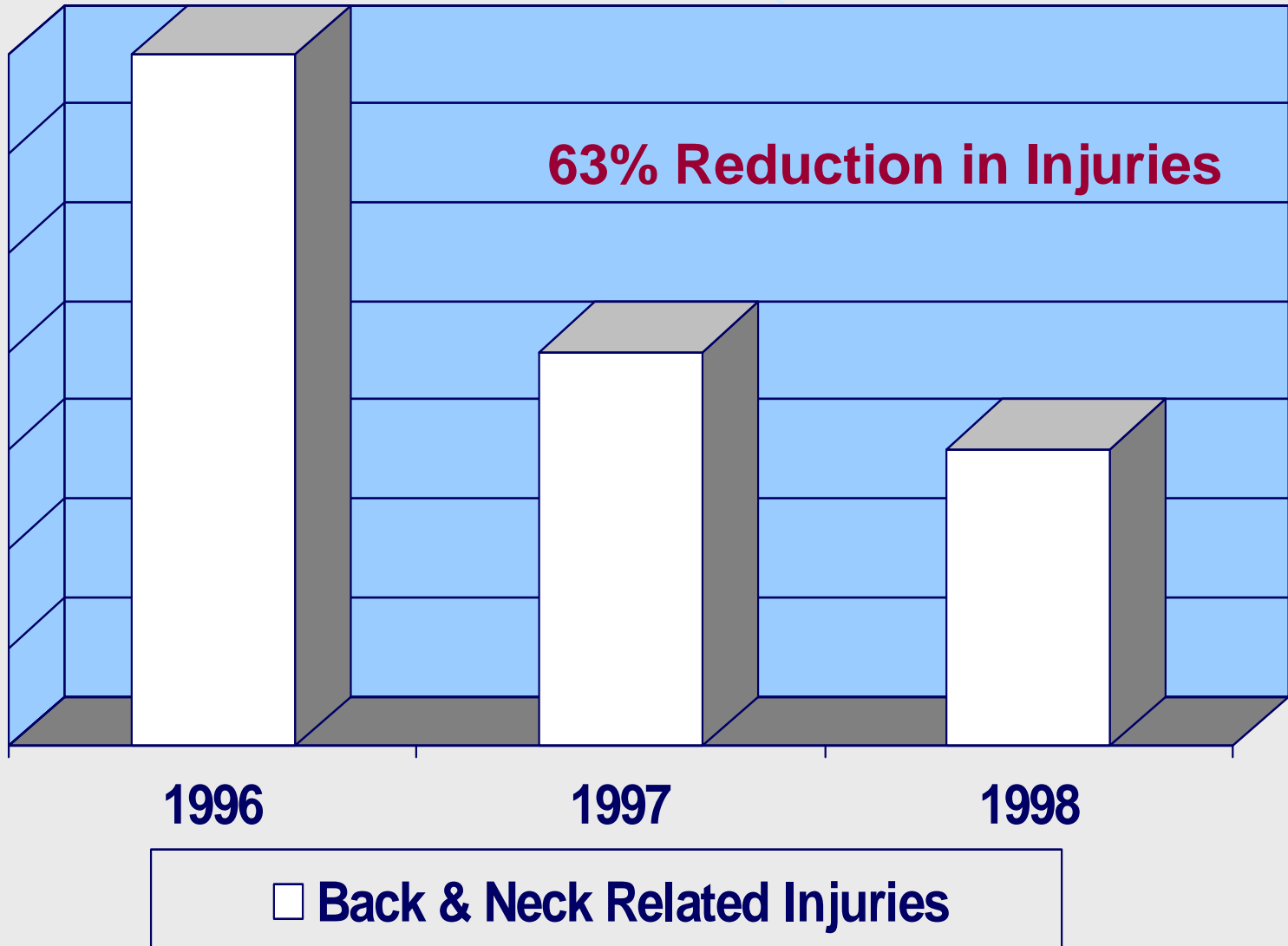




United Airlines Flight Attendants

Results

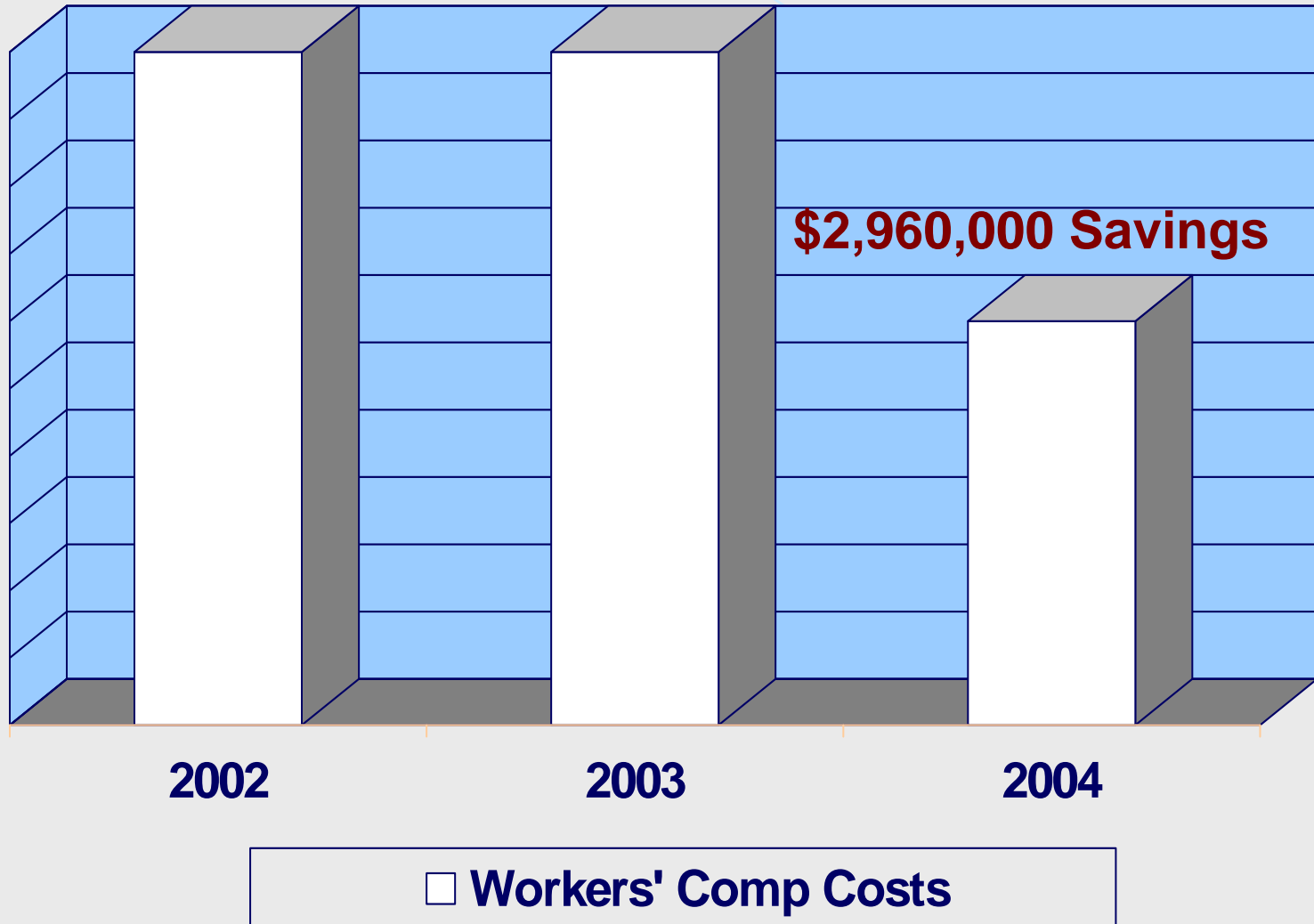


- 63% reduction in back & neck injuries.
- Employees received the message that United Airlines cared for them.
- The Program was not just work related, but was designed to apply to at-home activities as well.



