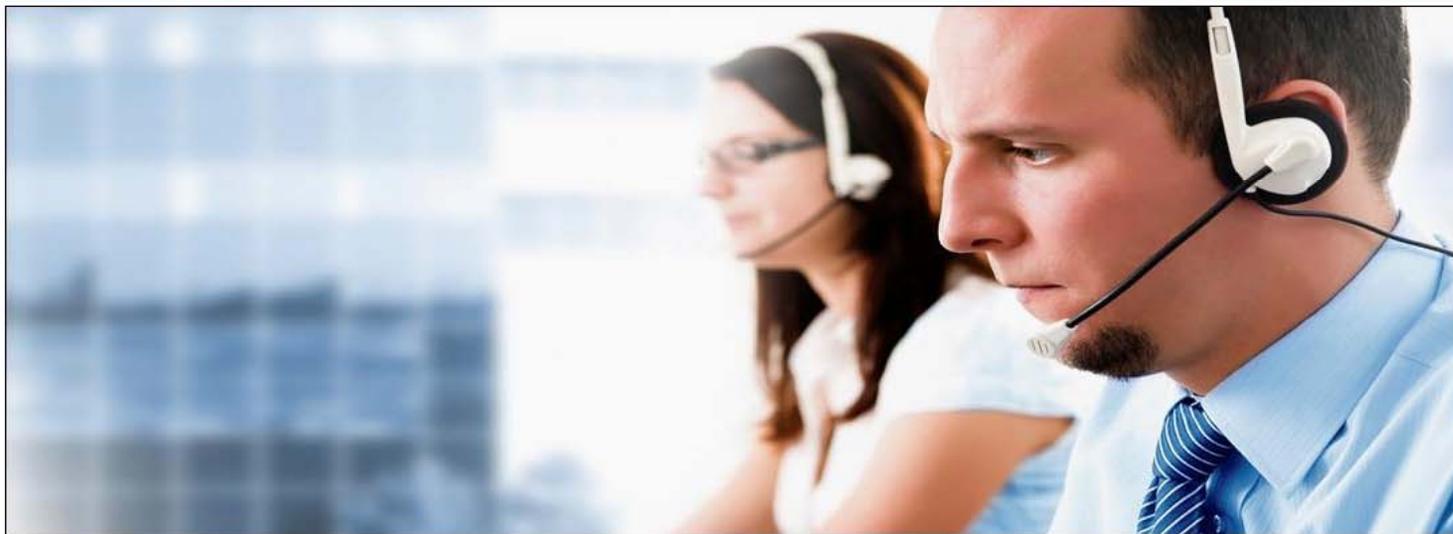


2008 Center Survey for the Insurance Industry



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Data Included in this Report is Sample Data

2008 Center Survey for the Insurance Industry



Data Effective Date May 1, 2008

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2008 Center Survey for the Insurance Industry

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2008 Center Survey for the Insurance Industry

Survey Details

This statistical report presents the results from the 2008 Center Survey, which focuses on Total Cash Compensation (base salary, incentives and other cash compensation). The survey was conducted by Compensation Consulting Services, an independent compensation consulting firm. If you have any questions or comments about this report or wish to order additional reports, please contact us at: (704) 795-9800. This year twenty-eight organizations have provided data to the survey.

The report is divided into tabbed sections, described below:

| | |
|--------------------------------------|--|
| Overview | Identifies and provides general information about the survey, survey participants, company characteristics, Call Center practices, and geographic regions. |
| Insurance Telesales Center | Provides customized competitive analysis of the compensation data for each surveyed position in Telesales Call Centers. |
| Summary Survey Analysis | Presents the methodology used in analyzing and presenting compensation survey data, definitions and/or descriptions of all variables and statistics included in the survey and summary survey data analysis. |
| Processing Centers | Provides customized competitive analysis of the compensation data for each surveyed position in Processing Call Centers. |
| Claim Centers | Provides customized competitive analysis of the compensation data for each surveyed position in Claim Call Centers. |
| Cross Center Positions | Provides customized competitive analysis of the compensation data for each surveyed position, which may commonly be found in more than one type of Call Center. |
| Human Resource Service Center | Provides customized competitive analysis of the compensation data for each surveyed position in Human Resource Service Centers. |
| Underwriting Centers | Provides customized competitive analysis of the compensation data for each surveyed position in Underwriting Call Centers. |
| Human Resource Service Center | Provides customized competitive analysis of the compensation data for each surveyed position in Human Resource Service Centers. |
| Survey Job Descriptions | Provides concise and accurate information regarding job tasks, functions, and responsibilities. Aids the participant in matching their company jobs to survey job titles for compensatory comparison. |



