

Data Included in this Report is Sample Data

2008 Property and Casualty Industry Compensation & Benefits Survey of Support Positions

Non-Participant Survey Report



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Data Effective: April 1, 2008



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2008 P & C Insurance Industry Support Position Survey

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2008 P & C Insurance Industry Support Position Survey

Introduction

This statistical report presents the results from the 2008 Property & Casualty Industry Compensation & Benefits Survey of Support Positions, which focuses on cash compensation pay levels and benefit plan practices. Fifty of this year's participants had participated in the 2007 survey.

| | 2007 | 2008 |
|---|----------|----------|
| Participants in the survey | 60 | 62 |
| Number of employees represented | 80,052 | 78,234 |
| Average number of nonexempt employees per company | 3,409 | 3,287 |
| Number of jobs surveyed | 76 | 84 |
| Number of locations represented | 66 | 68 |
| Effective Date of Salaries | 4/1/2007 | 4/1/2008 |

Following the completion of the data collection and analysis, data cleaning tests validated the appropriateness of received responses. When necessary, participants have been contacted by CCS consultants to review position matches, discuss related data concerns, and respond to survey questions.

To assure provision of meaningful pay data, the data screening process also includes measuring reported data for variability of the data point range (from the highest and lowest data points within the distribution) to the mean. Data reflects a normal distribution around the mean value when better than 95.7% of the data points fall with + or - 2 Standard Deviations.

Analysis of the survey data received, after cleaning for apparent abnormal and outlier values, indicates a normal distribution of data to the respective mean as follows:

99.3% of the survey data falling **below** the survey mean is within -2 standard deviations of the mean.

96.5% of the survey data falling **above** the survey mean is within +2 standard deviations of the mean.

Data presented in this survey report, on average, reflects a normal pattern of pay distribution to the mean on both a national and (where sufficient data is available to present percentile values) on a local basis.

2008 P & C Insurance Industry Support Position Survey

Introduction (*Continued*)

As changes in participation occur from year to year, the P&C Insurance Industry Support Position Survey will be reporting those locations for which survey participants have reported employee pay data.

To assure pay data is kept confidential and no individual company's pay data can be determined from reported data:

- A minimum of five organizations, reporting pay information for five or more employees, must be available for each location.

&

- A minimum of five organizations must be reporting pay data for at least one job within a location, for that location to be reported.

Geographic Differential Reports

Survey participants were provided with the opportunity to receive supplemental, differential based, competitive pay tables for locations of their choosing. These geographically based tables are developed, for locations selected by the participant, by applying location specific pay differentials to each position's survey-based percentile and average pay values for base salary and total cash compensation. Geographic Differential Reports may be used as survey-based competitive pay data information to supplement the actual survey data results presented in the Survey Data section of the report.

2008 P & C Insurance Industry Support Position Survey

Participant's List

| | |
|---|---|
| AAA Northern California, Nevada, and Utah | Lockton Companies |
| Acadia Insurance Company | Louisiana Workers' Compensation Corporation |
| ACUTY | Main Street America Group |
| American International Group | MEMIC |
| Allstate Corporation | Mercury Insurance Group |
| American Family Insurance | MetLife |
| Auto Club Group, The | MMG Insurance Company |
| Auto Club of Southern California | Munich Reinsurance America, Inc. |
| Beacon Mutual Insurance Company | Mutual of Enumclaw Insurance Company |
| California Casualty Management Company | Nationwide |
| Cameron Mutual Insurance Company | NJM Insurance Group |
| Capitol Insurance Companies | Old Republic Risk Management |
| Century Surety Company | OneBeacon Insurance |
| Chubb & Son | Philadelphia Contributionship, The |
| CNA Insurance | Republic Underwriters Insurance Company |
| Commerce Insurance Company, The | RTW, Inc. |
| Compass Bank (Insurance Services) | Safeco Insurance Company |
| Continental Western Insurance Company | SAIF Corporation |
| Erie Insurance Group | Selective Insurance Company of America |
| Fireman's Fund Insurance Company | Sentry Insurance |
| First Horizon National Corporation | Society Insurance |
| GEICO | State Farm Insurance |
| GeoVera Holdings, Inc. | SUA Insurance Company |
| Great American Insurance Group | Swiss Re |
| Hanover Insurance Group | TD Banknorth - Insurance Services |
| Harford Mutual Insurance Companies, The | Travelers |
| Harleysville Insurance | United Farm Family Mutual Insurance Company |
| Hartford, The | Utica Mutual Insurance Group |
| Hastings Mutual Insurance Company | XL America |
| Insurance Company of the West | Zenith Insurance Company |
| Liberty Mutual Group | Zurich North America |

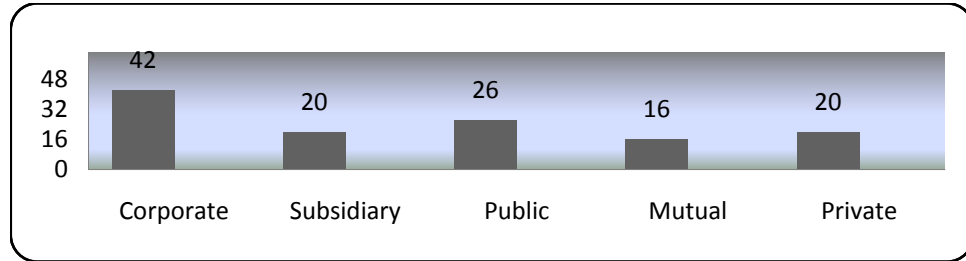
2008 P & C Insurance Industry Support Position Survey

