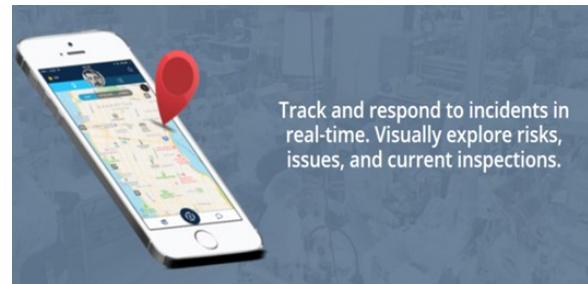




Salus Systems, LLC has created a collaborative risk management system product; we call it ZERO<sup>®</sup>. Driven by its mission to eliminate workplace injuries, ZERO<sup>®</sup> is based on a mobile platform which puts communication, collaboration, and a safety database tool in the pocket of every company employee.

Safety culture is defined as the attitudes, beliefs and values shared by workers to promote safety in their organization. A good measure of an organization's safety culture is the degree of participation from all workers. ZERO<sup>®</sup> is the answer for those businesses who want to improve their safety culture.

Designed as a collaborative communication tool, ZERO<sup>®</sup> engages all workers to be active participants allowing them to take responsibility for their own safety. It supports rapid communication of hazards and unsafe behaviors, encourages fast collaborative problem solving and retains these best practice solutions for future reference - all before an accident occurs. With just a touch, users can share documents, safety tips and best practices across the organization allowing everyone to benefit.



Unlike traditional safety programs that are often short-lived, ZERO<sup>®</sup> encourages businesses to change worker behavior from risk takers to safety-minded problem solvers, reinforcing safe work practices on a regular basis — all through a smartphone.

ZERO<sup>®</sup> is designed for easy use by anyone with an iOS or Android phone. Designed with touchpad capabilities and a series of easily recognizable icons individuals, regardless of their backgrounds, can quickly use the device with little training. It also has the capabilities for peer-to-peer sharing of safety solutions and ideas.

Salus Systems, LLC was created by Everest Reinsurance Holdings, Inc. and Charter Partners Community LLC to among other things, develop, market and support ZERO<sup>®</sup> and make it available to eligible Everest Insurance<sup>®</sup> policyholders with special rates. Please contact your producer if you are interested in this service. For general information about ZERO<sup>®</sup> please visit the [Team ZERO<sup>®</sup>](#) website.