Data Included in this Report is Sample Data



2008 Center Survey for the Insurance Industry

Survey Details

When appropriate, participants have been contacted by the consultant to review position matches, discuss related data concerns, and to respond to questions about the survey. Following the completion of the data collection and analysis process we conducted a number of quality and validity tests on the data to validate the appropriateness of received responses. Data reflects a normal distribution around the mean value when better than 95% of the data points fall within + 2 or - 2 Standard Deviations of the Mean. Base Salary outliers falling at levels more than + 2 or - 2 Standard Deviations from the Average of submitted pay values were excluded from the statistical data being reported. Analysis of the survey data received, after reviewing with participants and 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.
- 96.2% of the survey data falling above the survey mean is within +2 standard deviations of the mean.

The data presented in this survey report, on average, reflects a normal pattern of pay distribution to the mean on both a national and regional basis.

For each job reported, All Participant data (excluding the Participant's data) is presented in a one page summary displaying Base Salary, Actual Bonus award values, Total Cash Compensation, and Bonus Target Percentages. Data is presented with 25th, Average, 50th, and 75th Percentile Values. Individual company data is then presented and compared to the Overall Survey Data results. Number of Companies matching to the position and Number of Incumbents reported is also presented as well as an analysis of Bonus participation levels for the respective job. Representative company job titles are reported for each survey job.

This year, data collection was performed by line-of-business for commercial lines, personal lines, and multiple lines matching. The results are presented for each job. We found that for some jobs, there were significant differences in pay between lines.

As in previous years, summary pay results for Geographic Regional Data is presented by job for each of five major regions.



Data Included in this Report is Sample Data



2008 Center Survey for the Insurance Industry

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 Center Survey for the Insurance Industry

Practices Information

Company Net Written Premiums

The average net written premiums for all participants is \$10,266,630,370.

| Company Net Written Premiums (in Millions) | | | | | |
|--|-------|-----------|-----------|-----------|----------|
| Average | Low | 25th %ile | 50th %ile | 75th %ile | High |
| \$10,267 | \$226 | \$2,073 | \$5,975 | \$13,269 | \$52,583 |

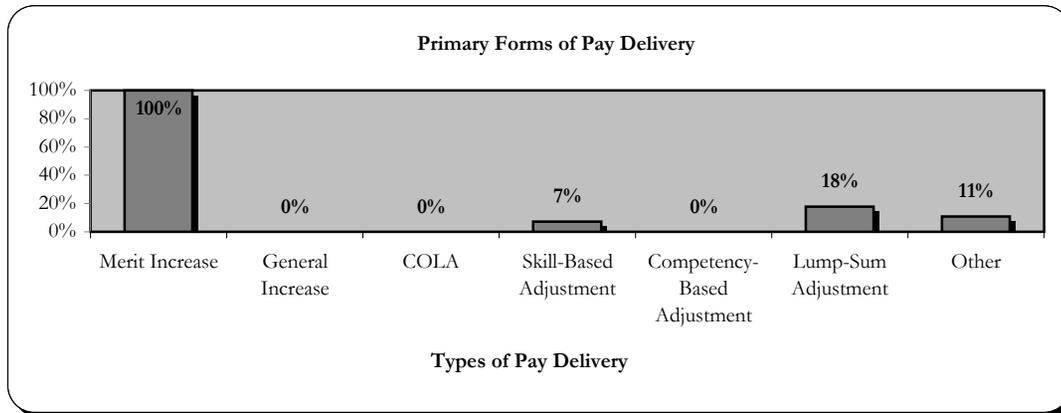
Total Active Employees

The average total active employees for all participants is 16,626 employees.

| Total Active Employees | | | |
|------------------------|-----------|-----------|-----------|
| Average | 25th %ile | 50th %ile | 75th %ile |
| 16,626 | 3,951 | 8,175 | 20,338 |

Primary Forms of Pay Delivery

The following chart illustrates the percentage of participants utilizing the most common forms of pay delivery.



