



XCELABLE



# COMPANY VISION

**To solve the work injury problem  
from the palm of your hand.**

Just Like Amazon disrupted the retail industry and Uber disrupted the Transportation industry, we are here to disrupt the insurance/work-related injury industry with XcelABLE.

Our SaaS platform with AI and real time analytics cannot only diagnose and treat a problem, but can also make significant changes in the loss ratio for workers comp carriers.





**7 million people are injured a year.**

**That is one every 7 seconds.**

**Equating to approximately  
1 in every 10 people currently working.**

# INJURIES COST EMPLOYERS MONEY & TIME

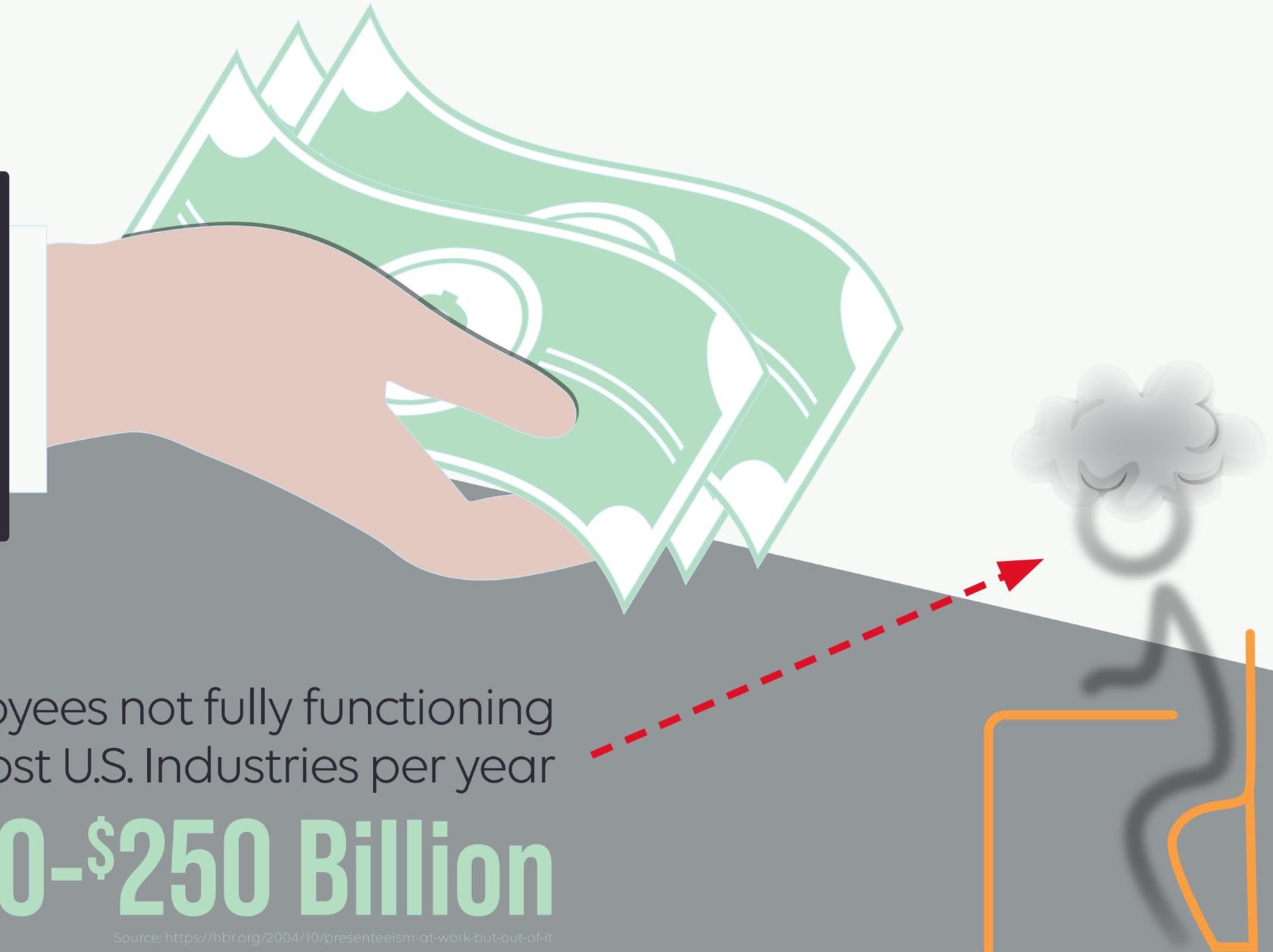
DIRECT COSTS  
**\$61.88 Billion**  
IN WORKER'S COMPENSATION  
CLAIMS TO COMPANIES

