

REDUCING WORKPLACE INJURIES CAN INCREASE YOUR PROFITS BY UP TO 30 PERCENT

The Proof:Positive Objective

At Proof:Positive, our objective is to make worksites safer, more efficient, and more profitable. We accomplish this by providing comprehensive light-duty and safety programs that cut operational costs and speed return to work for employees on temporary disability.

We make worksites safer, more efficient, and more profitable.

The Proof:Positive Values Statement

Workplace injuries cost businesses like yours \$554 billion in 2003.

The cost of on-the-job injuries can counteract every effort a company makes to maximize productivity, client service, and profits. The massive costs associated with these injury claims are an indication that companies are struggling to balance the need for a safe, productive work environment with the demand to increase efficiencies and improve profit margin.

At Proof:Positive, we put people first. We recognize that business success is measured by the quality of one thing: human capital.

“We put people first.”

Or, as American industrialist Lee Iacocca once suggested, if you get the people part right, the rest will fall into place; on-the-job injuries will decrease, workers’ compensation costs will drop, and performance will peak.

WHEN EMPLOYERS PUT PEOPLE FIRST, THEY:

- Keep employees engaged and productive.
- Provide a safe and supportive workplace.
- Provide opportunities for injured employees to return to work quickly.
- Obtain physician clearance prior to returning injured employees to work.
- Identify and provide light-duty activities to keep injured employees working and earning wages throughout recovery.
- Reduce future labor expenses and minimize the cost of replacement workers.
- Improve employee retention rates.

The Proof:Positive Model

Proof:Positive is a full-service consulting consortium that aids in reducing and preventing workplace injuries, neutralizing fraud, and saving valuable insurance dollars; our mission is to reduce injury and illness costs.

We accomplish this by raising the awareness of health and safety in the workplace and by developing innovative programs that get injured employees back to work, which minimizes the financial impact of the injury for both the employer and employee.

Return-To-Work is our proven, post-accident prevention program that minimizes workers' compensation costs and reduces overall losses. The program's goal is to coordinate and oversee, with proper medical approval, a plan for employees' return to work, even if it requires a temporary shift in job responsibilities administered through our light-duty program—*The Wellness Room*.

From the outset, Proof:Positive works with our clients to develop a comprehensive and customizable program that coordinates, addresses, and manages all the elements of an injury. We provide OSHA standard training, first-aid (instead of MD appointments), and enhanced medical treatment (per MD orders), all with the objective of "Zero Lost Time" and reduced costs.

Proof:Positive is based in Red Bluff, California, and has off-site centers throughout the state, as well as in Texas. We also provide on-site services for organizations across the United States

The Proof:Positive Imperative

Why should you work with Proof:Positive?

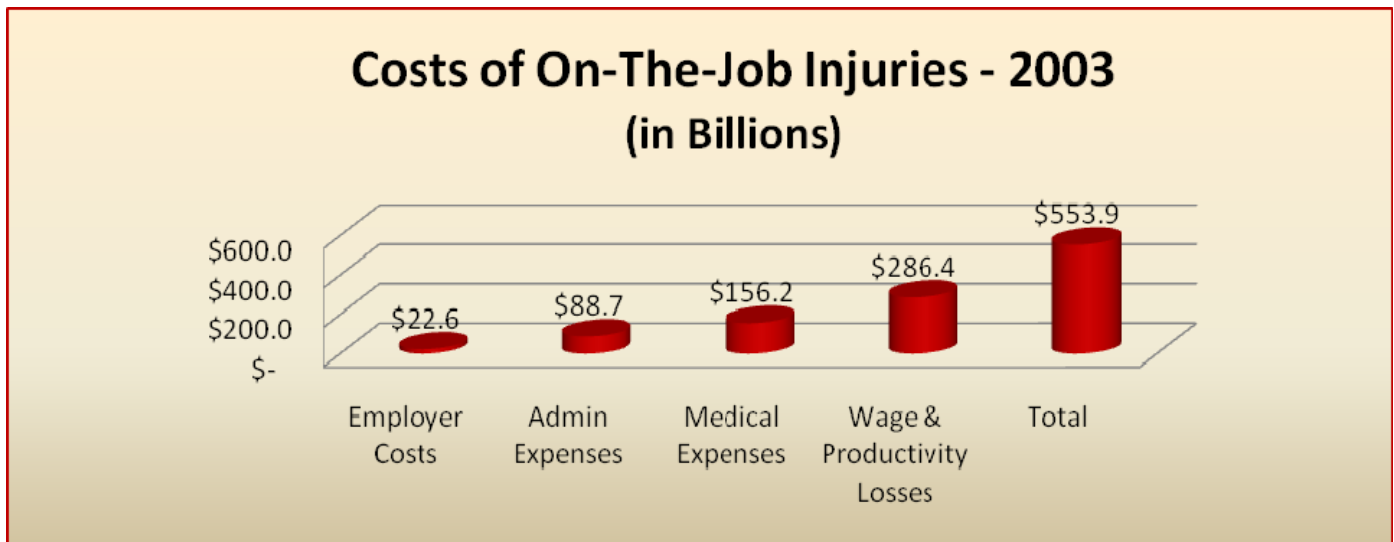
If \$554 billion is hard to fathom, try \$29,000...or thirty-five days. According to the National Safety Council, these are the average costs of an injury claim and the average number of days lost per work-related injury, respectively.