2008 Center Survey for the Insurance Industry

Summary Survey Results - Base Salary & Total Cash Information

| Survey Job Code | Survey Job Title / Line-of-Business | Co Count | Inc Count | Base Salary 25th %ile | Base Salary Avg | Base Salary 50th %ile | Base Salary 75th %ile | Total Cash 25th %ile | Total Cash Avg | Total Cash 50th %ile | Total Cash 75th %ile |
|-----------------|--|----------|-----------|-----------------------|-----------------|-----------------------|-----------------------|----------------------|----------------|----------------------|----------------------|
| 1020 | Claim Service Rep (Trainee/Entry-02) | 17 | 2,202 | \$30,138 | \$32,415 | \$32,800 | \$34,850 | \$31,386 | \$34,054 | \$34,904 | \$36,596 |
| | <i>Personal Lines</i> | 12 | 1,890 | \$30,379 | \$32,285 | \$32,764 | \$34,509 | \$31,851 | \$34,157 | \$34,945 | \$36,775 |
| | <i>Multiple Lines</i> | 7 | 310 | \$29,258 | \$33,227 | \$34,182 | \$36,500 | \$29,822 | \$33,456 | \$34,621 | \$36,500 |
| 1030 | Claim Service Rep (Developing-03) | 12 | 1,392 | \$36,987 | \$41,119 | \$40,297 | \$45,005 | \$38,255 | \$42,906 | \$41,221 | \$48,000 |
| | <i>Personal Lines</i> | 6 | 1,026 | \$37,613 | \$41,671 | \$40,795 | \$45,490 | \$39,000 | \$43,510 | \$41,592 | \$48,675 |
| | <i>Multiple Lines</i> | 6 | 364 | \$35,023 | \$39,581 | \$37,665 | \$44,017 | \$35,539 | \$41,226 | \$39,312 | \$46,020 |
| 1040 | Claim Service Rep (Command-04) | 10 | 1,686 | \$42,893 | \$50,049 | \$46,514 | \$55,508 | \$44,468 | \$52,748 | \$47,954 | \$59,439 |
| | <i>Personal Lines</i> | 6 | 674 | \$45,653 | \$51,333 | \$49,528 | \$56,442 | \$46,243 | \$53,600 | \$50,891 | \$60,297 |
| | <i>Multiple Lines</i> | 4 | 987 | \$42,157 | \$48,830 | \$44,441 | \$51,700 | \$44,111 | \$51,806 | \$46,803 | \$55,894 |
| 1350 | Claim Technical Consultant (Specialist-05) | 4 | 181 | \$60,248 | \$72,354 | \$70,340 | \$84,162 | \$62,263 | \$79,496 | \$78,264 | \$94,166 |
| 1370 | Claim Team Leader/Supv (Supervisor-07) | 14 | 618 | \$62,322 | \$67,661 | \$67,500 | \$74,568 | \$66,742 | \$73,644 | \$73,530 | \$80,889 |
| | <i>Commercial Lines</i> | 4 | 9 | - | \$82,211 | \$89,570 | - | - | \$91,299 | \$99,014 | - |
| | <i>Personal Lines</i> | 7 | 439 | \$60,092 | \$64,996 | \$66,000 | \$70,580 | \$64,338 | \$70,709 | \$71,700 | \$77,545 |
| | <i>Multiple Lines</i> | 7 | 149 | \$66,950 | \$73,520 | \$75,300 | \$80,700 | \$72,500 | \$80,528 | \$80,300 | \$88,140 |
| | <i>Workers' Compensation</i> | 4 | 21 | \$69,720 | \$75,556 | \$76,900 | \$80,000 | \$71,920 | \$78,577 | \$78,861 | \$83,733 |
| 1510 | Medical Bill Tech/Reviewer (Developing-03) | 6 | 159 | \$28,995 | \$33,125 | \$31,590 | \$36,121 | \$29,613 | \$34,626 | \$32,886 | \$38,502 |
| | <i>Personal Lines</i> | 4 | 40 | \$28,113 | \$33,523 | \$32,610 | \$36,877 | \$28,188 | \$34,308 | \$32,610 | \$39,219 |
| 1530 | Technical Trainer-Claim (Command-04) | 10 | 92 | \$53,457 | \$62,048 | \$62,640 | \$69,204 | \$55,050 | \$63,432 | \$63,846 | \$70,717 |
| | <i>Personal Lines</i> | 4 | 33 | \$57,200 | \$61,372 | \$60,200 | \$66,065 | \$58,787 | \$63,940 | \$63,856 | \$68,850 |
| | <i>Multiple Lines</i> | 5 | 54 | \$52,263 | \$63,430 | \$63,431 | \$74,775 | \$52,263 | \$63,959 | \$64,097 | \$75,271 |
| 1550 | Technical Training Mgr-Claim (Mgr I-08) | 5 | 12 | \$78,900 | \$83,872 | \$83,838 | \$90,305 | \$82,328 | \$86,850 | \$88,339 | \$92,525 |
| 1570 | Workers' Comp Claim Spec (Command-04) | 0 | 0 | Insufficient Data | | | | | | | |