Source: Liberty Mutual

Physically present employees not fully functioning  
cost U.S. Industries per year

**\$150-\$250 Billion**

Source: <https://hbr.org/2004/10/presenteeism-at-work-but-out-of-it>



# EFFECT ON EMPLOYERS

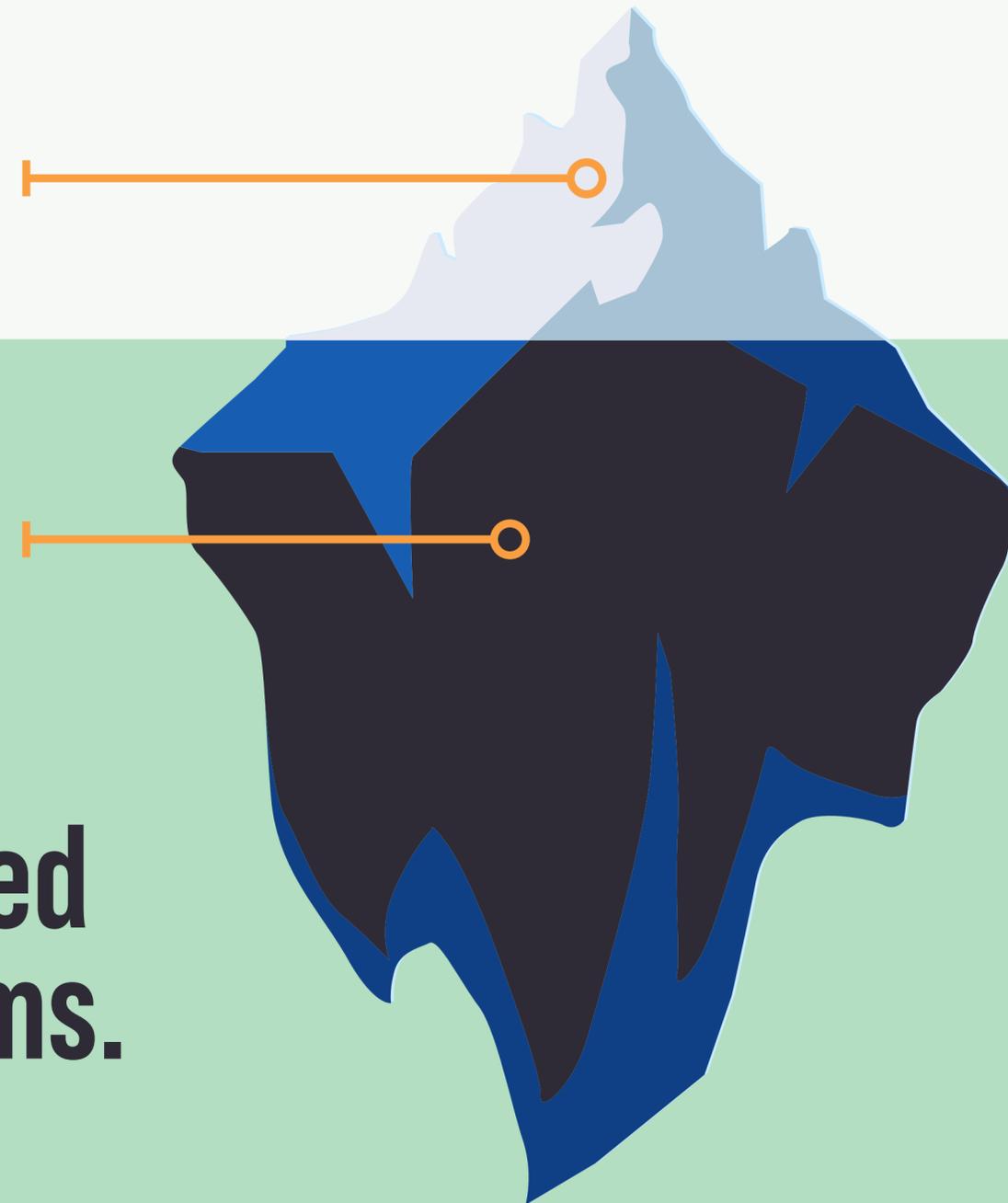
Average direct medical cost of workmen's comp claim, \$41,000

Source: <https://injuryfacts.nsc.org/work/costs/workers-compensation-costs/>

Indirect costs are 7 times that amount!

