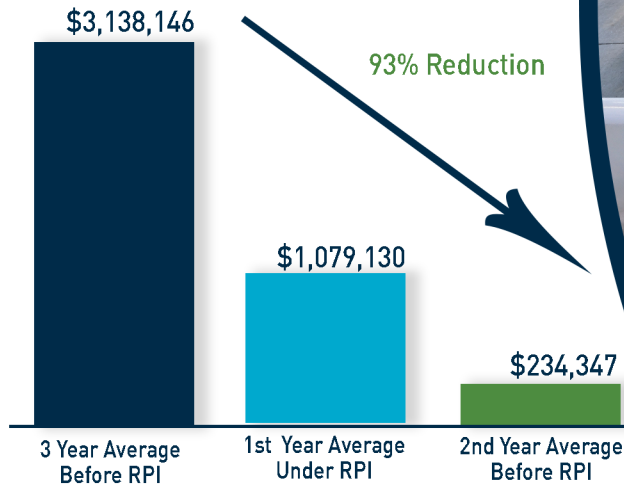


RESULTS OF DUNCAN'S RISK PROFILE IMPROVEMENT PROCESS (RPI)

Obtaining results for you and your organization is the entire focus of our ongoing process. The process is more of a marathon than a sprint. Through small incremental improvements over time, we can help you achieve great results, drive a culture of safety and productivity, and increase your bottom line.

Results of a 3 year study of clients currently under management

- 61 % Reduction of Injury Frequency
- 78% Reduction of Lost Time Injuries
- 93% Reduction of Total Injury Costs
- 56% Reduction of Premium Costs
- 45% Reduction in Auto Accident Frequency



RPI Impact on Total Injury Costs

Data based on a study of all clients that have completed 2 years in the RPI program

Risk Management 365



Total Risk Management For Your Business

9 months ago I hired Duncan Financial Group and their East Coast Risk Management Team to implement their Risk Profile Improvement Process. As a result, I just saved \$57,494 on my insurance renewal. Duncan met with me and my employees, toured my facility and put together an aggressive Risk Improvement Action Plan. They started implementing immediately and are in our plant several times each and every month. Working together, we have now taken back control of what was....an "out of control" Workers Compensation Program. Because of the East Coast Risk Management, I saved 42% of my premium at my very next renewal! What's even better...I already know we have even more savings coming next year by continuing to work with them.

-Robert Gottlieb, President— Gottlieb, Inc.

First, your team recovered over \$42,000 in overcharges that my agent allowed to happen. Second, over the next 7 months you overhauled our safety programs and hiring process. Your injury management team minimized a potentially uncontrollable and ugly claim which would have cost us tens of thousands of dollars in additional premium and rehiring costs. Third, your negotiations with our insurance company resulted in an additional \$49,387 (44%) reduction in my workers compensation renewal premium. We figured you have added over \$100,000 to our bottom line in just 1 year.

-Alex Yawny, Partner — Odyssey Communications

Your East Coast Risk Management team really delivered results! Afer working with our team for just about a half a year, you dramatically improved the safety of our operation and very quickly reduced our injury frequency. Most importantly, you negotiated with our insurance company and took us from a 15% surcharge to a 15% credit... that's a 30% drop in our rates!!! You gave us an almost \$40,000 reduction in our premium!

-Bob Mincin, President — Mincin Insulation Services

To learn more, including how Duncan Financial Group's award winning Risk Management Team, can design an exclusive RM/365 plan for your business, call or email us.

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Duncan
FINANCIAL GROUP

Making It All Work Together

STEP 5: Risk Review & Refinement

- **The Duncan Risk Manager– RM/365™** –our team safeguards your business and increases the success rate of the plan.
- Manage your “Safety, Human Resources, Claims and Risk Financing” support teams
- Identify risks before they occur
- Constantly monitor, advise and adjust– 365, 24/7

The Duncan Financial Group designed Risk Management: 365 (RM/365)– an exclusive program that goes way beyond traditional insurance coverage. **RM/365™** utilizes a five-step process to identify, understand, control, implement and monitor risk management strategies for you and your business. Not just once a year at renewal time, but throughout the year and as your business needs change and evolve.

Your premium is based on an insurance company underwriter’s perception of your risk – your Risk Profile. The riskier they view you, the more they want to charge you in premium. If you want to slash your premiums, you need to focus on managing your risk. This is where our Risk profile Improvement Process can benefit you.