2008 Center Survey for the Insurance Industry

Summary Survey Results - Incentive Information

| Survey Job Code | Survey Job Title / Line-of-Business | Co Count | Inc Count | Base Salary Avg | # of Bonus Eligible | % of Bonus Eligible | Bonus Target % Avg | Bonus Trgt % 50th %ile | # Recv Bonus | % Inc Recv Bonus Award | Bonus Paid Amt Avg | Bonus Paid Amt 50th %ile | Total Cash Avg |
|-----------------|--|----------|-----------|-----------------|---------------------|---------------------|--------------------|------------------------|--------------|------------------------|--------------------|--------------------------|----------------|
| 1020 | Claim Service Rep (Trainee/Entry-02) | 17 | 2,202 | \$32,415 | 1,726 | 78% | 6.5% | 5.0% | 1,539 | 70% | \$2,345 | \$1,738 | \$34,054 |
| | <i>Personal Lines</i> | 12 | 1,890 | \$32,285 | 1,498 | 79% | 6.8% | 5.0% | 1,469 | 78% | \$2,408 | \$1,745 | \$34,157 |
| | <i>Multiple Lines</i> | 7 | 310 | \$33,227 | 226 | 73% | 4.2% | 5.0% | 68 | 22% | \$1,045 | \$934 | \$33,456 |
| 1030 | Claim Service Rep (Developing-03) | 12 | 1,392 | \$41,119 | 1,021 | 73% | 5.6% | 5.0% | 907 | 65% | \$2,743 | \$2,137 | \$42,906 |
| | <i>Personal Lines</i> | 6 | 1,026 | \$41,671 | 671 | 65% | 6.3% | 6.6% | 663 | 65% | \$2,846 | \$2,485 | \$43,510 |
| | <i>Multiple Lines</i> | 6 | 364 | \$39,581 | 348 | 96% | 4.4% | 4.0% | 243 | 67% | \$2,464 | \$1,976 | \$41,226 |
| 1040 | Claim Service Rep (Command-04) | 10 | 1,686 | \$50,049 | 1,436 | 85% | 6.7% | 5.0% | 1,202 | 71% | \$3,785 | \$2,420 | \$52,748 |
| | <i>Personal Lines</i> | 6 | 674 | \$51,333 | 424 | 63% | 7.8% | 8.8% | 420 | 62% | \$3,639 | \$3,500 | \$53,600 |
| | <i>Multiple Lines</i> | 4 | 987 | \$48,830 | 987 | 100% | 6.2% | 5.0% | 766 | 78% | \$3,835 | \$2,376 | \$51,806 |
| 1350 | Claim Technical Consultant (Specialist-05) | 4 | 181 | \$72,354 | 181 | 100% | 7.6% | 10.0% | 161 | 89% | \$8,029 | \$6,200 | \$79,496 |
| 1370 | Claim Team Leader/Supv (Supervisor-07) | 14 | 618 | \$67,661 | 590 | 95% | 9.1% | 9.7% | 527 | 85% | \$7,016 | \$6,750 | \$73,644 |
| | <i>Commercial Lines</i> | 4 | 9 | \$82,211 | 9 | 100% | 10.0% | 10.0% | 9 | 100% | \$9,088 | \$7,484 | \$91,299 |
| | <i>Personal Lines</i> | 7 | 439 | \$64,996 | 434 | 99% | 8.7% | 9.3% | 399 | 91% | \$6,286 | \$6,500 | \$70,709 |
| | <i>Multiple Lines</i> | 7 | 149 | \$73,520 | 135 | 91% | 10.4% | 10.0% | 109 | 73% | \$9,580 | \$7,700 | \$80,528 |
| | <i>Workers' Compensation</i> | 4 | 21 | \$75,556 | 12 | 57% | 10.0% | 10.0% | 10 | 48% | \$6,345 | \$5,995 | \$78,577 |
| 1510 | Medical Bill Tech/Reviewer (Developing-03) | 6 | 159 | \$33,125 | 136 | 86% | 4.6% | 4.5% | 123 | 77% | \$1,940 | \$1,844 | \$34,626 |
| | <i>Personal Lines</i> | 4 | 40 | \$33,523 | 17 | 43% | 4.3% | 4.5% | 16 | 40% | \$1,959 | \$1,835 | \$34,308 |
| 1530 | Technical Trainer-Claim (Command-04) | 10 | 92 | \$62,048 | 81 | 88% | 5.0% | 5.0% | 64 | 70% | \$1,951 | \$1,236 | \$63,432 |
| | <i>Personal Lines</i> | 4 | 33 | \$61,372 | 22 | 67% | 5.0% | 5.0% | 22 | 67% | \$3,852 | \$3,069 | \$63,940 |
| | <i>Multiple Lines</i> | 5 | 54 | \$63,430 | 54 | 100% | 5.0% | 5.0% | 37 | 69% | \$703 | \$508 | \$63,959 |
| 1550 | Technical Training Mgr-Claim (Mgr I-08) | 5 | 12 | \$83,872 | 12 | 100% | 8.7% | 10.0% | 10 | 83% | \$3,573 | \$1,251 | \$86,850 |
| 1570 | Workers' Comp Claim Spec (Command-04) | 0 | 0 | - | Insufficient Data | | | | | | | | |