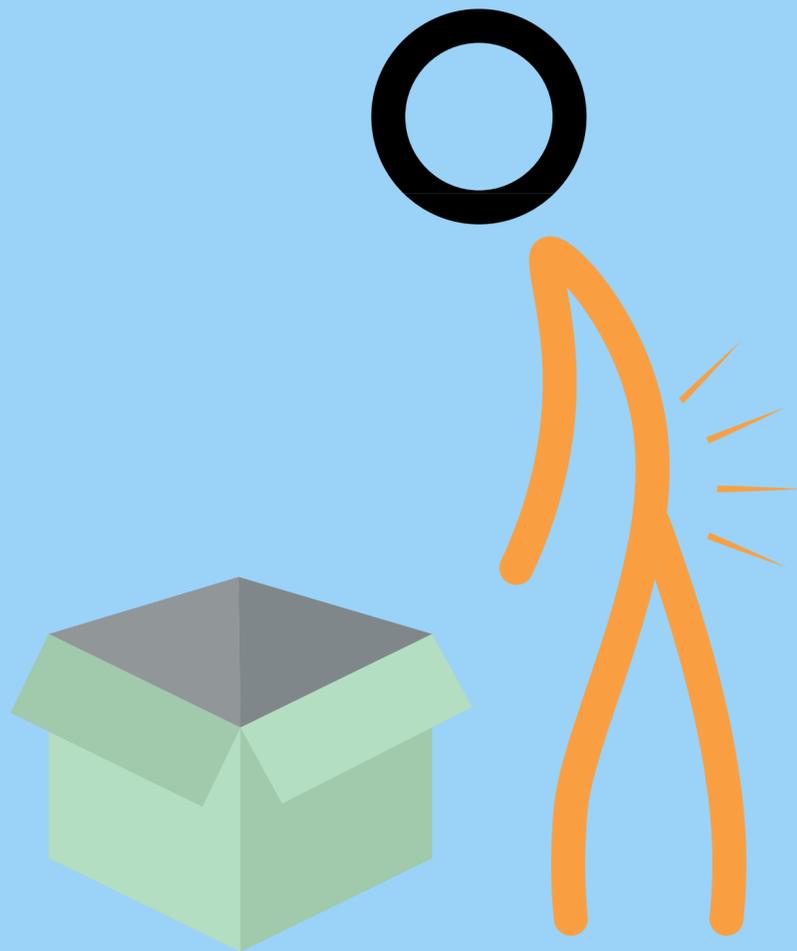
**Injuries result in increased workmen's comp premiums.**

Source: <https://injuryfacts.nsc.org/work/costs/work-injury-costs/>



# FOR EXAMPLE

## amazon<sup>®</sup> FULFILLMENT CENTER



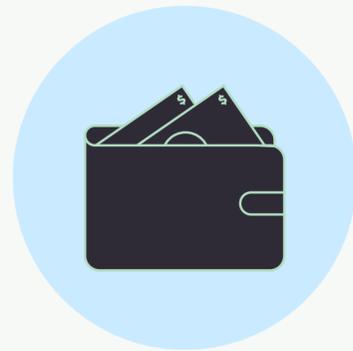
- **6.5 serious injuries per 100 people\***  
(80% higher than rest of industry)
- **Average lost days from work: 46.3 days\*\***
- **Premiums have increased 15-20%\*\*\***

\* <https://www.bbc.com/news/technology-57332390>

\*\* <https://www.forbes.com/sites/niallmccarthy/2021/06/08/amazon-warehouse-injuries-significantly-higher-than-competitors-infographic/>

\*\*\* <https://www.seattletimes.com/business/because-of-injury-claims-state-wants-amazons-automated-warehouses-to-pay-higher-workers-comp-premiums-than-meatpacking-or-logging-operations/>

# EMPLOYERS ARE RESPONSIBLE FOR THESE COSTS DIRECTLY OR INDIRECTLY



## **Self-insured:**

Paying for health care cost out of pocket.

- Downfall: Can be pricey
- Have to maintain positive cash flow for covering cost



## **Insured:**

Pay a premium based upon job type, amount of claims, and additional debits/credits added dependent upon programs provided to employees.

# USER STORIES



Jim's Unwise Clothing Manufacturing Plant has a 1.5 Mod rate. He is paying 50% over premium rate. Pro Insurance notices an increase in injuries and performs an audit. They attach a 40% debit onto the premium. Jim is now paying a 90% premium increase for the next three years due to higher than average injuries and lack of programs in his plant.



