

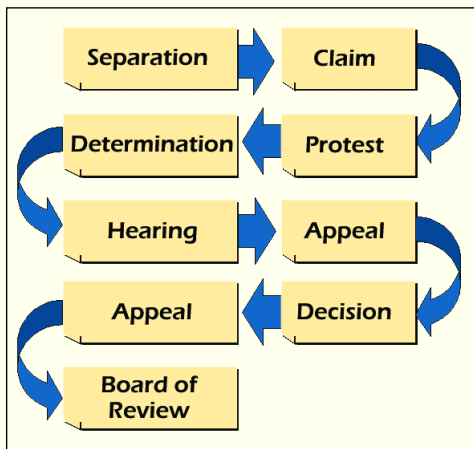
THE FRICK COMPANY

UNEMPLOYMENT COST CONTROL SERVICES

Professional Claims Administration

The Frick Company provides a full-service claims administration that is flexible and user-friendly. Utilizing dedicated customer service teams, a paperless processing system, and the latest in communications technology, we work to integrate the latest in state unemployment regulations with your specific procedures and policies. Our expert staff assumes full claims administration responsibilities from the initial filing of a claim to its final disposition.

The Claims Process



The range of services we offer include:

- Storage of separation information
- Processing of unemployment claims
- Review of determinations
- Filing of appeals
- Appellate Division/Attorney on staff
- Consultation/representation at hearings
- Filing of second stage appeals/Board of Review.

We know that most employers have procedures in place for controlling unemployment compensation, and some do an adequate job. However, based on our expertise in this area and the use of state-of-the-art technology, we can devote much needed resources to save an employer thousands of dollars in additional unemployment claim liability.

Benefit Charge Audit Services

Each year, an estimated \$3 billion dollars are erroneously charged to employers' tax

The Frick Company's Charge Checking Process

1. Charge statement received (65 percent sent on magnetic tape)
2. Charges loaded onto system
3. Frick's computer reviews all claims, separations, determinations, appeals, and previous charges under Social Security Number to determine if the charge is valid
4. Charge Specialist reviews possible errors and files erroneous charges
5. If no determination on charge protest is received within 60 days, a follow-up letter is sent to the State
6. Determination and/or charge credit is loaded to system for future tax rate verification

accounts for unemployment benefits paid out to claimants nationwide. The Frick Company provides the most accurate and thorough benefit charge audit services available. In fact, last year alone we loaded approximately 18 million charge records to our system

Since our founding in 1966, The Frick Company continues to be known as the best and largest in the unemployment compensation cost control industry. We have developed, and continue to invest, in our personnel and technology in order to maintain our status as the industry leader. Our commitment to attracting and developing the most talented and experienced personnel has resulted in an ever growing client list as well as an annual client retention rate of greater than 98 percent.

By focusing on our clients' needs, we cultivate a partnership that achieves the highest level of control in this cost sensitive area. Each client is assigned a Dedicated Service Team of professionals utilizing state-of-the-art technology. The extent of services we offer varies with each client's needs, from full-service claims processing, benefit charge checking and tax rate analysis to management reporting and education – all resulting in the highest quality, customer service and innovation the industry has to offer.

experience. service. solutions.



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UNEMPLOYMENT COST CONTROL



The Frick Company

The Frick Company is the largest and most respected provider of unemployment cost control, tax and human resources (HR) services in the country. Our database is extensive, consisting of over 22,000 companies, 100,000 state accounts, and nearly half of the Top Fortune 50 Companies; we are also an exclusive provider to the federal government. As such, The Frick Company is well positioned to meet our clients' needs regardless of how routine or complex the situation.

Based in St. Louis, Missouri, The Frick Company blends a centralized operation with a decentralized service approach with 21 offices located throughout the United States. The ability to offer distinct approaches to serving our customer base stems from our unique ownership. The Frick Company is an employee-owned company, and as such, our employee owners have a vested interest in providing the highest level of quality customer service and interaction possible. We back up this promise by offering an unconditional satisfaction guaranteed warranty that is unmatched in our industry.



and obtained in excess of \$100 million in charge credits to our clients.

All benefit charges received by Frick are verified. This includes:

- Calculating total dollar liability
- Applying state-specific checks and balances to find potential mischarges
- Contesting invalid or improper charges
- Follow up and resolution with state agencies

Unemployment Tax Services

The Frick Company focuses exclusively on the reduction of unemployment costs by taking full advantage of state provisions established to reduce our clients' tax payments. Our full range of services include:

- Verification of state unemployment compensation tax rates
- Computation of voluntary contributions in applicable states and recommendations regarding their profitability
- Auditing of federal and state contribution reports and returns
- Consulting on acquisitions and divestitures

Management Information Services

The Frick Company assists clients in monitoring their unemployment compensation cost control programs by providing timely and informative reports. We offer over 60 different types of management reports that are structured in accordance with a client's hierarchy. These reports are sent electronically the next business day after the close of the reporting frequency. Clients can also obtain real-time access to case files through the Internet using our PinnOnline web application.

Available reports include:

- Unemployment Activity Analysis
- Status of Unemployment Claims
- Summary of Unemployment Charge Errors
- Summary of Unemployment Charges
- Separation Analysis
- Compliance Reports
- Annual Reports

Publication Services

The Frick Company aims at educating and informing our clients regarding changes in state and federal unemployment laws or regulations, as well as Frick procedures or requirements.

To assist our clients in legislative review, our research and development department issues timely tax alerts and bulletins on state laws and procedure changes that impact our clients as they occur. We also issue quarterly newsletters that contain timely articles and recommendations.

Client Educational Services

In addition to our other unemployment services, The Frick Company aims to help educate our clients about the unemployment process and keep them informed about the latest in the unemployment industry. From client educational seminars and group workshops to training materials, and online reference information, our clients can be assured they can obtain the help they need.

Services include:

- Educational seminars/group workshops available in person, through webinars and client video teleconferencing
- Interactive website tutorials and online reference information
- Training videos and audio tapes

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