2008 Center Survey for the Insurance Industry

Standard Deviation Analysis

| Survey Job Code | Survey Job Title / Line-of-Business | Co Count | Inc Count | Base Salary Avg | One Std Deviation | One Std Deviation / Avg Base | Two Std Deviations | Two Std Deviations / Avg Base |
|-----------------|--|----------|-----------|-----------------|-------------------|------------------------------|--------------------|-------------------------------|
| 1020 | Claim Service Rep (Trainee/Entry-02) | 17 | 2,202 | \$32,415 | \$4,462 | 14% | \$8,925 | 28% |
| 1030 | Claim Service Rep (Developing-03) | 12 | 1,392 | \$41,119 | \$6,604 | 16% | \$13,208 | 32% |
| 1040 | Claim Service Rep (Command-04) | 10 | 1,686 | \$50,049 | \$13,356 | 27% | \$26,711 | 53% |
| 1350 | Claim Technical Consultant (Specialist-05) | 4 | 181 | \$72,354 | \$15,524 | 21% | \$31,048 | 43% |
| 1370 | Claim Team Leader/Supv (Supervisor-07) | 14 | 618 | \$67,661 | \$12,177 | 18% | \$24,354 | 36% |
| 1510 | Medical Bill Tech/Reviewer (Developing-03) | 6 | 159 | \$33,125 | \$7,932 | 24% | \$15,865 | 48% |
| 1530 | Technical Trainer-Claim (Command-04) | 10 | 92 | \$62,048 | \$12,638 | 20% | \$25,275 | 41% |
| 1550 | Technical Training Mgr-Claim (Mgr I-08) | 5 | 12 | \$83,872 | \$10,894 | 13% | \$21,788 | 26% |
| 1570 | Workers' Comp Claim Spec (Command-04) | 0 | 0 | - | Insufficient Data | | | |

2008 Center Survey for the Insurance Industry

Survey Job 4220 - First Level Manager (Senior Level Supervisor) (Manager I - 08)

Provides supervision and leadership over single function, either processing and/or customer service within a large multi-functional processing/service facility. Makes recommendations on improving operational plans of the functional area of accountability. Develops and monitors the application of operating systems including policies and procedures, operating structure and information flow. Ensures the volume of work produced, meets or exceeds service standards and quality expectations. Position typically requires 3 - 5 years of processing experience with leadership responsibilities. Normally reports to a more senior level (third level) manager.