Jen's Smart Manufacturing Plant has a .60 Mod rate. She is paying 40% less than her competitors for her workers' compensation premium. She has purchased XcelABLE's platform for \$1.50 PEPM and is now saving \$47,500 a year. In addition, her insurance company performed the annual audit and realized that she implemented additional employee training. She has now been provided a 40% credit on her premium.

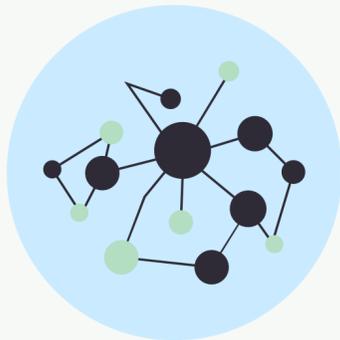
## THE CURRENT SOLUTION

- ✘ They all think the same and not on an immediate or exact ROI.
- ✘ Their focus is on fixing the general “sick” problem without a specific area of direction.
- ✘ Their “universal” program approach cannot fit all even if there are some tailored general health solutions.
- ✘ They require a paradigm shift in behavior for effective change.
- ✘ They only provide a 16-18% annual engagement.

## WE THINK DIFFERENTLY

- ✓ We can provide an exact ROI.
- ✓ We offer a varied approach utilizing, physical, mental, and educational avenues to help reduce work-related injuries.
- ✓ We offer a targeted approach to your specific pain point further helping the reduction of work-related injuries costs.
- ✓ We implement small, easily applicable behavioral changes that can occur immediately without a grand paradigm shift
- ✓ We can increase engagement to 100% by combining the app with a mandatory employer login tool.

# WE START HERE



**Starts with a SYSTEMATIC Sales Process**

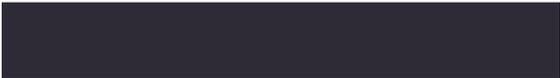
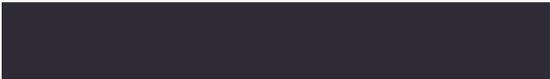
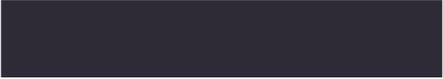
**We perform a detailed workers' compensation injury audit using NCCI data to determine allocation of claims dollars.**



**Within 12 minutes, we calculate date, time, location, job type, and body part costing the company the most money.**

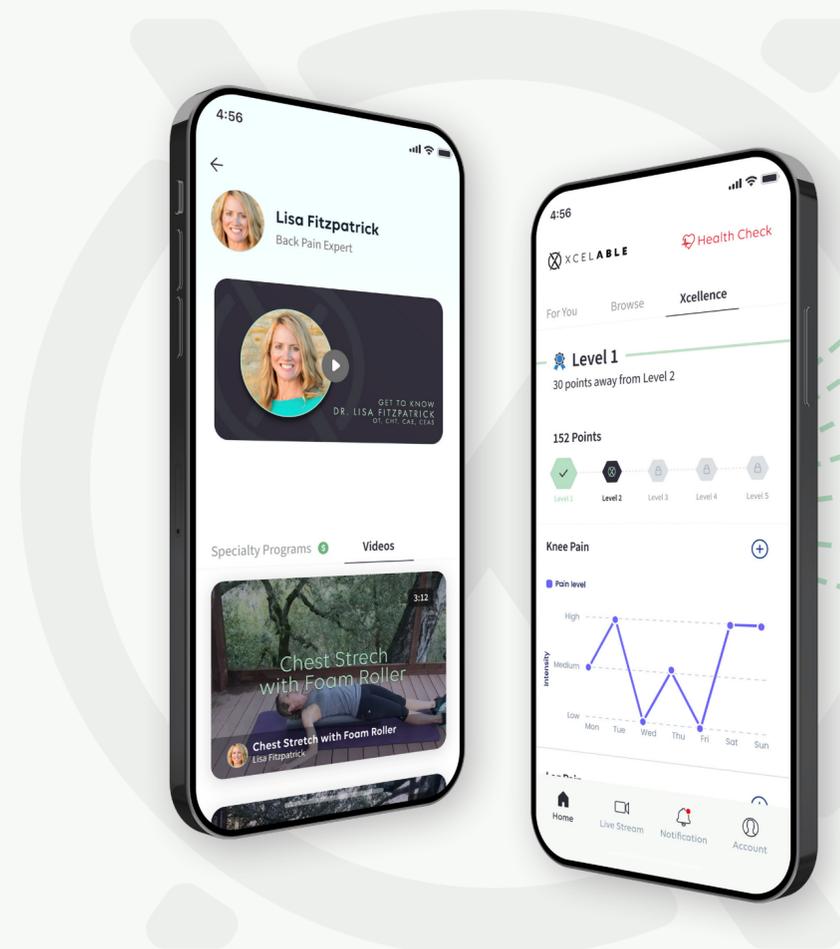
# INJURY ANALYSIS - BY CLASS CODE

A SAMPLE OF WHAT WE OFFER..WE BREAK IT DOWN SO EMPLOYER UNDERSTANDS THEIR PAIN POINT!

