



U.S. NATIONAL
INSURANCE

Workplace Safety and Risk Management at Desert Services LLC

Safety Initiatives Since Acquisition

Since the acquisition of Desert Services LLC, the company has made significant strides in workplace safety, return-to-work programs, and overall risk management. They have implemented additional safety initiatives and risk management programs and engaged outside consultants to enhance workplace safety practices.

Current MOD and Historical Impact

Their current MOD of 1.46 is primarily influenced by a significant “shock loss” from 2021, which occurred prior to the acquisition. This historic claim disproportionately impacts their current MOD and does not reflect the company’s post-acquisition safety improvements.

Projected MOD and Loss Development

Based on losses from the 2022–2025 period, Desert Services’ projected MOD for 2026 is 1.03, reflecting a more favorable period of performance and the company’s ongoing safety efforts. However, it’s important to note that there is one open claim from 2024–2025 that is still developing, so the 2026 projection is not final and could adjust slightly as this claim matures.

Commitment to Safety and Supporting Documentation

These improvements demonstrate Desert Services’ commitment to maintaining a safe workplace and effectively managing risk, and the projected MOD reflects the positive trajectory of their post-acquisition safety initiatives. A detailed breakdown of the 2026 EMOD projection is attached to this email.

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