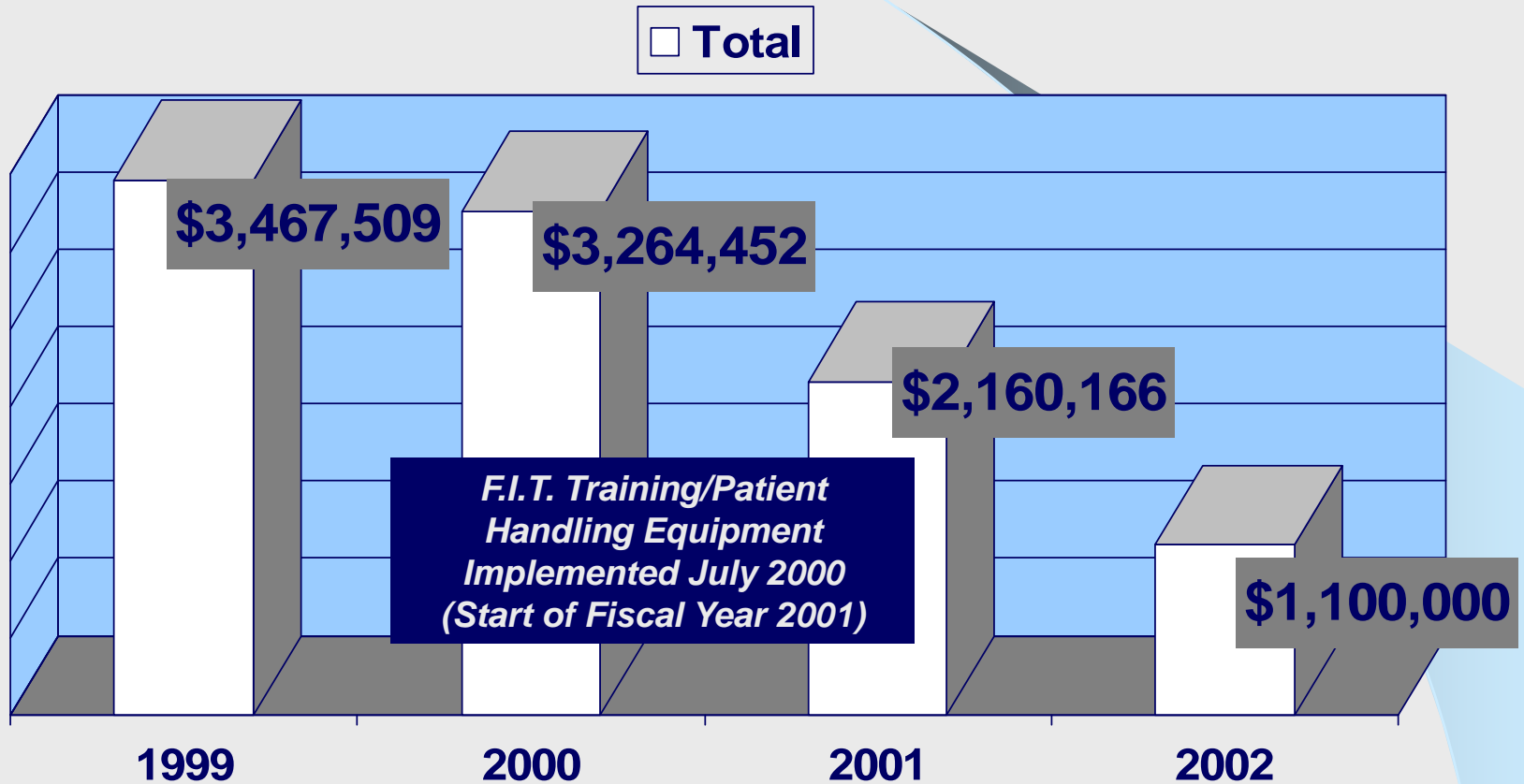
United Airlines Ramp Personnel

Results



- Saved \$2,960,000 in Workers' Compensation Costs related to sprain/strain injuries.
- Employees received the message that United Airlines cares for their well-being.
- Helped employees on **AND** off the job.