The value of returning injured workers to full duty quickly is immense. According to the American Medical Association's Committee on Practice, early return to



work enhances both psychological and physical recovery. To be more concrete, injured employees who are out of work for a period of time longer than six months have only a 50 percent chance of ever returning to their job; for those who spend more than a year away from work, the rate of return drops below 10 percent. According to a study by the Work Loss Data Institute, workers who get back to work within a few weeks of an injury cost a company, on average, \$1,000 or less. When claims extend beyond 30 days, the cost rises to approximately \$50,000. It simply pays to get employees back on the job quickly and safely.

However, as important as it is to return injured employees to work, it is more meaningful and cost effective to prevent injuries in the first place. This is where Proof:Positive's safety and prevention services come in. Through safety seminars, worksite audits, management training, team building, work hardening, and drug testing, we actualize our objective. We make worksites safer, more efficient, and more profitable.



WHY HAVE AN EARLY RETURN TO WORK PROGRAM?

The Proof:Positive *Return-To-Work* program can:

- Foster and enhance the physical and psychological recovery process for the injured workers.
- Reduce medical, disability, and lost time costs.
- Reduce indirect accident costs.
- Minimize the chance of re-injury.
- Encourage cooperation between employees and management.
- Establish a more stable workforce.
- Enhance the injured employees sense of confidence and well-being.



The Wellness Room returns employees to work 50 percent faster than disability leave spent at home. Here is how it works:

- Injured workers attend classes to learn about safety and proper medical treatment.
- Proof:Positive staff coordinates with claims adjusters and medical providers to ensure treatment is progressing on schedule.
- Proof:Positive develops customized, productive activities—in cooperation with the employee’s supervisor and within physician’s authorization—that keep the employee working and on the payroll.
- Attendance in the Proof:Positive program is mandatory, which provides accountability measures.
- Work hardening prepares the employee to return to their original job.
- *The Wellness Room* eliminates time off, thereby acting as a deterrent of fraudulent or malingering claims.

The Proof:Positive Method

All Proof:Positive programs feature a highly-structured combination of classroom study, physical therapy, and wellness education conducted by medically-trained safety experts.

Our commitment to generating results for our clients begins when we are contracted to reduce workers’ compensation costs and deliver safety training. Our services focus on:

- New hires
- Injured employees
- Finances
- Health and wellness
- Human resources and risk management
- Management
- New assignments
- Safety and prevention

The bottom line is this: when our clients integrate Proof:Positive into their cost-containment strategies, they’re not just improving their profit margins, they are, by extension, making a commitment to put their people first. It’s a win-win proposition.

By providing injured workers with meaningful projects and ongoing training, The Wellness Room keeps employees from falling “out-of-sight, out-of-mind.”

Client Testimonials

“Successes also came in many other forms that equally contributed to our bottom line. Expense control and related savings were huge this last year. A 30 percent reduction in workers’ compensation: \$650,000 reduction in credits written, and this led to reductions to labor expense—both in warehouse and transportation—were just some of the savings we enjoyed.”

