

BPM

BRIER PAYNE MEADE INSURANCE

March 17, 2015

Empire Roofing
5301 Sun Valley Dr.
Fort Worth, TX 76119

Re: Empire Roofing Site Safety Record

To Whom it May Concern,

This letter is to recognize and explain the exemplary safety record Empire Roofing has achieved with regard to proactively reducing the incidence of employee injuries on job sites – as evidenced by their historically low Experience Modification Rate.

The Experience Modification Rate (EMR) is assigned by the National Council on Compensation Insurance (NCCI) and is a nationally adopted method of measuring the safety record of employers within the same industry. The Rate takes into account the amount of losses an employer is *expected* to have based on their payroll and job classifications, and compares that to the amount of work comp losses they *actually* have.

The average Rate for all employers is a 1.00 EMR. Rates under 1.00 reflect above average Safety records and Rates above a 1.00 reflect worse than average Safety Records.

In 2015, Empire Roofing has achieved an EMR of 0.25. This is the lowest achieved EMR we have seen in 40 years working with the Construction Industry, and is the lowest the Institute of Work Comp Professionals has seen ever.

An EMR that is 75% better than the average commercial roofer reflects the unwavering commitment to job site safety at every level of the organization and in everything they do. The achievement of a 0.25 EMR also reflects the economies of scale Empire Roofing has achieved, which they leverage on their clients behalf.

The EMR of 0.25 proves that Empire Roofing can not only claim they have the best safety record of their competitors, they can prove it.

Sincerely,


Brett Gamso, Certified WorkComp Advisor, AAI


Rob Metzler, Principle of BPM Insurance, Inc

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