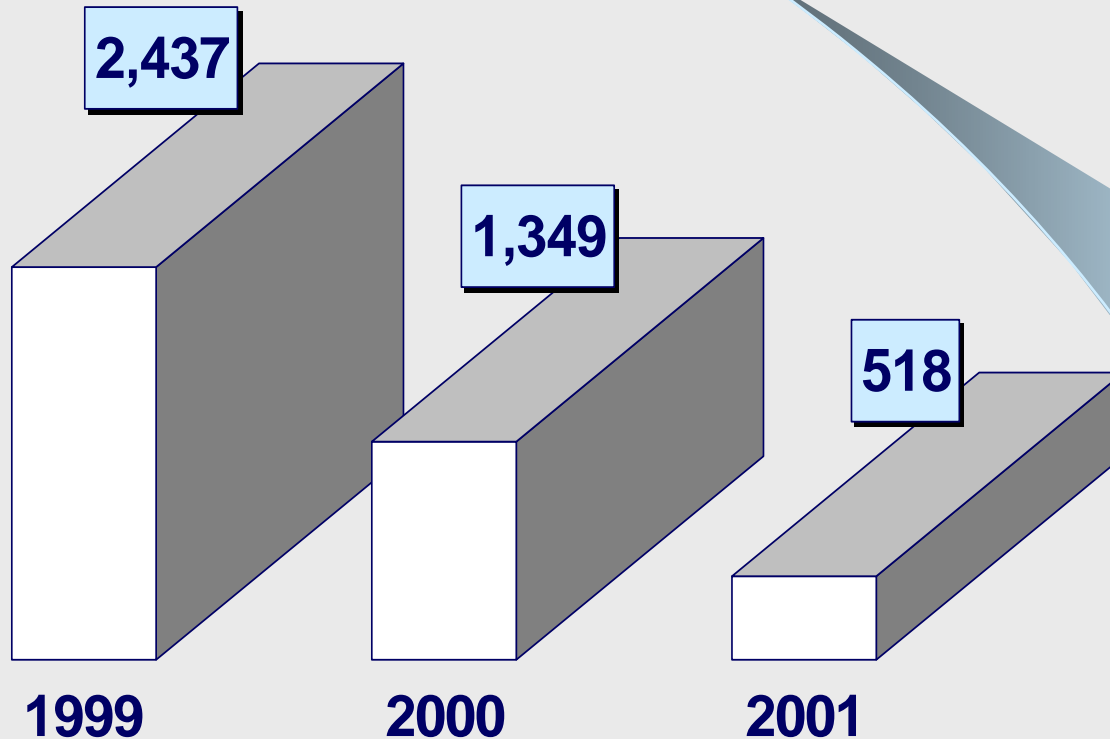
Hillcrest Medical Center Claims Summary By Year



➤ Totals include Indemnity and Medical costs.

