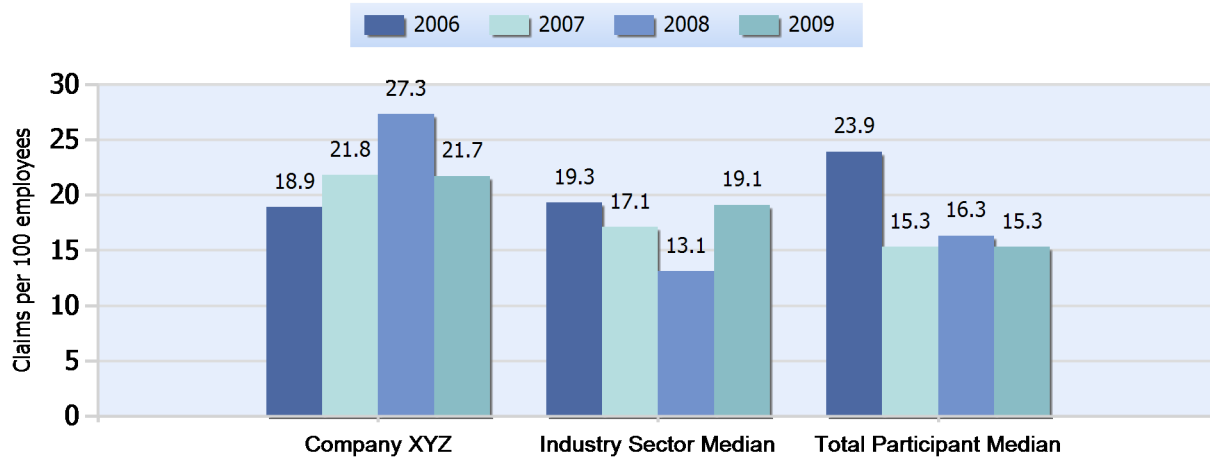


EMPAQ® Benchmarks for Short-Term Disability (STD)

Company: Company XYZ
Industry Group: Manufacturing (NAICS 33)

Annual Claim Incidence per 100 Employees - STD



Annual Claim Incidence per 100 Employees - STD						
Company	n=	Min	Median	Mean	Max	Average of Covered Employees
Company XYZ	1	21.7	21.7	21.7	21.7	9,120
Industry Participants	38	2.7	19.1	17.7	22.9	14,657
Total Participants	217	2.3	15.3	7.1	26.7	33,543
AVERAGE NUMBER STD COVERED EMPLOYEES		2,790	3,512	4,521	53,624	

For Industry Participants, Standard Deviation: 6.5 ; 95% Confidence Interval: 0.0 to 23.8
 For Total Participants, Standard Deviation: 6.3 ; 95% Confidence Interval: 0.0 to 22.3

Annual Claim Incidence per 100 Employees represents the number of new approved STD claims per 100 employees in each reporting year. Data are reported as a rate per 100 employees to make them more easily comparable across reporting periods, despite any changes in the number of covered employees across the two time periods. “Annual STD Claim Incidence per 100 Employees” is a valuable metric internally, since a significant variation in incidence among business units can be an indicator of healthy or unhealthy work climates. Similarly, an increase in incidence can also identify areas of the organization with emerging absence and work-climate issues.