Practices Information

Type of Organization

Summarized in the chart below are the types of organizations that contribute to the employee population reported.

| Type of Org | Total Number |
|-------------|--------------|
| Corporate | 42 |
| Subsidiary | 20 |
| Public | 26 |
| Mutual | 16 |
| Private | 20 |



Gross Written Premiums

The average GWP of all companies surveyed is **\$5,393 (million)** with a median of **\$1,016 (million)**.

| Gross Written Premiums (in millions of dollars) | | | |
|--|------|---------|----------|
| Average | Low | Median | High |
| \$5,393 | \$45 | \$1,016 | \$56,280 |

Total FTEs Company Wide

The following table summarizes the total number of company incumbents employed by participants.

| Full Time Company Employees | | | | |
|-----------------------------|---------|-----|--------|--------|
| | Average | Low | Median | High |
| Non-Exempt | 3,287 | 9 | 395 | 46,111 |
| Exempt | 2,600 | 45 | 631 | 22,350 |

Scheduled Hours Per Week

The average number of hours worked per week: thirty-nine.

| Average Hours Worked Per Week | | | |
|-------------------------------|-----|--------|------|
| Average | Low | Median | High |
| 39 | 35 | 39 | 40 |

2008 P & C Insurance Industry Support Position Survey

Incentive Plan Information

Eighty-five percent (**85%**) of companies offer eligibility for exempt employees (79% for non-exempt) to participate in a cash incentive program for non-management employees.

| Summary of Responses | | | |
|----------------------|----|------------|----|
| Yes | | No | |
| Exempt: | 52 | Exempt: | 9 |
| Nonexempt: | 48 | Nonexempt: | 13 |

Number of companies offering the following types of cash incentive plans.

Regular Incentive Plans
Discretionary Bonus Plans
Profit Sharing Plans
Project Related Plans
Other Type of Plans

| Summary | |
|----------------------------------|----|
| Yes | |
| <i>Regular Incentive Plans</i> | 37 |
| <i>Discretionary Bonus Plans</i> | 25 |
| <i>Profit Sharing Plans</i> | 13 |
| <i>Project Related Plans</i> | 2 |
| <i>Other Type of Plans</i> | 2 |

Incentive and/or bonus plans has established pre-set incentive opportunities (targets) that refer to the amount the Plan is designed to pay when established performance objectives are met.

Regular Incentive Plans
Discretionary Bonus Plans
Profit Sharing Plans
Project Related Plans
Other Type of Plans

| Target % Levels | | | | |
|----------------------------------|-----|---------|------|-------|
| # of Yes's | Low | Average | High | |
| <i>Regular Incentive Plans</i> | 31 | 5.2% | 8.2% | 16.1% |
| <i>Discretionary Bonus Plans</i> | 11 | 3.6% | 5.5% | 8.1% |
| <i>Profit Sharing Plans</i> | 8 | 2.1% | 4.6% | 9.5% |
| <i>Project Related Plans</i> | 0 | -- | -- | -- |
| <i>Other Type of Plans</i> | 0 | -- | -- | -- |

2008 P & C Insurance Industry Support Position Survey

Benefit Practices

Paid Time off Policies

Holidays

All companies surveyed provide paid holidays separate from their paid time off policy with an average of **9.3** holidays provided per year.

| Average | Low | Median | High |
|---------|-----|--------|------|
| 9.3 | 7.0 | 9.0 | 13.0 |

Vacation

Fifty-nine percent (**59%**) of companies surveyed have a stand-alone Vacation Policy separate from any other paid time off policy. Thirty-nine percent (**39%**) of these companies stated that they have an average waiting period of **3.8** days to become eligible for vacation time. The following is the average number of vacation days granted for set years of service:

| Years of Service | Days of Vacation |
|------------------|------------------|
| 1 | 11.3 |
| 2 | 11.4 |
| 3 | 11.9 |
| 4 | 12.4 |
| 5 | 14.9 |
| 6 | 15.4 |
| 7 | 15.6 |
| 8 | 15.8 |
| 9 | 15.9 |
| 10 | 17.3 |
| 15 | 19.6 |
| 20 | 21.2 |
| > 20 | 22.5 |

| Waiting Period to Become Eligible For Vacation Time | | | |
|---|-----|--------|------|
| Average | Low | Median | High |
| 3.8 | 1.0 | 3.0 | 6.0 |

2008 P & C Insurance Industry Support Position Survey

Geographic Regions

North Central:

Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin, Wyoming

Northeast:

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Jersey, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont

South Central:

Arizona, Arkansas, Colorado, Louisiana, New Mexico, Oklahoma, Texas, Utah

Southeast:

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia, Washington DC, West Virginia

West Coast:

Alaska, California, Hawaii, Nevada, Oregon, Washington

2008 P & C Insurance Industry Support Position Survey

Survey Job Codes & Descriptions

Underwriting:

11600 - Underwriting Clerk

This is the fully qualified level. Under general supervision, provides clerical support to Underwriters and Rater/Coders. Researches and corrects routine and complex system errors. Types and/or processes a variety of reports, filings, and cancellation letters to comply with legal requirements. Enters or retrieves policy information and inputs routine and non-routine entries and transactions. Handles billing questions and communicates with Agents and Policyholders. Requires 1-2 years of insurance office clerical experience. *(Please report your intermediate level).*

11700 - Senior Underwriting Clerk

Provides support to Underwriters in areas requiring specialized skills or knowledge. Reviews and processes complex policy changes and makes correction entries to policies. Reviews and resolves discrepancies on suspense account listings, verifies rate accuracy, performs quality control checks, and may independently handle questions within the unit. Prepares policy for typing. May train new Underwriting Clerks and/or serve as a lead contributor. Requires 1-2 years as an Underwriting Clerk. *(Please report your highest level position).*

11820 - Rater/Coder Trainee

Interprets and analyzes data for the preparation of premium charges and policy issuance provided by underwriters, agents, insured's, etc. Reviews renewals and endorsements and computes premiums on basic issuance's, renewals, endorsements and cancellations based on proper rate selection, rules, and company procedures. Codes all rated information and enters data into computer terminal. This is an entry position.

11840 - Rater/Coder I

Interprets and analyzes data for the preparation of premium charges and policy issuance provided by underwriters, agents, insured's, etc. Reviews renewals and endorsements and computes premiums on basic issuance's, renewals, endorsements and cancellations based on proper rate selection, rules, and company procedures. Codes all rated information and enters data into computer terminal. Requires 6 months of rating/coding experience.

11860 - Rater/Coder II

Interprets and analyzes data for the preparation of premium charges and policy issuance provided by underwriters, agents, insured's, etc. Reviews renewals and endorsements and computes premiums on complex and multi-line issuance's, renewals, endorsements and cancellations based on proper rate selection, rules, and company procedures. Codes all rated information and enters data into computer terminal. Requires 2 - 3 years of rating/coding experience.

11880 - Rater/Coder III

Interprets and analyzes data for the preparation of premium charges and policy issuance provided by underwriters, agents, insured's, etc. Reviews renewals and endorsements and computes premiums on exceedingly complex and multi-line issuance's, renewals, endorsements and cancellations based on proper rate selection, rules, and company procedures. Aids in research and problem resolution regarding rating/coding difficulties. Requires 3 - 5 years of rating/coding experience.

2008 P & C Insurance Industry Support Position Survey

Base Salary & Total Cash Compensation (Total Survey Data)

