

Texas Mutual Insurance Company - TMC01 (TEXAS MID CONTINENTAL OIL & GAS ASSC)

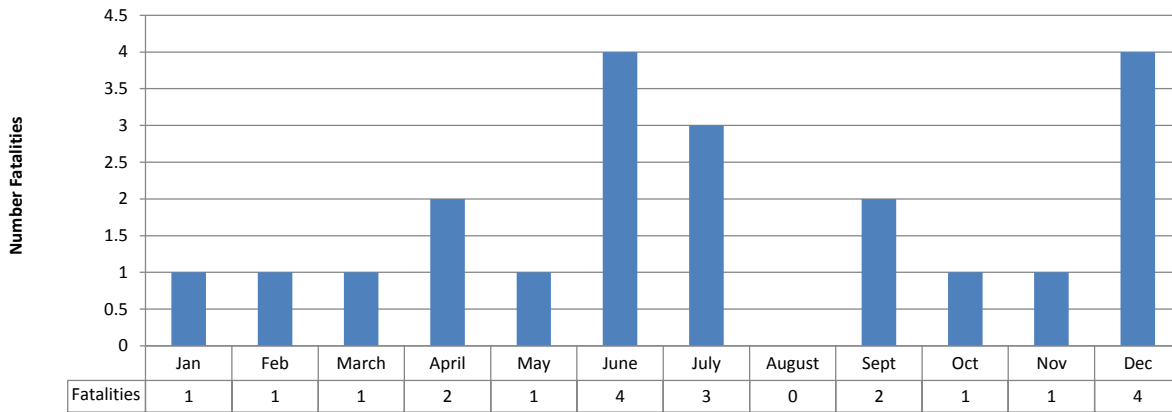
Fatality Analysis

Incident/Medical/Indemnity

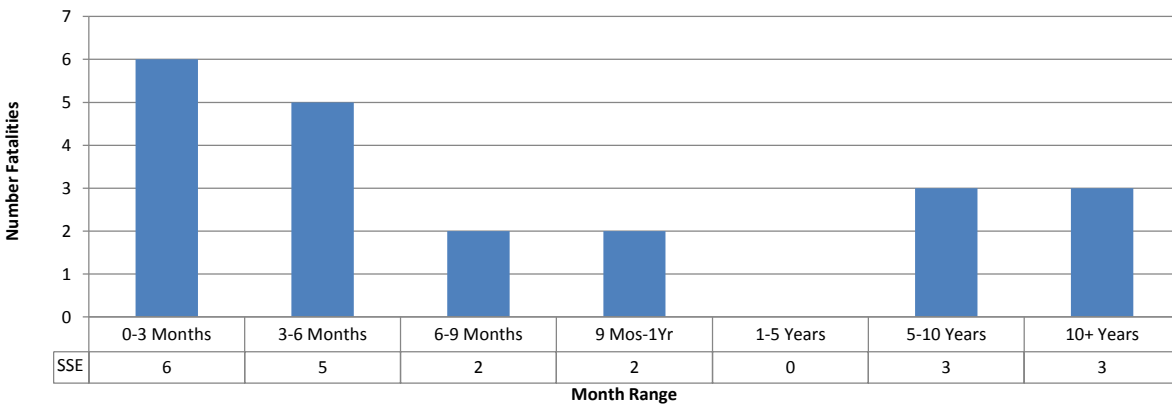
Claims with Accident Dates Between 1/1/2010 and 12/31/2010

The charts below breakdown the number of worker fatalities during 2010 by month, length of employment and top causes. There were a total of 21 fatalities during the year, which represents an alarmingly high number compared to past years. Even more disturbing is the observation that the vast majority (71%) of fatalities occurred within the first year of employment. 28% of worker fatalities occurred during the first three months of employment. Occupations with the highest fatality rates within the first year of service include derrick hands (4), drillers (2) and drivers (5). Fatalities among workers with five or more years experience predominately involved management (5) - manager, foremen and supervisors. Highest fatality occurrences occurred in the following class codes: 6202 Drilling (5), 6216 Drill Site Preparation (5) and Trucking Services (3). The predominant causes of fatalities are attributed to motor vehicle (6) and struck-by (5) incidents.