| | Co / Incumb Count | Annual Base Salary | | | | Annual Bonus / Incentive | | | | Total Cash Compensation | | | | Target Bonus % | | |
|---------------------------------|-------------------|--------------------|---------|-----------|-----------|--------------------------|------------|---------|-----------|-------------------------|---------|-----------|-----------|----------------|-------|-----------|
| | | 25th Pctl | Average | 50th Pctl | 75th Pctl | % Inc Eligible | % Inc Paid | Avg Amt | 50th Pctl | 25th Pctl | Average | 50th Pctl | 75th Pctl | % Inc W/Trgt | Avg % | 50th Pctl |
| All Participants | 9 / 619 | 54,352 | 61,257 | 60,725 | 68,000 | 80% | 76% | 6,448 | 6,000 | 58,169 | 66,143 | 65,571 | 72,918 | 79% | 8.2% | 8.0% |
| Line of Business Results | | | | | | | | | | | | | | | | |
| <i>Commercial Lines</i> | 6 / 113 | 55,000 | 62,460 | 60,858 | 70,000 | 92% | 86% | 6,153 | 5,400 | 59,037 | 67,742 | 65,485 | 76,943 | 91% | 8.2% | 8.0% |
| <i>Personal Lines</i> | 6 / 395 | 53,753 | 60,090 | 59,356 | 65,520 | 71% | 69% | 6,050 | 5,956 | 56,749 | 64,256 | 64,313 | 70,367 | 70% | 8.3% | 8.0% |
| <i>Multiple Lines</i> | 4 / 90 | 61,139 | 66,126 | 66,325 | 71,852 | 100% | 94% | 8,140 | 7,900 | 66,459 | 73,815 | 72,536 | 82,447 | 100% | 7.7% | 8.0% |
| Regional Results | | | | | | | | | | | | | | | | |
| <i>Northeast</i> | 8 / 251 | 54,586 | 61,030 | 60,685 | 66,739 | 92% | 86% | 6,498 | 6,485 | 59,245 | 66,622 | 66,148 | 71,995 | 90% | 7.9% | 8.0% |
| <i>Southeast</i> | 7 / 166 | 53,000 | 61,207 | 59,738 | 69,470 | 51% | 49% | 7,053 | 6,556 | 56,010 | 64,691 | 63,473 | 73,002 | 51% | 8.8% | 9.5% |
| <i>North Central</i> | 6 / 73 | 55,210 | 63,562 | 63,785 | 71,488 | 81% | 74% | 6,900 | 6,033 | 60,121 | 68,667 | 68,238 | 78,443 | 81% | 8.4% | 8.0% |
| <i>South Central</i> | 4 / 88 | 53,015 | 58,987 | 58,706 | 63,752 | 97% | 93% | 5,761 | 5,170 | 57,677 | 64,355 | 64,248 | 69,662 | 97% | 8.0% | 8.0% |
| <i>Western</i> | 4 / 41 | 56,500 | 63,620 | 63,499 | 67,600 | 90% | 85% | 5,638 | 5,000 | 60,860 | 68,434 | 65,857 | 73,643 | 90% | 8.3% | 8.0% |

Representative Company Job Titles

Front Line Manager
 Premium Audit Service Center Manager
 Supervisor III
 Team Leader
 UNIT MGR

Degree of Match To Survey Descriptions

| | # Incumb | % Incumb |
|---------------|----------|----------|
| Equal To: | 589 | 95% |
| Less Than: | 23 | 4% |
| Greater Than: | 7 | 1% |

Dash (-) represents no data or insufficient data reported.

Annual Bonus / Incentive Amounts are based on only those incumbents paid bonus or incentive amount > 0.



2008 Center Survey for the Insurance Industry

Job Descriptions

Claim Center jobs:

1020 Claim Service Representative

Develop basic functional knowledge and skills in customer service and Company products and coverage's for purpose of taking initial claim report, and adjusting basic level claims to conclusion. Incumbents are a part of a formal training program that may include classroom and on-the-job training. Participates in a formal training program related to the functional area. Gathers and documents First Notice of Loss (FNOL) information. Takes recorded statements from parties to a loss.

Level: Trainee/Entry - 02

1030 Claim Service Representative

Provides customer service through taking initial claim report, adjusting to conclusion non-complex claims and those claims not requiring outside field adjustment. Gathers and documents First Notice of Loss (FNOL) information. Makes claim referral decisions. Assigns experts to complex cases. Investigates claims within approved authority. Negotiates claim settlements within approved authority. Takes recorded statements from parties to a loss. Identifies subrogation potential. Position typically requires 1 - 2 years of experience in customer service/claim processing jobs.

Level: Developing - 03

1040 Claim Service Representative

Provides customer service through taking initial claim report, adjusting to conclusion claims of modest complexity and those claims not requiring outside field adjustment. Gathers and documents First Notice of Loss (FNOL) information. Makes claim referral decisions. Assigns experts to complex cases. May handle third party loss and bodily injury claims. Investigates claims within approved authority. Negotiates claim settlements within approved authority. Takes recorded statements from parties to a loss. Identifies subrogation potential. Issues claim payments. Position typically requires 3 - 5 years of related experience in claim processing jobs.

Level: Command - 04



Data Included in this Report is Sample Data

2008 Center Survey for the Insurance Industry

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.

We invite you to explore with us the potential benefits your organization will experience through a professional relationship with Compensation Consulting Services.



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