| Survey Job Code | Survey Job Title / Line-of-Business | # of Co's | # of Incumb's | Base Salary 25th %ile | Base Salary Average | Base Salary 50th %ile | Base Salary 75th %ile | Total Cash 25th %ile | Total Cash Average | Total Cash 50th %ile | Total Cash 75th %ile |
|-----------------|--|-----------|---------------|-----------------------|---------------------|-----------------------|-----------------------|----------------------|--------------------|----------------------|----------------------|
| 18100 | Loss Control Clerk - Entry | 3 | 7 | - | - | - | - | - | - | - | - |
| 18200 | Loss Control Clerk <i>Commercial Lines</i> | 10 | 37 | \$ 34,000 | \$ 38,517 | \$ 38,002 | \$ 42,640 | \$ 34,000 | \$ 39,421 | \$ 38,002 | \$ 46,533 |
| | | 5 | 23 | \$ 37,037 | \$ 41,250 | \$ 40,997 | \$ 46,904 | \$ 37,487 | \$ 42,392 | \$ 42,526 | \$ 48,064 |
| 18400 | Loss Control Technician <i>Commercial Lines</i> | 8 | 16 | \$ 35,982 | \$ 38,565 | \$ 40,131 | \$ 42,392 | \$ 35,982 | \$ 39,893 | \$ 41,510 | \$ 43,529 |
| | | 5 | 12 | \$ 38,279 | \$ 40,127 | \$ 41,281 | \$ 42,392 | \$ 40,051 | \$ 41,596 | \$ 42,162 | \$ 43,529 |
| 19120 | Compliance Specialist - Associate <i>Commercial Lines</i> | 7 | 18 | \$ 36,850 | \$ 42,438 | \$ 39,366 | \$ 47,582 | \$ 38,669 | \$ 44,540 | \$ 41,987 | \$ 50,870 |
| | | 4 | 12 | \$ 37,694 | \$ 42,283 | \$ 40,195 | \$ 46,746 | \$ 40,100 | \$ 45,437 | \$ 42,847 | \$ 50,850 |
| 19140 | Compliance Specialist - Intermed <i>Multiple Lines</i> | 11 | 24 | \$ 45,707 | \$ 55,271 | \$ 50,309 | \$ 66,109 | \$ 48,084 | \$ 58,432 | \$ 51,986 | \$ 71,081 |
| | | 5 | 6 | - | \$ 55,019 | - | - | - | \$ 56,862 | - | - |
| 19160 | Compliance Specialist - Senior <i>Commercial Lines</i> | 10 | 34 | \$ 57,448 | \$ 64,134 | \$ 62,805 | \$ 71,774 | \$ 58,580 | \$ 67,292 | \$ 63,674 | \$ 76,100 |
| | | 4 | 10 | \$ 63,339 | \$ 67,891 | \$ 69,436 | \$ 74,081 | \$ 70,314 | \$ 75,539 | \$ 76,765 | \$ 82,940 |
| 19220 | Remittance Rep I <i>Multiple Lines</i> | 6 | 27 | \$ 23,764 | \$ 26,013 | \$ 24,840 | \$ 28,319 | \$ 24,225 | \$ 26,788 | \$ 25,466 | \$ 29,347 |
| | | 5 | 17 | \$ 23,478 | \$ 24,929 | \$ 23,863 | \$ 25,653 | \$ 23,478 | \$ 25,529 | \$ 25,177 | \$ 26,402 |
| 19240 | Remittance Rep II <i>Multiple Lines</i> | 10 | 64 | \$ 28,400 | \$ 30,788 | \$ 30,304 | \$ 33,050 | \$ 28,550 | \$ 31,345 | \$ 31,009 | \$ 33,400 |
| | | 5 | 46 | \$ 28,325 | \$ 30,694 | \$ 30,490 | \$ 32,975 | \$ 28,325 | \$ 30,850 | \$ 30,490 | \$ 32,975 |
| 19260 | Remittance Rep III <i>Multiple Lines</i> | 10 | 58 | \$ 31,214 | \$ 35,145 | \$ 35,014 | \$ 37,892 | \$ 32,308 | \$ 35,720 | \$ 35,950 | \$ 38,312 |
| | | 6 | 41 | \$ 30,400 | \$ 33,953 | \$ 33,000 | \$ 36,000 | \$ 31,109 | \$ 34,404 | \$ 33,395 | \$ 36,115 |
| 19280 | Remittance Rep IV | 4 | 5 | - | \$ 48,758 | - | - | - | \$ 51,071 | - | - |
| 19320 | Billing Rep I | 7 | 184 | \$ 27,688 | \$ 29,907 | \$ 29,375 | \$ 32,358 | \$ 28,127 | \$ 30,663 | \$ 30,177 | \$ 32,963 |
| 19340 | Billing Rep II <i>Multiple Lines</i> | 10 | 708 | \$ 26,971 | \$ 31,420 | \$ 31,200 | \$ 34,871 | \$ 27,622 | \$ 32,461 | \$ 32,344 | \$ 36,318 |
| | | 7 | 283 | \$ 25,398 | \$ 28,086 | \$ 26,517 | \$ 28,095 | \$ 25,920 | \$ 28,812 | \$ 27,118 | \$ 29,115 |
| 19360 | Billing Rep III <i>Multiple Lines</i> | 11 | 392 | \$ 36,839 | \$ 40,818 | \$ 41,808 | \$ 44,798 | \$ 38,910 | \$ 43,261 | \$ 44,090 | \$ 47,892 |
| | | 7 | 225 | \$ 35,167 | \$ 40,571 | \$ 42,061 | \$ 45,823 | \$ 36,380 | \$ 42,725 | \$ 44,500 | \$ 48,944 |
| 19380 | Billing Rep IV | 4 | 39 | \$ 46,609 | \$ 48,602 | \$ 49,759 | \$ 51,615 | \$ 49,292 | \$ 51,896 | \$ 52,994 | \$ 55,588 |

2008 P & C Insurance Industry Support Position Survey

Base Salary & Target Bonus (Total Survey Data)