5		7380		\$96,802.00
7		8810		\$94,843.00
3		9040		\$76,326.00
2		8833		\$40,742.00
4		8742		\$13,994.00

# OUR SOLUTION

We offer a solution that will fix the problem from the palm of an employee's hand. We have solved this problem by implementing AI into our platform to clearly understand the pain points from the employer and employee perspective.



**A proactive upstream process to keep employees injury free**

Fully customized solution to fix the work injury problem from palm of your hand

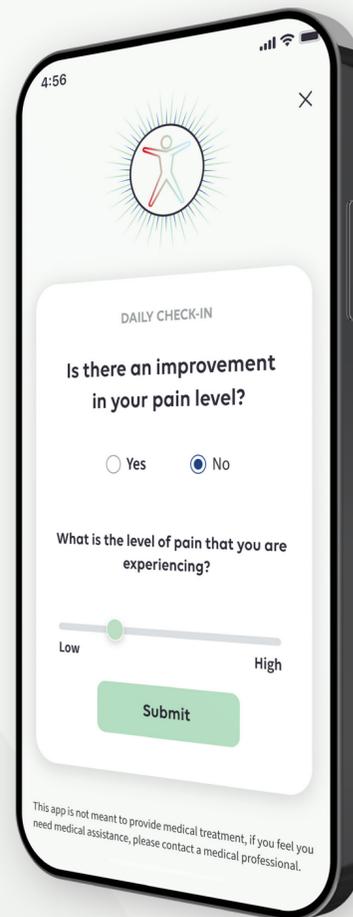
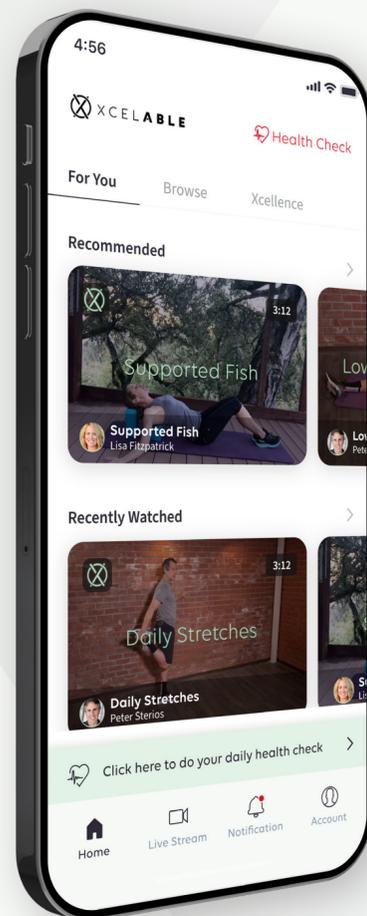
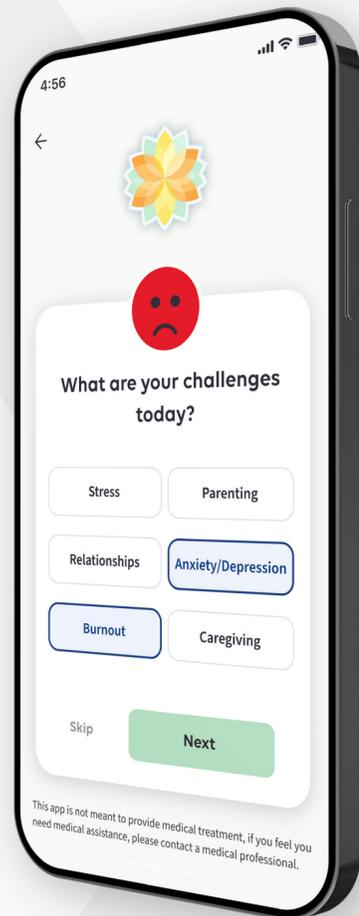
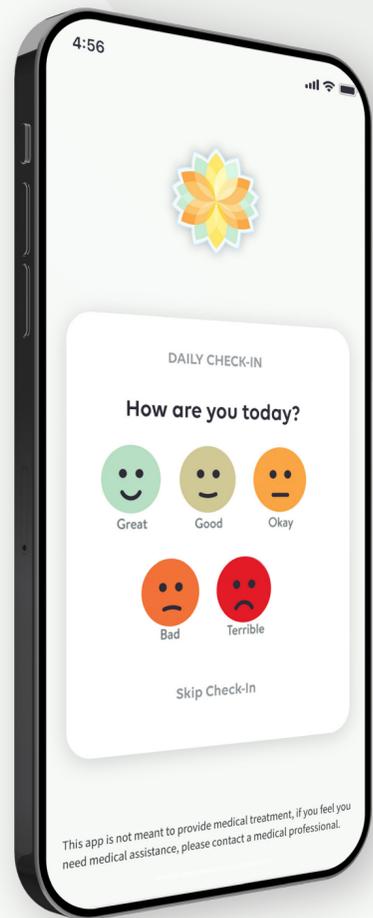
Easily readable risk assessment to discern your problem areas