- Greg Tarr, President, URM Stores Inc. (URM Today, 02/02)

“Proof:Positive and its representatives have always been very professional and your knowledge of safety policies and procedures, accident investigation methods and techniques, has proven to be extremely valuable. The documentation and reporting system has produced effective communications and a team effort in drastically reducing incidents and injuries while creating greater safety awareness throughout the warehouse.”

- Russ Kennedy, Operations Manager, URM Stores Inc.

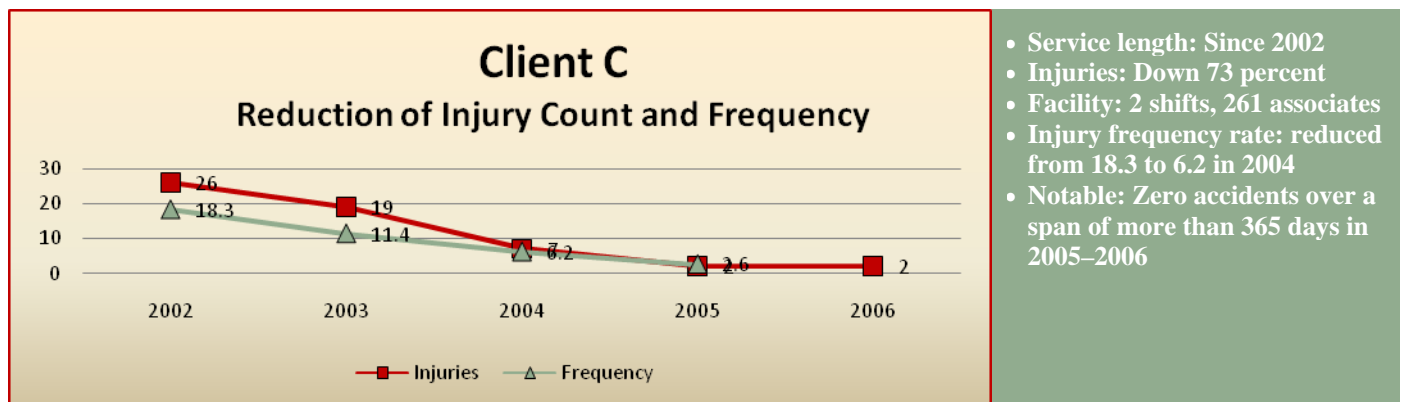
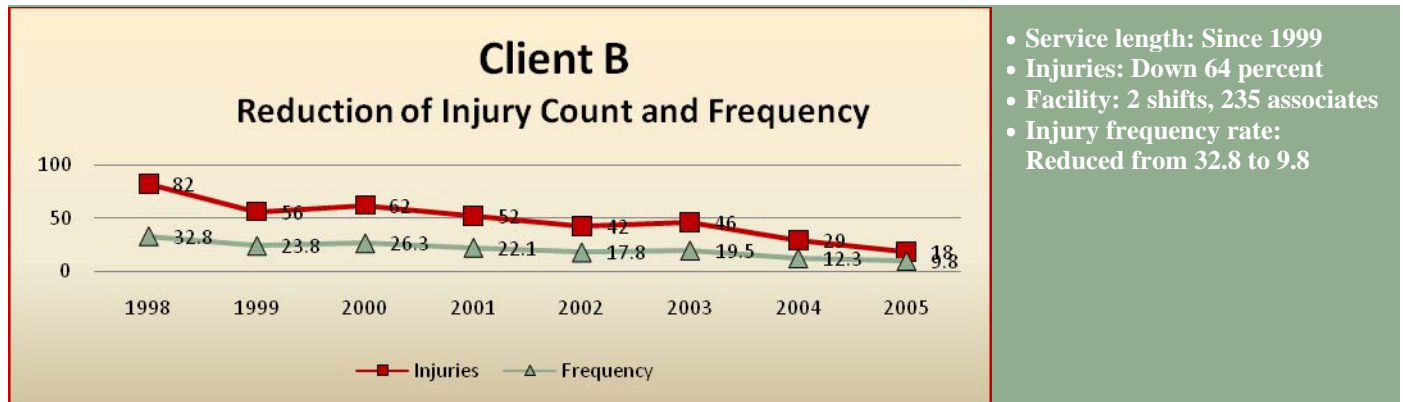
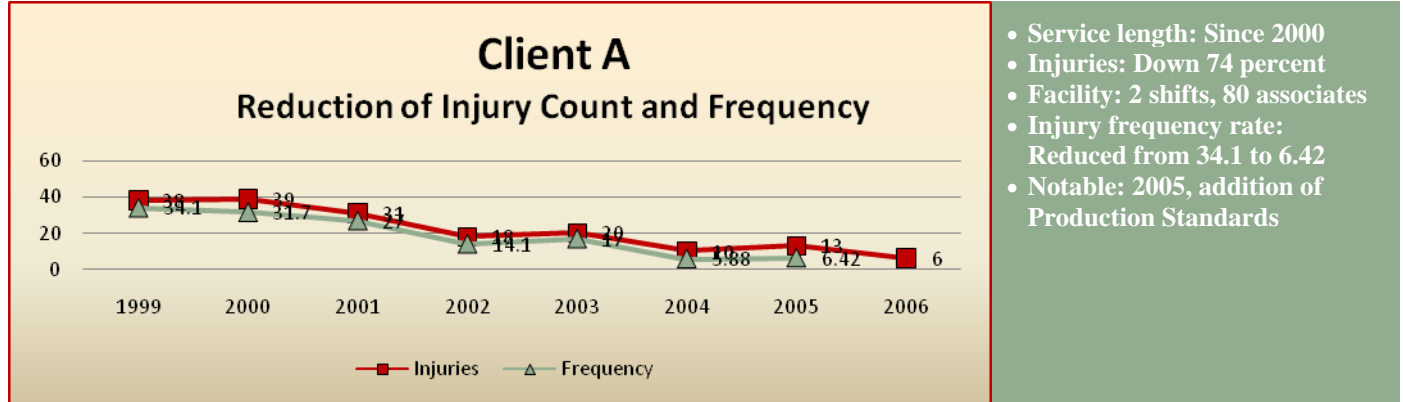
“Your company provides us with an effective injury management system and controls, which has produced significant reductions in our injuries and costs. Your program has been extremely valuable because of the accountability it creates between the employees, supervisors, and management. Proof:Positive has become part of the team and part of our success.”