Hillcrest Medical Center

Lost Work Days Summary By Year



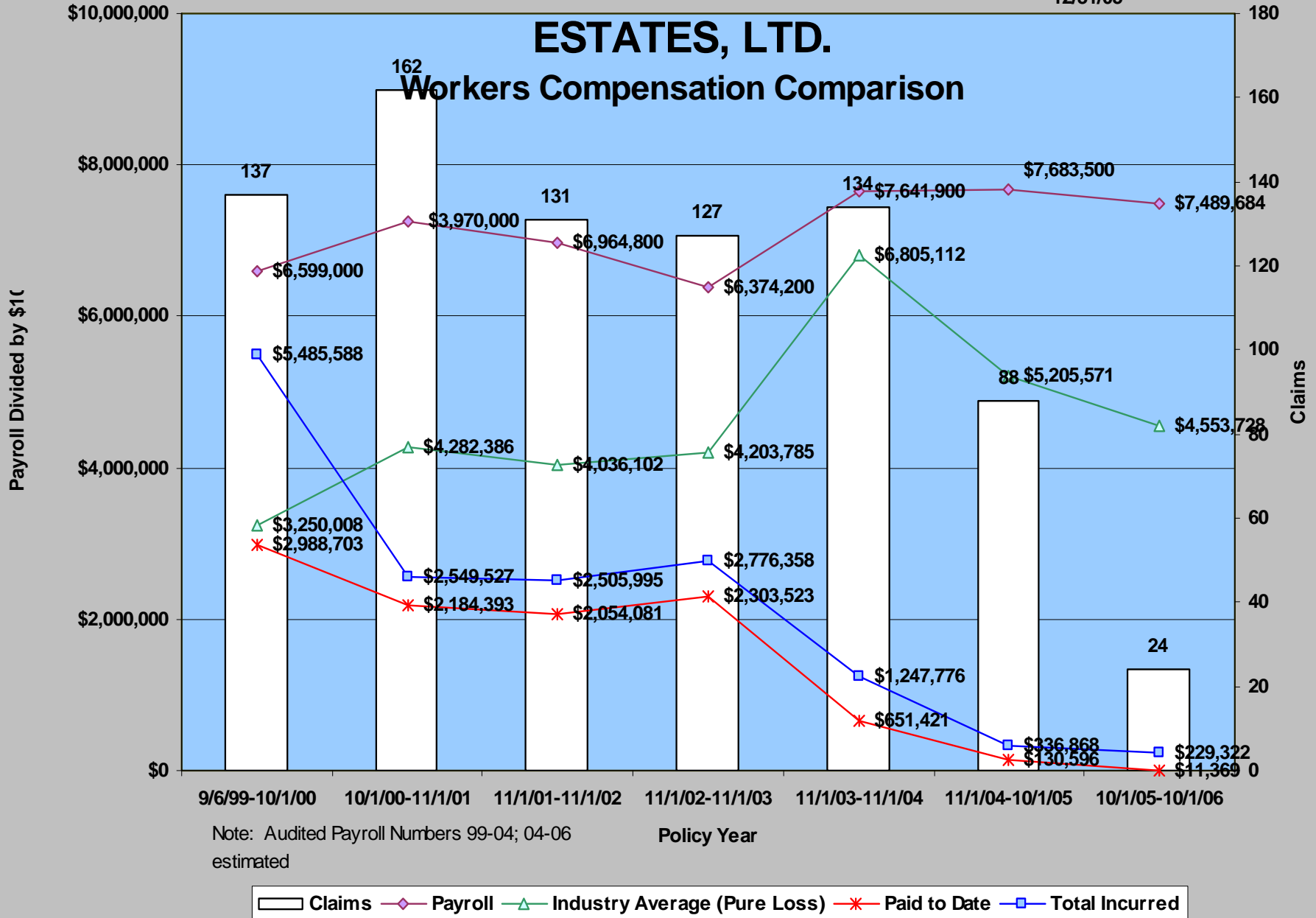
*F.I.T. Training/Patient
Handling Equipment
Implemented July 2000
(Start Of Fiscal Year 2001)*

KENDALL-JACKSON WINE

Valuation
12/31/05

ESTATES, LTD.