Tailored program for reducing risks using a calculated, systematic process

Customizable SaaS platform combining AI and analytics for reducing pain and increasing customer engagement

A white-labeled platform that allows for customizable employer training content

Look no further to stay Xcellent than XcelABLE



By instituting a daily health check we are able to have immediate awareness of downward trends that may be associated with physical or mental health issues.

Our real-time analytic insights can determine any change in bodily systems that result from employer implemented changes. In doing so we can help intervene in injuries before they become a impediment to work.

# PARTNERS



Our Partners work with us from across the world to collectively fix this problem. From Australia, to Canada, to the United States, we are the leaders in fixing this issue and we have brought this team together to solve the problem.

# COMPETITORS

Company	Mobile App	Provide Wellness	Focused on work-related injury reduction	Focused on full body behavior change	Provide Analytics	Total Revenue
<b>XcelABLE</b>	Yes	Yes	Yes Because it happens to 1 in 10 employees	Yes through integration with programs that do, like competitors below	Yes Our focus being work-related injury reduction and processes for fixing it.	By year 5: Over 18 million
<b>Wellsteps</b>	Yes	No	No	Yes	Yes	9.7 Million
<b>Vitality</b>	Yes	Yes	No	Yes	Yes	172 Million
<b>Limeaid</b>	Yes	No	No	Yes (mental health)	Yes	13.43 Million
<b>Virgin Pulse</b>	Yes	Yes	No	Yes	Yes	233.2 Million
<b>Castlight</b>	Yes	Yes	No	Yes	Yes	35.6 Million

These companies are successful in focusing on total body health and keeping employees healthy. We are not replacing wellness programs but, instead, providing health data and education content solutions to fix the work injury problem and help address the health issues in collaboration with the above partners.

# THE TEAM



## Lisa Fitzpatrick DrOT, CHT, CAE, CEAS

Our CEO, Dr. Lisa Fitzpatrick OT, CHT, CAE, CEAS is a recognized leader in injury management, with over 25 years professional experience. She has spoken internationally on injury reduction and prevention and is currently one of two delegates chosen in the United States for organizing the 2022 International FCE Research Symposium. She has established relationships with top insurance companies and won contracts with leading employers such as USPS and several workers' comp insurance companies.



## Adam Donshik

Our Chief Creative Officer, Adam has multiple fine arts degrees (BFA, MFA) and has worked as a design specialist in the tech sector for the better part of the last 15 years. Working with production companies, web design firms, non-profits, and Cybersecurity experts, Adam has touched all design world areas from website design to film editing and everything in between. In addition to design, Adam has been steadily working as a professional actor in film, theater, and TV.



## Bret Cade

Our Chief Business Strategist, Bret provides 28 years of Workers' Compensation and Managed Care experience as a proven sales leader by successfully managing and developing national and regional sales teams to increase the business base. Mr. Cade has served in a variety of leadership roles such as Executive Vice President Business Implementation & Strategy for MTI America, Executive Vice President of Business Development for Prium, Executive Vice President of Sales for Gould & Lamb, Vice President of Sales for Integrated Healthcare Services, Regional Vice President for MSC and Regional Director for Concentra.



## Silstone Health

Our app development team, Silstone Group is a global software delivery and business consultancy firm specializing in healthcare technology. Silstone helps healthcare companies build digital health products with clinical impact.



