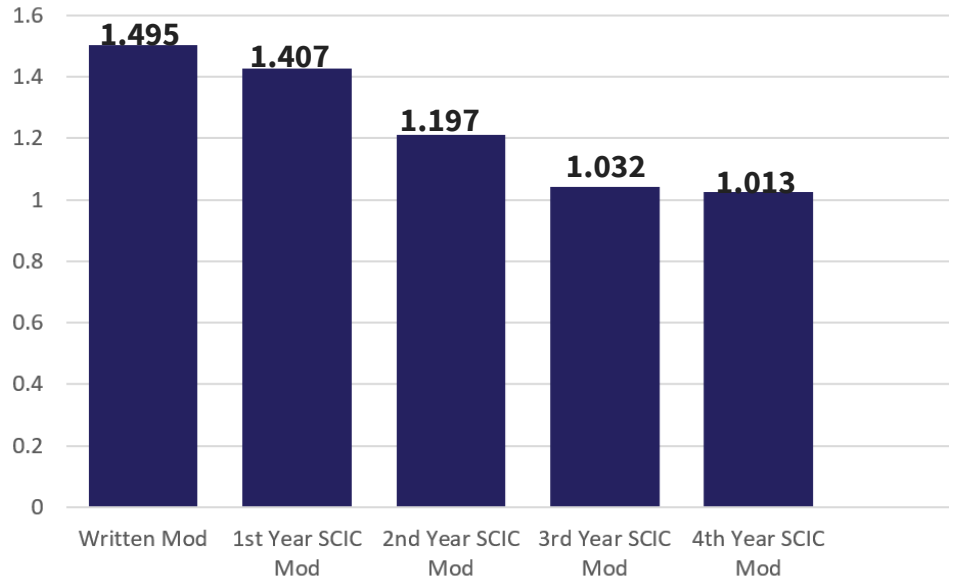


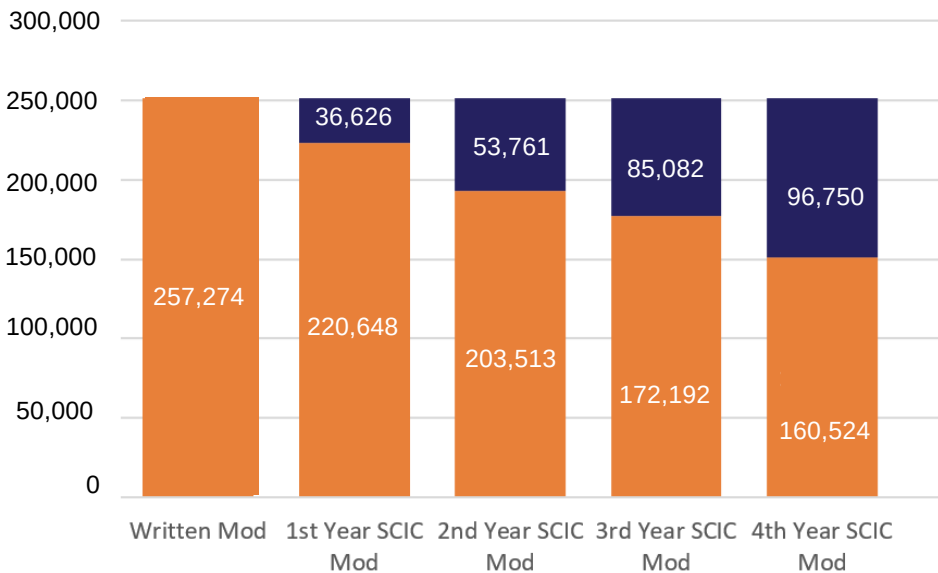
Average Account Mod and Premium Reduction

The average Synergy account experiences a **32% reduction** in mod within 4 years of implementing the SOS Business Plan.



\$272,220 Total Savings
\$68,055 Average Per Year Savings

As of 12/31/2017



The average Synergy Comp account experiences a **38% reduction** in their workers' compensation premium within 4 years of implementing the SOS Business Plan.

All premium amounts are based on the initial policy year payroll audit figures, and the actual experience mod, class code rates as issued by the PCRB, and the actual credit/debit structure as filed with the PCRB for the specific policy year.