| Survey Job Code | Survey Job Title / Line-of-Business | # of Co's | # of Incumb's | Base Salary Average | Base Salary 50th %ile | # Bonus Eligible | % of Bonus Eligible | Bonus Target% 25th %ile | Bonus Target% Average | Bonus Target% 50th %ile | Bonus Target% 75th %ile |
|-----------------|--|-----------|---------------|---------------------|-----------------------|------------------|---------------------|-------------------------|-----------------------|-------------------------|-------------------------|
| 18100 | Loss Control Clerk - Entry | 3 | 7 | - | - | - | - | - | - | - | - |
| 18200 | Loss Control Clerk <i>Commercial Lines</i> | 10 | 37 | \$ 38,517 | \$ 38,002 | 28 | 76% | 1.6% | 3.4% | 4.5% | 4.5% |
| | | 5 | 23 | \$ 41,250 | \$ 40,997 | 23 | 100% | 1.5% | 3.1% | 3.0% | 4.5% |
| 18400 | Loss Control Technician <i>Commercial Lines</i> | 8 | 16 | \$ 38,565 | \$ 40,131 | 13 | 81% | 3.0% | 4.1% | 3.5% | 3.5% |
| | | 5 | 12 | \$ 40,127 | \$ 41,281 | 10 | 83% | 3.1% | 4.4% | 3.5% | 3.5% |
| 19120 | Compliance Specialist - Associate <i>Commercial Lines</i> | 7 | 18 | \$ 42,438 | \$ 39,366 | 12 | 67% | 6.0% | 8.6% | 10.0% | 10.0% |
| | | 4 | 12 | \$ 42,283 | \$ 40,195 | 12 | 100% | 6.0% | 8.6% | 10.0% | 10.0% |
| 19140 | Compliance Specialist - Intermed <i>Multiple Lines</i> | 11 | 24 | \$ 55,271 | \$ 50,309 | 20 | 83% | 4.0% | 6.4% | 4.0% | 6.7% |
| | | 5 | 6 | \$ 55,019 | \$ 49,775 | 4 | 67% | - | 4.6% | - | - |
| 19160 | Compliance Specialist - Senior <i>Commercial Lines</i> | 10 | 34 | \$ 64,134 | \$ 62,805 | 22 | 65% | 4.0% | 7.5% | 8.0% | 10.0% |
| | | 4 | 10 | \$ 67,891 | \$ 69,436 | 10 | 100% | 8.5% | 9.9% | 10.0% | 10.0% |
| 19220 | Remittance Rep I <i>Multiple Lines</i> | 6 | 27 | \$ 26,013 | \$ 24,840 | 18 | 67% | 4.3% | 4.3% | 5.0% | 5.0% |
| | | 5 | 17 | \$ 24,929 | \$ 23,863 | 8 | 47% | - | 4.3% | - | - |
| 19240 | Remittance Rep II <i>Multiple Lines</i> | 10 | 64 | \$ 30,788 | \$ 30,304 | 26 | 41% | 2.0% | 4.1% | 5.0% | 5.4% |
| | | 5 | 46 | \$ 30,694 | \$ 30,490 | 8 | 17% | - | 2.4% | - | - |
| 19260 | Remittance Rep III <i>Multiple Lines</i> | 10 | 58 | \$ 35,145 | \$ 35,014 | 47 | 81% | 2.0% | 4.3% | 5.0% | 6.1% |
| | | 6 | 41 | \$ 33,953 | \$ 33,000 | 30 | 73% | 2.0% | 3.5% | 3.5% | 5.0% |
| 19280 | Remittance Rep IV | 4 | 5 | \$ 48,758 | \$ 43,900 | 5 | 100% | - | 4.0% | - | - |
| 19320 | Billing Rep I | 7 | 184 | \$ 29,907 | \$ 29,375 | 176 | 96% | 4.5% | 4.4% | 4.5% | 4.5% |
| 19340 | Billing Rep II <i>Multiple Lines</i> | 10 | 708 | \$ 31,420 | \$ 31,200 | 686 | 97% | 4.5% | 4.5% | 4.5% | 4.5% |
| | | 7 | 283 | \$ 28,086 | \$ 26,517 | 261 | 92% | 4.5% | 4.5% | 4.5% | 4.5% |
| 19360 | Billing Rep III <i>Multiple Lines</i> | 11 | 392 | \$ 40,818 | \$ 41,808 | 390 | 99% | 4.5% | 4.6% | 4.5% | 4.5% |
| | | 7 | 225 | \$ 40,571 | \$ 42,061 | 223 | 99% | 4.5% | 4.6% | 4.5% | 4.5% |
| 19380 | Billing Rep IV | 4 | 39 | \$ 48,602 | \$ 49,759 | 37 | 95% | 4.5% | 4.6% | 4.5% | 4.5% |

2008 P & C Insurance Industry Support Position Survey

Base Salary & Actual Bonus Paid (Total Survey Data)