## Susan White

Our Chief Training Officer, Susan White, co-creator of Shine Online TV, is a teacher of movement, former professional dancer, 200hr E-RYT, 500hr RYT, YACEP Yoga Teacher, International presenter, Buti® Yoga Master Teacher Trainer and Sleek Technique® Principle Teacher Trainer. She has performed, taught classes, and presented locally and internationally. Most notably, she was honored to present both Buti Yoga and Sleek Technique at the 2018 Rimini Wellness Convention in Rimini, Italy, as well lead Poornima University (Jaipur, India) student body in 2020's International Yoga Day's celebration.

# BUSINESS MODEL

## 10 ways we intend to thrive

1. Our CEO has 25 years of experience in this space and has built a vast network of employers/employees in need of this service. With the support of one of the largest third-party administrators in the country (Sedgwick), we began a pilot study with a Fortune 500 company, and contract negotiations are currently underway.
2. Our employer and insurance broker partners have established relationships with the customers they are targeting.
3. We have a proven systematic sales process guaranteeing real savings to employers.
4. We have accurate reporting to provide to employers for employee progress.
5. We provide daily health checks to keep employees engaged.
6. We have over 900 hours of educational content including all areas of physical and mental health and wellness.
7. We have over 30 health and wellness experts providing additional content to our platform.
8. By year three we will have an extensive real-time analytics database to significantly change the loss ratio for workers comp carriers.
9. We have the ability to white label and tailor the program for the needs of the employer.
10. We have an executive team that has built this with 100% self-funding and have been able to grow the company to the level it is today.

# OUR PROGRESS

## Solution:

Enterprise/Consumer App: MVP tested/Working on implementing changes in new program

Back-end: Collecting analytics for effectiveness for reducing or preventing injuries



## Market/Customers:

Fortune 500 Company  
TPAs  
Insurance Brokers  
WorkComp Central  
Dental Associations  
Existing client base  
Client base of Experts

## Team Partners:

Walker Tracker  
Pacific Ergo  
Virtual PT  
FitFighter  
Shine Online (yoga)  
Healbright  
30 Vetted Health and Wellness Experts

# PROJECTED FINANCIALS

Our target market is 100-1000 employees per employer.

Our goal is to capture 1% of the market by year 5.

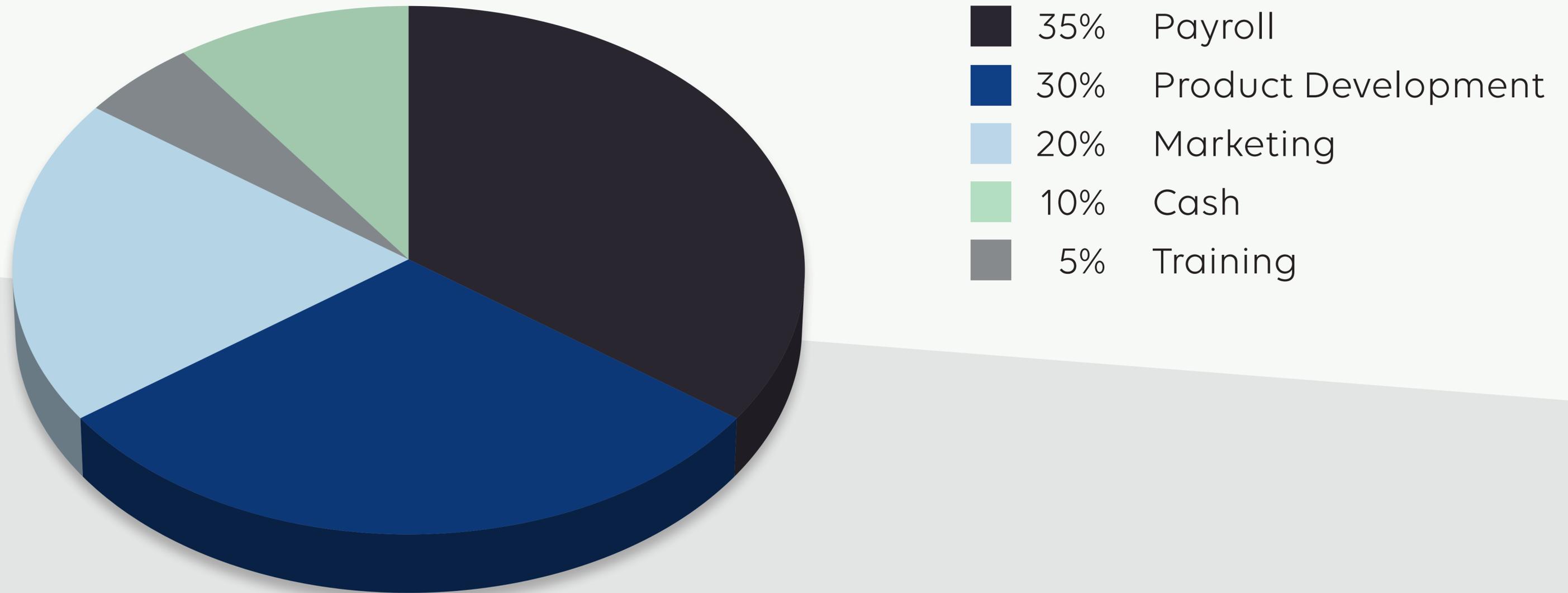
We expect an approximate 3% churn from our subscription model with 6-month or 12-month plans.