Businesses are exposed to risks every day, 24/7, 365 days a year. Some of these potential risks can lead to disaster that can wreak havoc on your business, your employees and your bottom line. To help you minimize and/or eliminate these issues you need a business partner that is capable of providing real solutions to very real and complex problems. Our program is designed to bring the following results:

- Makes you more attractive to insurance companies to lower rates.
- Be proactive not reactive – take control and drive results
- Increase profits & reduce expenses
- Manage issues and provide solutions
- Act as your complete outsourced risk management (safety, compliance, environmental, human resources, claims management and risk transfer) department or bring new and innovative ideas to your existing team.

STEP 4: Risk Transfer & Implementation

- Give you the Insurance Negotiating Advantage with the market place
- Explore alternative forms of insurance/risk transfer
 - Fully Insured, Captive, Self Insured, Large Deductible and Retrospective Programs
- Present what is currently working well with your business risk management strategies
- Demonstrate a plan to fix what is not currently working well

STEP 3: Risk Control

- Explore a spectrum of proven alternative strategies to minimize risk and reduce insurance costs
- Prepare Your Plan– Using our trade-marked **RM/365™** program– We help you design and build your **Risk Profile Improvement Process** to reduce your risks, make you more attractive to insurance companies and reduce insurance costs.

The Duncan Financial Group Risk Manager

Duncan Financial Group designed **Risk Management: 365 (RM/365)™** as an exclusive program that goes beyond traditional insurance coverage. **RM/365™** utilizes a five-step process to identify, understand, control, implement and monitor risk management strategies for you and your business. Not just once at insurance renewal time, but throughout the year as your business needs change and evolve. Working with you one-on-one, your Duncan Financial Group Risk Manager will constantly analyze, monitor and reduce your risks to drive down your costs, allowing them to design and maintain the right coverage program for your business.