| Survey Job Code | Survey Job Title / Line-of-Business | # of Co's | # of Incumb's | Base Salary Average | # Bonus Eligible | % of Bonus Eligible | # of Inc's Rec Bonus Award | % of Inc's Rec Bonus Award | Bonus Amount 25th %ile | Bonus Amount Average | Bonus Amount 50th %ile | Bonus Amount 75th %ile |
|-----------------|--|-----------|---------------|---------------------|------------------|---------------------|----------------------------|----------------------------|------------------------|----------------------|------------------------|------------------------|
| 18100 | Loss Control Clerk - Entry | 3 | 7 | - | - | - | - | - | - | - | - | - |
| 18200 | Loss Control Clerk <i>Commercial Lines</i> | 10 | 37 | \$ 38,517 | 28 | 76% | 22 | 59% | \$ 963 | \$ 1,515 | \$ 1,419 | \$ 1,650 |
| | | 5 | 23 | \$ 41,250 | 23 | 100% | 17 | 74% | \$ 900 | \$ 1,540 | \$ 1,510 | \$ 1,666 |
| 18400 | Loss Control Technician <i>Commercial Lines</i> | 8 | 16 | \$ 38,565 | 13 | 81% | 13 | 81% | \$ 720 | \$ 1,629 | \$ 1,090 | \$ 2,000 |
| | | 5 | 12 | \$ 40,127 | 10 | 83% | 10 | 83% | \$ 1,045 | \$ 1,763 | \$ 1,545 | \$ 2,000 |
| 19120 | Compliance Specialist - Associate <i>Commercial Lines</i> | 7 | 18 | \$ 42,438 | 12 | 67% | 12 | 67% | \$ 2,201 | \$ 3,154 | \$ 3,195 | \$ 4,001 |
| | | 4 | 12 | \$ 42,283 | 12 | 100% | 12 | 100% | \$ 2,201 | \$ 3,154 | \$ 3,195 | \$ 4,001 |
| 19140 | Compliance Specialist - Intermed <i>Multiple Lines</i> | 11 | 24 | \$ 55,271 | 20 | 83% | 20 | 83% | \$ 2,083 | \$ 3,787 | \$ 2,324 | \$ 3,842 |
| | | 5 | 6 | \$ 55,019 | 4 | 67% | 4 | 67% | - | \$ 2,735 | - | - |
| 19160 | Compliance Specialist - Senior <i>Commercial Lines</i> | 10 | 34 | \$ 64,134 | 22 | 65% | 20 | 59% | \$ 2,077 | \$ 5,369 | \$ 4,150 | \$ 7,922 |
| | | 4 | 10 | \$ 67,891 | 10 | 100% | 10 | 100% | \$ 4,473 | \$ 7,648 | \$ 8,169 | \$ 9,979 |
| 19220 | Remittance Rep I <i>Multiple Lines</i> | 6 | 27 | \$ 26,013 | 18 | 67% | 18 | 67% | \$ 932 | \$ 1,157 | \$ 1,186 | \$ 1,435 |
| | | 5 | 17 | \$ 24,929 | 8 | 47% | 8 | 47% | - | \$ 1,263 | - | - |
| 19240 | Remittance Rep II <i>Multiple Lines</i> | 10 | 64 | \$ 30,788 | 26 | 41% | 26 | 41% | \$ 766 | \$ 1,363 | \$ 1,261 | \$ 1,849 |
| | | 5 | 46 | \$ 30,694 | 8 | 17% | 8 | 17% | - | \$ 902 | - | - |
| 19260 | Remittance Rep III <i>Multiple Lines</i> | 10 | 58 | \$ 35,145 | 47 | 81% | 30 | 52% | \$ 502 | \$ 1,111 | \$ 919 | \$ 2,006 |
| | | 6 | 41 | \$ 33,953 | 30 | 73% | 20 | 49% | \$ 120 | \$ 923 | \$ 832 | \$ 1,278 |
| 19280 | Remittance Rep IV | 4 | 5 | \$ 48,758 | 5 | 100% | 5 | 100% | - | \$ 2,313 | - | - |
| 19320 | Billing Rep I | 7 | 184 | \$ 29,907 | 176 | 96% | 114 | 62% | \$ 664 | \$ 1,221 | \$ 950 | \$ 1,496 |
| 19340 | Billing Rep II <i>Multiple Lines</i> | 10 | 708 | \$ 31,420 | 686 | 97% | 630 | 89% | \$ 548 | \$ 1,170 | \$ 771 | \$ 1,464 |
| | | 7 | 283 | \$ 28,086 | 261 | 92% | 258 | 91% | \$ 478 | \$ 795 | \$ 610 | \$ 861 |
| 19360 | Billing Rep III <i>Multiple Lines</i> | 11 | 392 | \$ 40,818 | 390 | 99% | 377 | 96% | \$ 1,245 | \$ 2,540 | \$ 2,482 | \$ 3,587 |
| | | 7 | 225 | \$ 40,571 | 223 | 99% | 216 | 96% | \$ 1,145 | \$ 2,244 | \$ 2,096 | \$ 3,262 |
| 19380 | Billing Rep IV | 4 | 39 | \$ 48,602 | 37 | 95% | 37 | 95% | \$ 2,638 | \$ 3,472 | \$ 3,575 | \$ 4,145 |

2008 P & C Insurance Industry Support Position Survey

Regions and City Locations - Sorted by State

| <u>Geographic Location</u> | <u>Pages</u> | 2007 <u>Geographic Pay Index</u> | 2007 <u>Total Incumbents</u> | 2008 <u>Geographic Pay Index</u> | 2008 <u>Total Incumbents</u> |
|----------------------------------|--------------|---|-------------------------------------|---|-------------------------------------|
| Minnesota | | | | | |
| Minneapolis - St. Paul | 45 - 46 | 101.5% | 876 | 101.0% | 828 |
| Mississippi | | | | | |
| Jackson | 47 - 48 | 95.7% | 51 | 100.7% | 77 |
| Missouri | | | | | |
| Kansas City | 49 - 50 | 101.1% | 753 | 98.6% | 873 |
| St. Louis | 51 - 52 | 98.5% | 915 | 96.8% | 802 |
| Nevada | | | | | |
| Las Vegas | 53 - 54 | 94.2% | 595 | 94.5% | 604 |
| New Jersey | | | | | |
| Middlesex - Somerset - Hunterdon | 55 - 56 | 110.8% | 376 | 109.2% | 345 |
| Newark | 57 - 58 | 112.0% | 982 | 110.4% | 955 |
| New York | | | | | |
| Albany - Schenectady - Troy | 59 - 60 | 95.6% | 790 | 97.5% | 885 |
| Buffalo - Niagara Falls | 61 - 62 | 97.5% | 565 | 98.2% | 626 |
| Nassau - Suffolk | 63 - 64 | 106.9% | 1,544 | 105.5% | 1,312 |
| New York | 65 - 66 | 113.2% | 936 | 111.2% | 819 |
| Syracuse | 67 - 68 | 97.9% | 528 | 97.0% | 590 |
| North Carolina | | | | | |
| Charlotte - Gastonia - Rock Hill | 69 - 70 | 98.7% | 811 | 98.9% | 1,092 |
| Ohio | | | | | |
| Columbus | 71 - 72 | 96.6% | 1,262 | 98.4% | 1,431 |