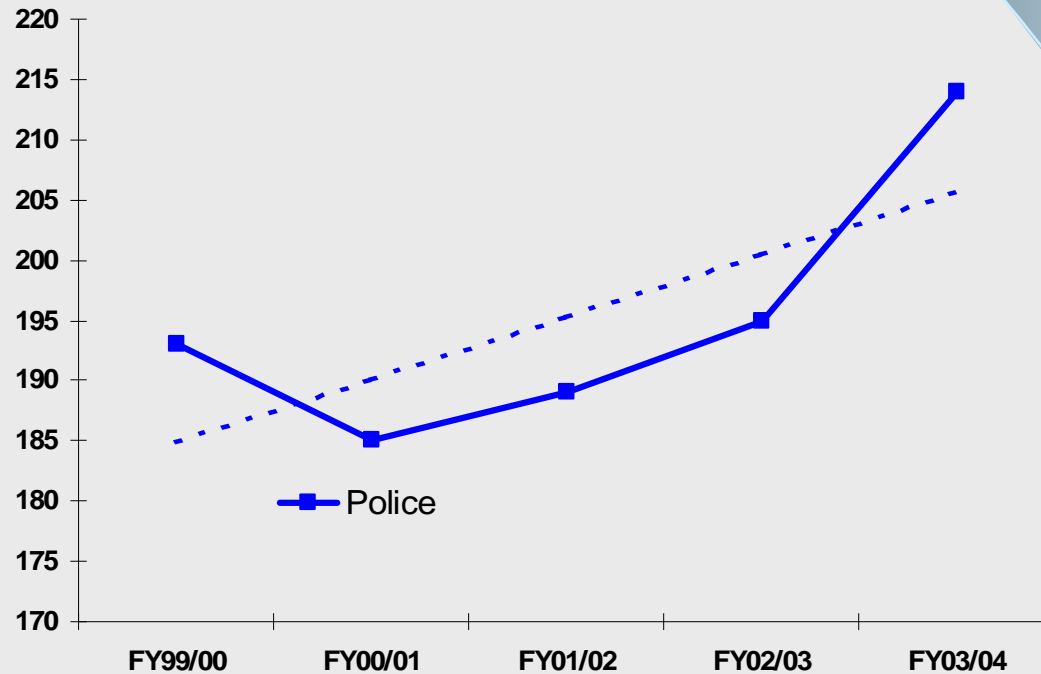
Workers Compensation Comparison



Note: Audited Payroll Numbers 99-04; 04-06
estimated

▭ Claims
 ◆ Payroll
 △ Industry Average (Pure Loss)
 * Paid to Date
 □ Total Incurred

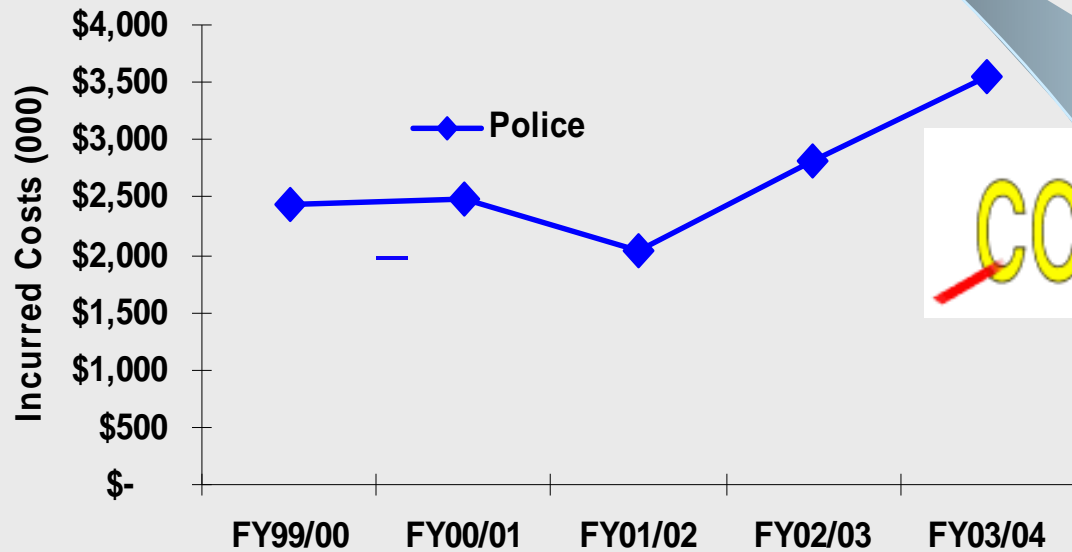
Municipal Pooling Authority of Northern California Claims Frequency Trend 1999 - 2004