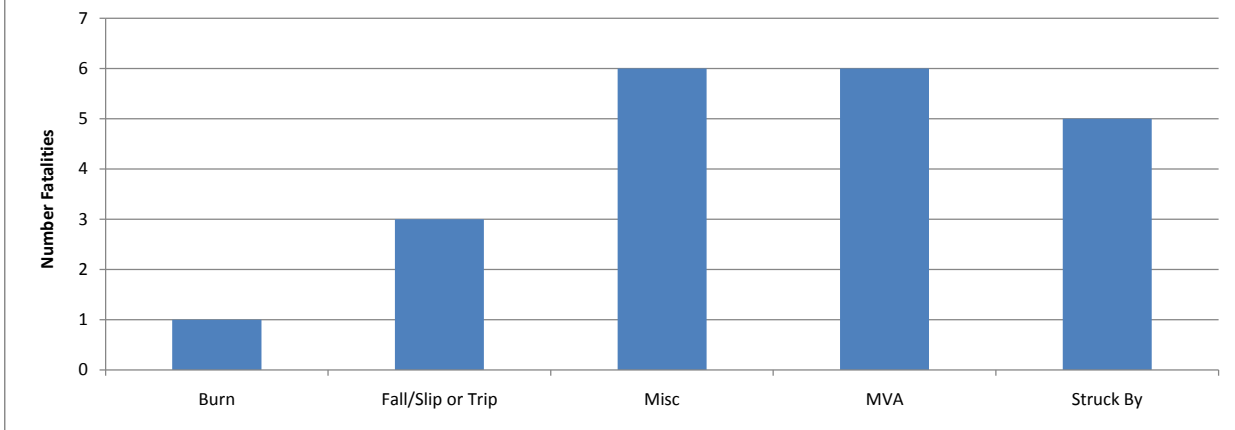
**2010 Fatalities by Month
01-01-2010 through 12-31-2010**