2008 Property & Casualty Insurance Industry Support Position Salary Survey

Illinois: Chicago

| Survey Job Code - Title | # of Co's | # of Inc | <u>Base Salary</u> | | | | <u>Bonus \$</u> <small>(of those paid a bonus)</small> | | <u>Total Cash</u> | | | | <u>Target Bonus %</u> | |
|----------------------------|-----------|----------|--------------------|----------|-----------|-----------|---|-----------|-------------------|----------|-----------|-----------|-----------------------|-----------|
| | | | 25th %ile | Average | 50th %ile | 75th %ile | Average | 50th %ile | 25th %ile | Average | 50th %ile | 75th %ile | Average | 50th %ile |
| 10100-Receptionist | 5 | 9 | - | \$32,710 | \$32,174 | - | Insufficient Data | | - | \$33,511 | \$33,174 | - | Insufficient Data | |
| 10200-Mail Processor | 6 | 34 | \$26,891 | \$28,529 | \$27,899 | \$29,952 | \$1,763 | \$1,732 | \$28,321 | \$30,085 | \$29,313 | \$32,025 | 5.0% | 5.0% |
| 10300-Ofc Supprt Asso | 6 | 13 | \$25,627 | \$27,098 | \$26,856 | \$29,100 | \$997 | \$614 | \$26,083 | \$27,865 | \$27,440 | \$29,773 | 4.9% | 5.0% |
| 10350-Sr Office Support | 7 | 58 | \$30,596 | \$32,122 | \$31,980 | \$33,550 | \$1,693 | \$2,010 | \$32,068 | \$33,669 | \$33,732 | \$35,633 | 4.3% | 4.0% |
| 10375-Admin Asst I | 7 | 54 | \$30,969 | \$35,044 | \$35,425 | \$37,463 | \$1,701 | \$1,743 | \$32,732 | \$36,273 | \$36,250 | \$38,984 | 4.5% | 4.5% |
| 10400-Admin Asst II | 13 | 194 | \$40,976 | \$44,911 | \$45,415 | \$48,608 | \$2,090 | \$1,829 | \$41,848 | \$46,128 | \$46,214 | \$50,623 | 3.8% | 3.0% |
| 10500-Admin Asst III | 9 | 301 | \$48,438 | \$53,672 | \$54,338 | \$59,339 | \$3,207 | \$3,036 | \$49,620 | \$54,641 | \$55,080 | \$60,345 | 4.9% | 5.0% |
| 10540-Executive Asst | - | - | Insufficient Data | | | | | | | | | | | |
| 10600-Legal Secretary | 10 | 58 | \$41,960 | \$45,740 | \$46,933 | \$50,350 | \$1,782 | \$1,500 | \$42,001 | \$46,508 | \$47,450 | \$51,121 | 4.0% | 4.5% |
| 10700-Sr Legal Scrtly | 12 | 44 | \$48,518 | \$53,503 | \$54,794 | \$58,872 | \$2,493 | \$2,250 | \$49,966 | \$54,410 | \$55,330 | \$60,458 | 5.7% | 5.0% |
| 10810-Field Office Supv II | - | - | Insufficient Data | | | | | | | | | | | |
| 10935-Claim Clerk I | 5 | 55 | \$28,890 | \$32,207 | \$31,967 | \$34,951 | \$1,513 | \$1,467 | \$29,005 | \$32,592 | \$31,967 | \$35,470 | 4.2% | 4.0% |
| 10950-Claim Clerk II | 5 | 36 | \$34,752 | \$39,807 | \$40,024 | \$44,911 | Insufficient Data | | \$34,998 | \$40,228 | \$40,130 | \$44,911 | Insufficient Data | |
| 11000-Sr Claim Clerk | 8 | 77 | \$33,306 | \$35,782 | \$36,493 | \$38,000 | \$2,184 | \$2,200 | \$33,907 | \$36,747 | \$37,000 | \$40,000 | 5.3% | 5.0% |
| 11050-Claim Assistant I | 5 | 38 | \$31,013 | \$33,546 | \$32,438 | \$35,077 | \$1,186 | \$924 | \$31,785 | \$34,327 | \$33,745 | \$37,150 | 4.5% | 4.5% |