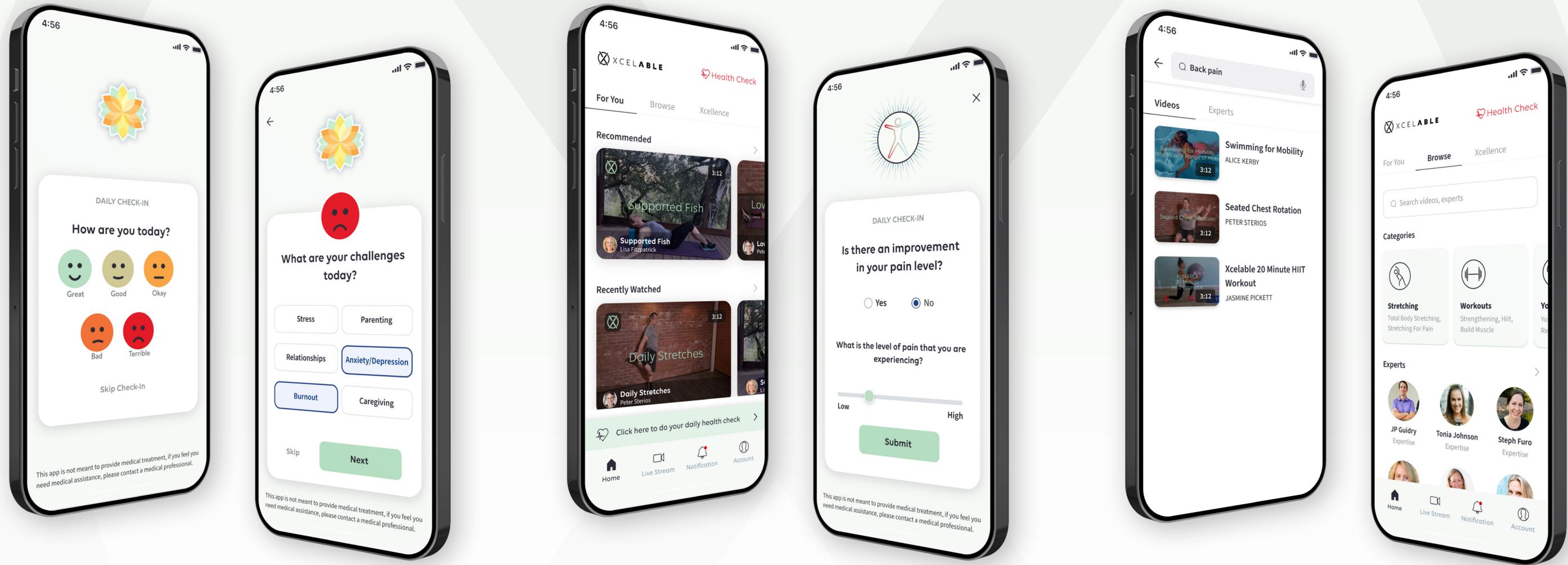
## 2022-2026 Projection

	Year 1 - 2022	Year 2 - 2023	Year 3 - 2024	Year 4 - 2025	Year 5 - 2026
Gross Revenue	\$1,142,318	\$4,074,000	\$7,098,000	\$12,180,000	\$17,430,000
End-of-Year Users	50,000	97,000	169,000	290,000	415,000
% of total employable market: 100-1000 employees	.001%	.002%	.004%	.007%	.01%

# OUR ASK

\$1,000,000 Investment Spend





We are able to provide real-time analytics with our daily health check and increase employee engagement with mandatory employer training,