**Fatalities by Length of Employment - 2010
01-01-2010 through 12-31-2010**



Fatality Causes - 2010 01-01-2010 through 12-31-2010



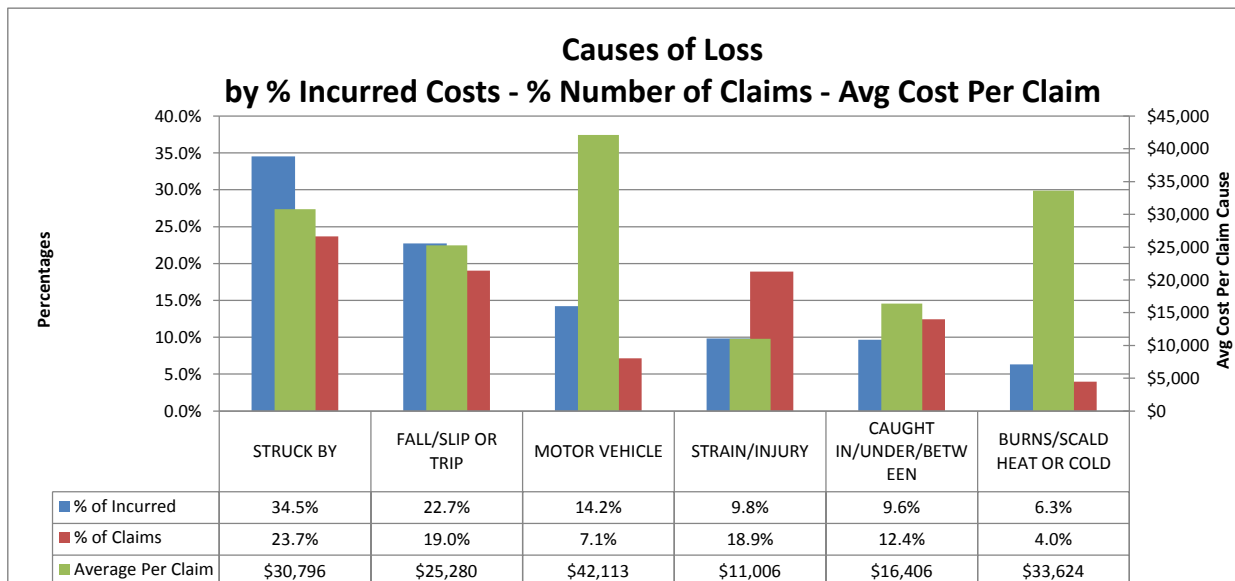
Top Causes of Loss

Incident/Medical/Indemnity

Claims with Accident Dates Between 1/1/2010 and 12/31/2010

The chart below shows the top causes of injuries for 2010. The bar graph compares the number of claims and the dollar costs incurred as a percent of their respective totals, and is represented as a percentage on the left-hand side of the bar graph. The right hand side of the bar graphs represents the average cost per claim. Comparison of these three indicators for each cause of loss shows some important contrasts. For example, struck-by and fall/slip/trip injuries are the most predominate causes in terms of % incurred costs, % of total claims and average cost per claim. In contrast, the average cost per claim for motor vehicle and burn injuries is disproportionately higher than the % of incurred costs and number of claims filed.

Cause of Loss	% of Incurred	% of Claims	Average Per Claim
STRUCK BY	34.5%	23.7%	\$30,796
FALL/SLIP OR TRIP	22.7%	19.0%	\$25,280
MOTOR VEHICLE	14.2%	7.1%	\$42,113
STRAIN/INJURY	9.8%	18.9%	\$11,006
CAUGHT IN/UNDER/BETWEEN	9.6%	12.4%	\$16,406
BURNS/SCALD HEAT OR COLD	6.3%	4.0%	\$33,624
STRIKE AGAINST	1.2%	3.2%	\$8,058
INDUSTRIAL HYGIENE	0.7%	2.5%	\$5,442
CUT/PUNCTURE/SCRAPE	0.6%	4.3%	\$3,079
MISC. CAUSES	0.2%	4.8%	\$873