STEP 1: Risk Identification

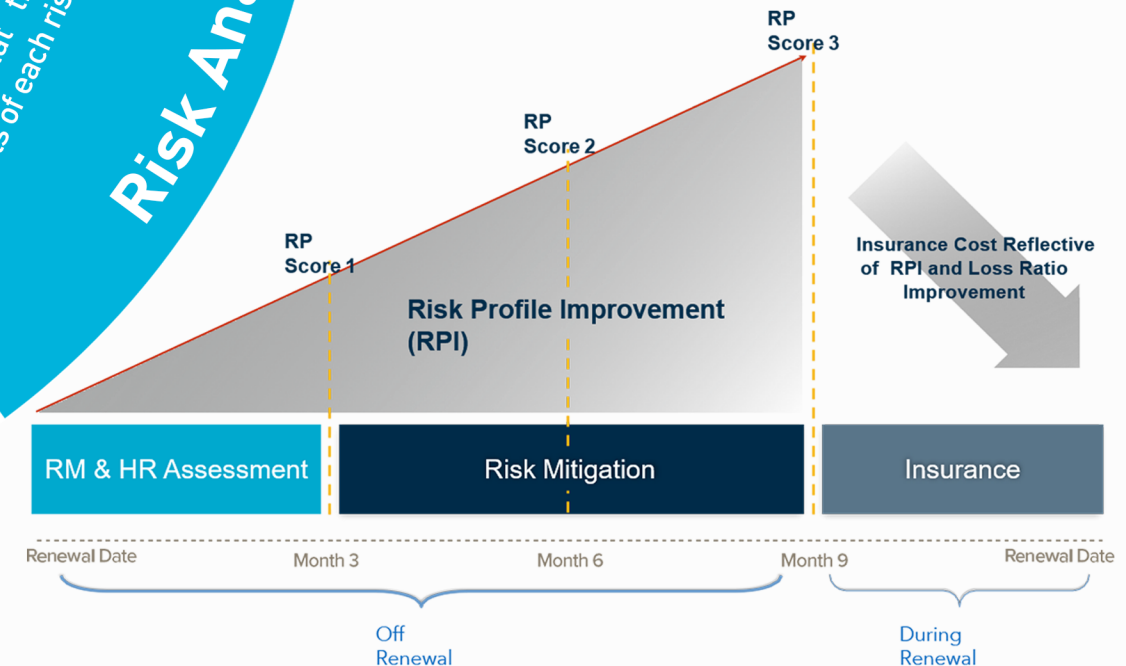
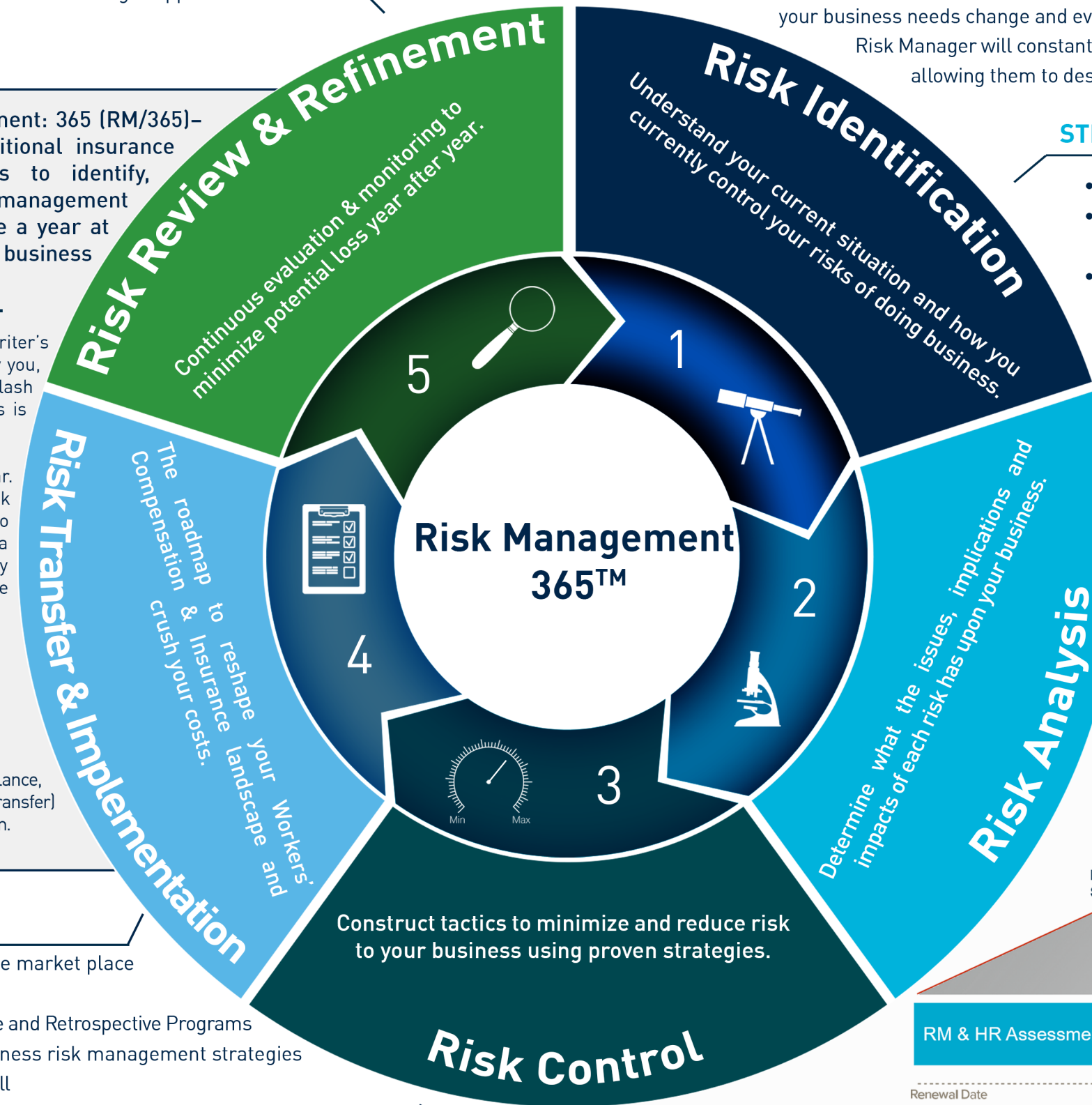
- Gather data & interview key employees
- Assess current safety, compliance, claims and human resources processes
- Understand your business thoroughly and completely

STEP 2: Risk Analysis

- Understanding what the issues, implications and impacts of each risk has upon your business
- Prioritizing the risks in order of financial impact

HOW DUNCAN FINANCIAL GROUP DOES IT DIFFERENTLY

Risk Profile Improvement Process (RPI) - We work for you and your business’s best interest always – not just during the renewal process. Your Risk Management Team analyzes your risk factors and monitors your business to constantly reduce your risks. By measuring, prioritizing and tackling your risks, we can leverage the insurancemarkets and provide Insurance Renewal you the with the Insurance Negotiation Advantage you need.



Duncan Financial Group realizes you and your business are dynamic- what works for you today might not work as well tomorrow. That’s why you can count on us to monitor and adjust your risk management program to ensure a perfect fit as your business evolves.

Doing our homework up front by learning everything we can about your business, your industry and your culture can pay huge dividends for your business, by enabling us to precisely tailor your protection to fit the unique needs of your business. That’s our promise and our pledge.