



A recent case study: National company with unbundled self-funded insurance program.

The focal point of the review was to determine whether the adoption of strategic early intervention medical management services (Kingstree) and claims oversight in conjunction with the services performed by a national third party administrator materially changed the claims outcomes when measured against past performance or industry benchmarks. The metrics analyzed are described below.

| Metric Analyzed | Outcome Improvement/(Deterioration) |
|--|--|
| Medical /Indemnity Claims Split | 31% Improvement over prior period |
| Average Indemnity Costs per Indemnity Claims (18 months) by Age Band | 38% Improvement over NCCI average |
| Indemnity Claim Closure Rate (24 month variation) | 15% Improvement over NCCI average |
| Average Medical Costs per Indemnity Claims (24 months) | 54% Improvement over NCCI average |
| Average Medical Duration per type II Claims (48 months) | 13% Improvement over national consulting firm benchmarking. |

Kingstree Service Delivery Platform

Goal: Implement an innovative, customized strategic medical management platform that will directly reduce workers compensation losses. This results driven approach will dramatically impact your claims.

Average Indemnity Costs: Kingstree's collaborative approach on early medical and return to work strategies reduce average indemnity costs **up to 50%** per claim.

Average Medical Costs: Kingstree's collaborative approach involving ongoing medical management has proven to reduce medical utilization and duration. Average medical costs on indemnity claims are reduced by **up to 50%** per claim.

Medical/Indemnity Claim Split: Early claim and medical management initiatives reduce claims paying lost time benefits **up to 25%**.

Claim Closure Rates: Early medical and return to work strategies increase the percent of claims closed **up to 20%**, reducing both medical and indemnity costs on high dollar claims.