

MASSACHUSETTS
HIGHTECHNOLOGYCOUNCIL

Dedicated to Growth... Committed to Action

Now in its 20th year, the Massachusetts High Tech Council Self-Insurance Group (SIG) has proven to be the most cost effective workers' compensation solution for the Commonwealth's technology companies. Established by MHTC for its members, the Group's outstanding results are the product of effective loss control strategies, aggressive claims management, and sound financial oversight. After two decades of success, the MHTC SIG protects workers representing \$314 million of payroll.

Consider these results...

- Member companies have earned nearly \$7 million in dividends
- Average Experience Mod at .88 is better than industry average of 1.00
- Five-year Loss Ratio (38%) and Loss Ratio since inception (24%) compared to industry average (65%) ranks the Group as one of the best MA self-insurers
- Investment Income contributed 10% to gross revenue in 2012
- Dividends earned for all fund years averaged 40%

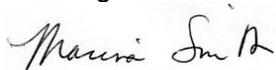
Manage your Risk. Reduce your Cost. Reap the Rewards.

Early stage as well as established technology companies with good safety management will benefit greatly from participation. The SIG rewards each member company experiencing low losses by refunding the amount not spent on claims, truly incentivizing good safety management while still covering your company fully as any other insurance would. Unlike other programs, you don't pay for insurance that you never use- if you don't use it – it is returned to you as a dividend while offering some of the very best rates our members have been able to find.

As members of the Mass High Tech Self-Insurance Group, our companies have benefitted from the success of the Group and have renewed our ongoing commitment. It provides the best value over the long term for our companies.

To learn more about how this program can benefit your company, please contact Council membership director Ron Trznadel at (781) 890-6482 or ron@mhtc.org.

Best Regards,



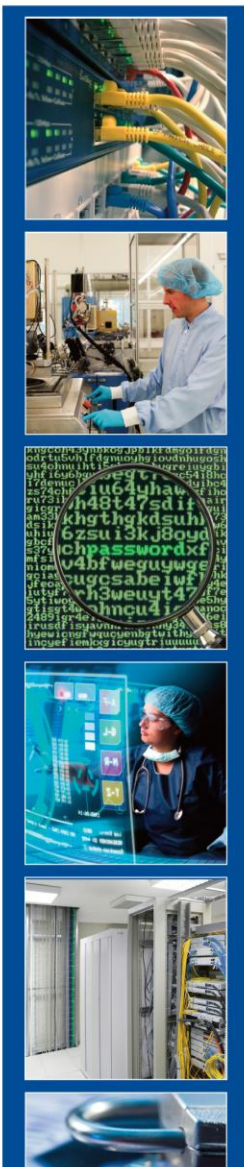
Ms. Marina Smith
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