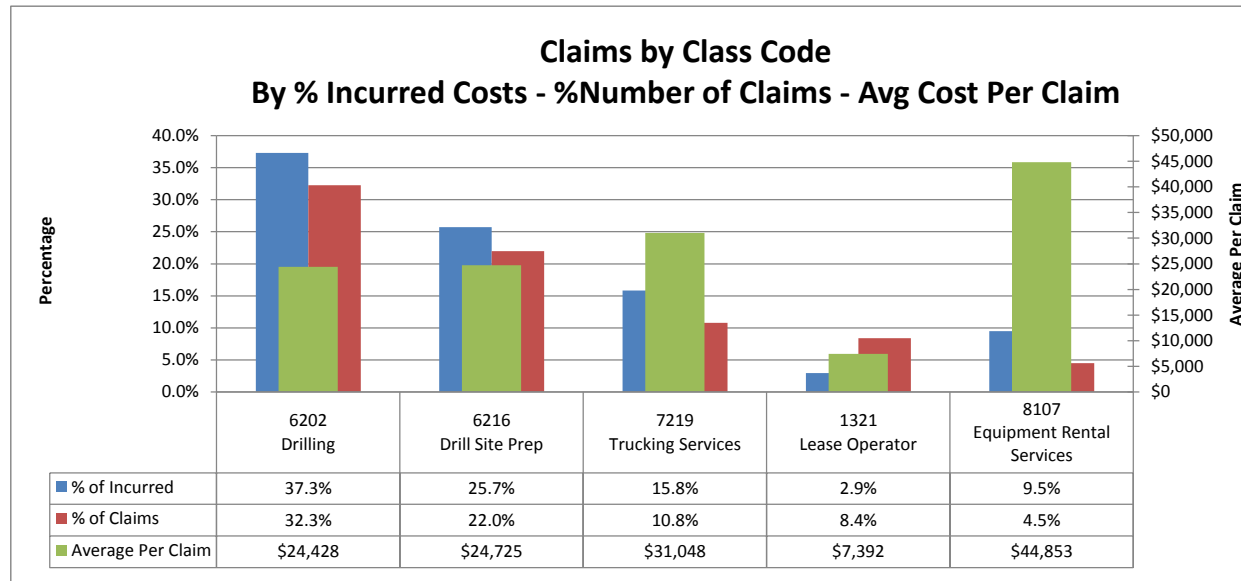
Top Class Code Losses

Incident/Medical/Indemnity

Claims with Accident Dates Between 1/1/2010 and 12/31/2010

The chart below shows the top causes of injury by class code for 2010. The bar graph compares the number of claims and the dollar costs incurred as a percent of their respective totals, and is represented as a percentage on the left-hand side of the bar graph. The right hand side of the bar graphs represents the average cost per claim. Comparison of these three indicators for each cause of loss shows some important contrasts. For example, Drilling 6202 and Drill Site Preparation 6216 account for the highest levels of incurred costs and claims as a percent of their totals. In contrast the average cost per claim were relatively higher for Equipment Rental Services 8107 and Trucking Services 7219. The average cost per claim 8107 is highly skewed upward due to a single severe burn injury. The average cost per claim for 7219 is also skewed upward due to three catastrophic injuries, including a burn injury.

Class Code	% of Incurred	% of Claims	Average Per Claim
6202: Drilling	37.3%	32.3%	\$24,428
6216: Drill Site Prep	25.7%	22.0%	\$24,725
7219: Trucking Services	15.8%	10.8%	\$31,048
1321: Lease Operator	2.9%	8.4%	\$7,392
8107: Equipment Rental Services	9.5%	4.5%	\$44,853
6213: Down Hole Services	1.4%	3.9%	\$7,408
6233: Pipeline Operations	0.8%	2.3%	\$7,261
8113: Pipe Contract Services	0.7%	2.1%	\$7,595
6237: Lease Operator	1.0%	1.8%	\$12,406
3719: Compressor/Refinery	1.4%	1.6%	\$18,345
8227	0.5%	1.2%	\$8,970



Top Class Code Losses by Cause of Injury

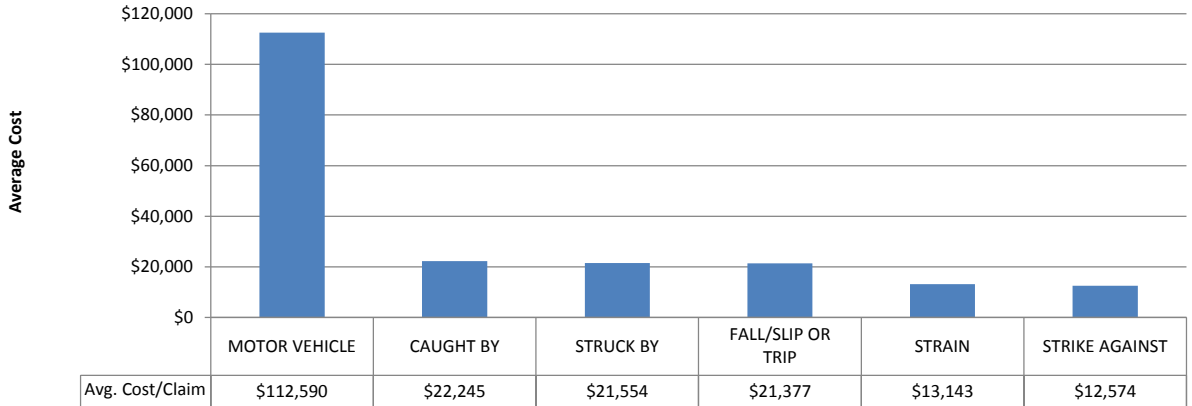
Incident/Medical/Indemnity

Claims with Accident Dates Between 1/1/2010 and 12/31/2010

Governing Class - 6202	Avg. Cost/Claim
MOTOR VEHICLE	\$112,590
CAUGHT BY	\$22,245
STRUCK BY	\$21,554
FALL/SLIP OR TRIP	\$21,377
STRAIN	\$13,143
STRIKE AGAINST	\$12,574
BURNS/SCALD	\$5,211
INDUSTRIAL HYGIENE	\$2,474
CUT/PUNCTURE/SCRAPE	\$2,397
MISC. CAUSES	\$1,842