- Dave Gigli, Senior DC Manager, Kroger Food Stores

“[Proof:Positive has] been instrumental in helping us demonstrate improvements in our key OSHA Safety Metrics and reducing our exposure to workers’ compensation costs...Metrics in 2004 were improved over 2003 by 65%–70%, in 2005 by 81%, and practically non-existent in 2006. We have incorporated them into our Health and Safety efforts as an integral part of our overall program. I would strongly recommend this program...and suggest anyone to tailor the use of Proof:Positive to achieve your expectations.”

- Mitch Brehm, Plant Manager, Pactiv Corporation

Client Results



Proof:Positive Services



Management Training

Proof:Positive provides management training to ensure that:

- Workplace safety is maintained and safe practices are enforced.
- Accidents are handled and reported properly.
- Claims procedures are in compliance with stated regulations.



Management

- Safety Training and Seminars
- Worksite Safety
- Accident Handling and Reporting
- Substance Abuse Identification
- Claims Procedures



Injured Employee

- Light-Duty Tasks
- Treatment Support
- Physical Therapy
- Work Hardening
- Safety Education



Safety and Prevention

- Safety Seminars
- Worksite Audits
- Team Building
- Work Hardening
- Drug Testing



New Hire

- Safety Orientation
- Job Skills Evaluation and Training
- Equipment Training and Work Hardening
- Certifications
- Drug Testing



Health and Wellness

- Healthy Living Seminars
- CPR Certifications
- Exercise Programs



New Assignment

- Skills Evaluation and Training
- Equipment Training and Work Hardening
- Certifications



Finance

- End Temporary Disability Payments
- Improved Loss Ratio
- Reduced Workers' Compensation Rates
- Decreased Labor Costs



HR / Risk Management

- Treatment Oversight
- Post-accident and Probable-cause Drug Testing
- Safety Audits
- Skilled Worker Retention



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