Frequency After 24 Months

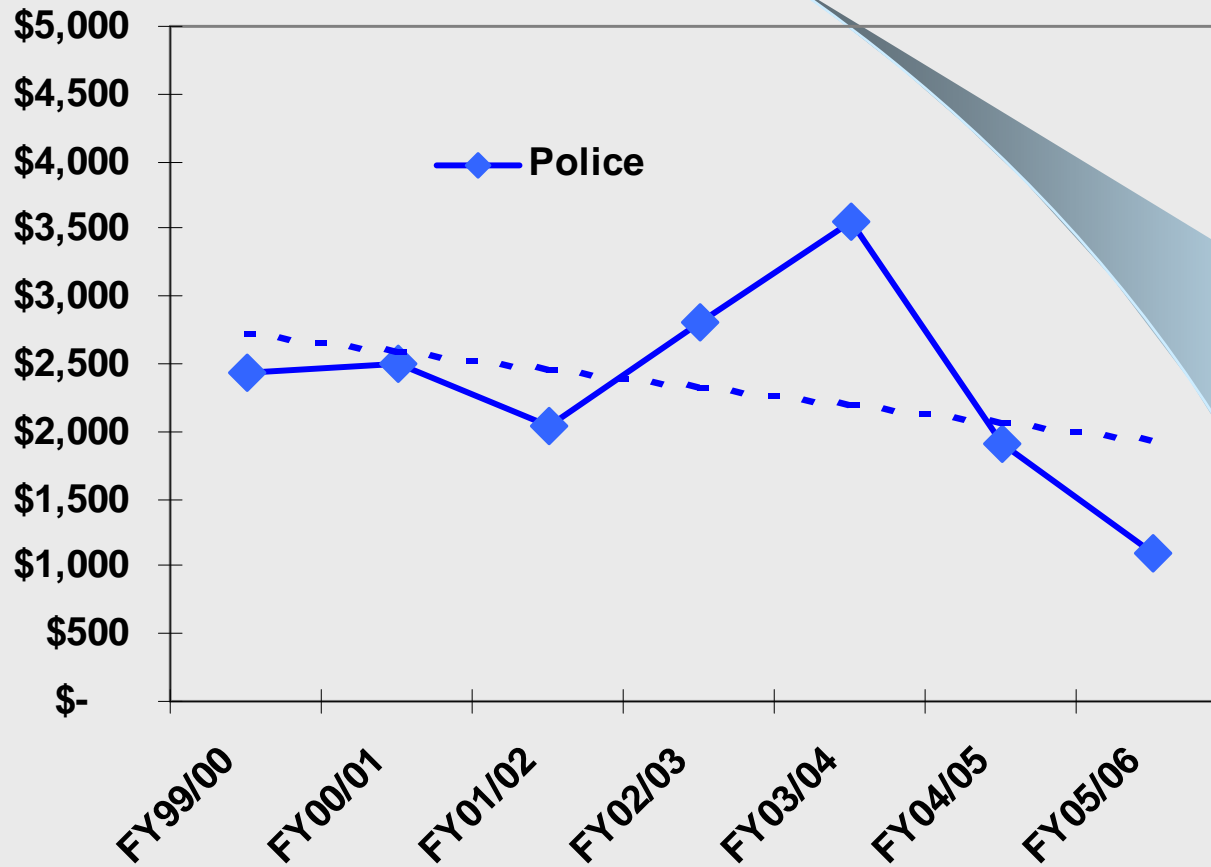


Incurred Cost Trend 1999 - 2004



Incurred Costs After 24 Months

(X \$1,000)



The Results Speak Of Significant Savings And ROI

- Kaiser Permanente 60% Reduction – Radiology
- Municipal Pooling Auth 70% Reduction Police WC
- United Airlines 63% Reduction of Back/Neck Injuries
- Howard Memorial 88% Reduction in Incurred Costs
- San Jose Mercury News Reduced Lost Work Days by 1,000 days and reduced costs by \$750,000
- Hillcrest Hospital Reduced WC Costs By \$2.1 Million