Drilling (6202) experienced seven fatalities during 2010, three of which involved motor vehicle incidents. One fatality involved a struck-by injury and another resulted from a fall. Two of the fatalities involved experienced supervisors.

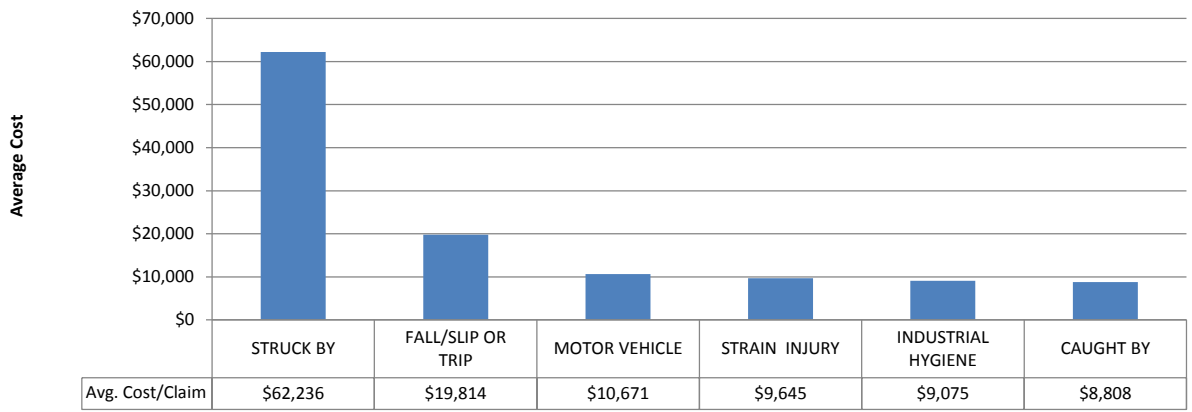
Class Code 6202 - Drilling 2010 Average Claim Cost by Cause



Governing Class - 6216	Avg. Cost/Claim
STRUCK BY	\$62,236
FALL/SLIP OR TRIP	\$19,814
MOTOR VEHICLE	\$10,671
STRAIN INJURY	\$9,645
INDUSTRIAL HYGIENE	\$9,075
CAUGHT BY	\$8,808
BURNS / SCALD	\$4,927
CUT/PUNCTURE/SCRAPE	\$4,134
STRIKE AGAINST	\$1,063
MISC. CAUSES	\$355

Drill Site Preparation (6216) experienced six fatalities during 2010, two of which involved driving incidents, and one resulted from an electrocution. Two of the fatalities involved truck drivers and one involved an experienced supervisor. The average claim cost is skewed high due an explosion resulting in burns.

Class Code 6216 - Drill Site Prep 2010 Average Claim Cost by Cause



Governing Class - 7219	Avg. Cost/Claim
BURNS/SCALD	\$425,987
STRUCK BY	\$39,442
MOTOR VEHICLE	\$24,049
FALL/SLIP OR TRIP	\$17,817
STRAIN/INJURY	\$15,133
STRIKE AGAINST	\$7,891
CAUGHT IN/UNDER/BETWEEN	\$5,962
CUT/PUNCTURE/SCRAPE	\$355
MISC. CAUSES	\$352
INDUSTRIAL HYGIENE	\$147

Trucking Services (7219) experienced three fatalities during 2010. One involved a burn incident that skewed the average claim costs high, another involved a crushing struck-by incident and one involved a motor vehicle incident.

**Class Code 7219 - Compressor / Refinery
Average Claim Cost by Cause**