2008 Property & Casualty Insurance Industry Support Position Salary Survey

Texas: Dallas

| <i>Survey Job Code - Title</i> | <i># of Co's</i> | <i># of Inc</i> | <u><i>Base Salary</i></u> | | | | <u><i>Bonus \$</i></u> <small><i>(of those paid a bonus)</i></small> | | <u><i>Total Cash</i></u> | | | | <u><i>Target Bonus %</i></u> | |
|--------------------------------|------------------|-----------------|---------------------------|----------------|------------------|------------------|---|------------------|--------------------------|----------------|------------------|------------------|------------------------------|------------------|
| | | | <i>25th %ile</i> | <i>Average</i> | <i>50th %ile</i> | <i>75th %ile</i> | <i>Average</i> | <i>50th %ile</i> | <i>25th %ile</i> | <i>Average</i> | <i>50th %ile</i> | <i>75th %ile</i> | <i>Average</i> | <i>50th %ile</i> |
| 11075-Claim Assistant II | 6 | 97 | \$36,690 | \$39,672 | \$39,632 | \$43,335 | Insufficient Data | | \$37,766 | \$41,129 | \$41,765 | \$45,324 | Insufficient Data | |
| 11100-Claim Assistant III | 6 | 96 | \$37,436 | \$41,579 | \$38,950 | \$46,384 | \$2,201 | \$2,250 | \$38,778 | \$43,665 | \$40,988 | \$48,328 | 4.1% | 4.0% |
| 11200-Inside Clm Rep I | - | - | Insufficient Data | | | | | | - | | | | | |
| 11300-Inside Clm Rep II | - | - | Insufficient Data | | | | | | - | | | | | |
| 11400-Inside Clm Rep III | 5 | 292 | \$42,195 | \$51,659 | \$49,479 | \$58,366 | \$2,038 | \$1,660 | \$42,710 | \$52,971 | \$50,854 | \$60,117 | 4.8% | 4.0% |
| 11500-Inside Clm Rep IV | - | - | Insufficient Data | | | | | | - | | | | | |
| 11501-Claim Rep I | 7 | 13 | \$38,295 | \$42,672 | \$41,916 | \$47,921 | Insufficient Data | | \$38,295 | \$43,181 | \$41,916 | \$47,921 | Insufficient Data | |
| 11502-Claim Rep II | 6 | 114 | \$45,675 | \$48,545 | \$47,955 | \$50,699 | Insufficient Data | | \$45,675 | \$48,557 | \$47,955 | \$50,699 | Insufficient Data | |
| 11503-Claim Rep III | 11 | 204 | \$50,536 | \$58,049 | \$57,047 | \$66,446 | \$2,804 | \$2,585 | \$51,954 | \$59,781 | \$58,008 | \$68,076 | 4.8% | 4.0% |
| 11504-Claim Rep IV | 7 | 41 | \$55,000 | \$64,147 | \$61,787 | \$71,520 | Insufficient Data | | \$58,000 | \$67,704 | \$63,690 | \$72,450 | 8.1% | 8.7% |
| 12000-U/W Asst | 10 | 88 | \$32,025 | \$34,786 | \$35,002 | \$37,752 | \$1,391 | \$1,104 | \$33,000 | \$35,782 | \$35,818 | \$38,405 | 4.8% | 5.0% |
| 12100-Sr U/W Asst | 12 | 252 | \$39,795 | \$43,269 | \$43,726 | \$47,145 | \$2,506 | \$2,200 | \$41,150 | \$45,139 | \$45,779 | \$49,501 | 4.6% | 4.5% |
| 12200-U/W Tech Spec | 7 | 52 | \$45,320 | \$48,846 | \$49,480 | \$52,300 | \$3,312 | \$3,408 | \$48,230 | \$51,776 | \$51,946 | \$55,007 | 5.1% | 5.0% |
| 12600-CSR | 5 | 16 | \$33,663 | \$35,629 | \$35,550 | \$37,508 | Insufficient Data | | \$34,960 | \$37,120 | \$36,921 | \$39,380 | Insufficient Data | |
| 12700-Sr CSR | 8 | 94 | \$39,076 | \$41,697 | \$40,949 | \$44,854 | \$2,272 | \$1,679 | \$39,352 | \$42,639 | \$42,381 | \$45,805 | Insufficient Data | |

2008 P & C Insurance Industry Support Position Survey

Business Profile

Compensation Consulting Services was started in 1998 as a full service compensation-consulting firm. With a combined experience of 52 years in corporate compensation management and consulting roles, the company brings an extensive breadth of experience and program design expertise to your compensation needs. A staff of knowledgeable compensation professionals provide a complete range of consulting services including compensation and performance management program designs, conducting custom compensation surveys, and assisting organizations to accomplish their pay program administration with temporary staff assistance and administration outsourcing.

Consulting Services

| <i>Executive Compensation</i> | <i>Variable Compensation</i> | <i>Pay-for-Performance Program Design</i> | <i>Compensation Outsource Services</i> |
|---|---|---|--|
| Annual Incentive Plans | Organizational and Team Incentives | Alternative Reward Programs | Annual Survey Participation & Market Pricing Studies |
| Board of Director Compensation | Sales Compensation Studies, Programs and Plan Designs | Job Evaluation Systems | Compensation and Benefit Program Administration |
| Executive Perquisite Development | | Salary Administration Programs | |
| Long-Term Capital Accumulation Programs | | Custom Survey Management System | |
| Total Compensation Reviews | | | |

In addition to providing the above consulting expertise, CCS provides a full range of consulting services in most areas of Human Resources by aligning with several independent HR consulting organizations throughout the country.

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