



## NCCI Statistics

- **Lost time account for 23% of the total claims but 94% of the cost**
- **Average Medical Only claim - \$580**
- **Average Lost Time claim - \$41,800**
- **Average NCCI Claim cost - \$7,100**
- **The WC Industry has made money in only 1 of the last 20 years**
- **WC costs 71% more than Group Health during the first 3 months**

**IF THE INDUSTRY IS BROKEN WHY DO IT THE SAME WAY?**

# How are we DIFFERENT

We **MANAGE** Claims

We don't **ADJUST** Claims

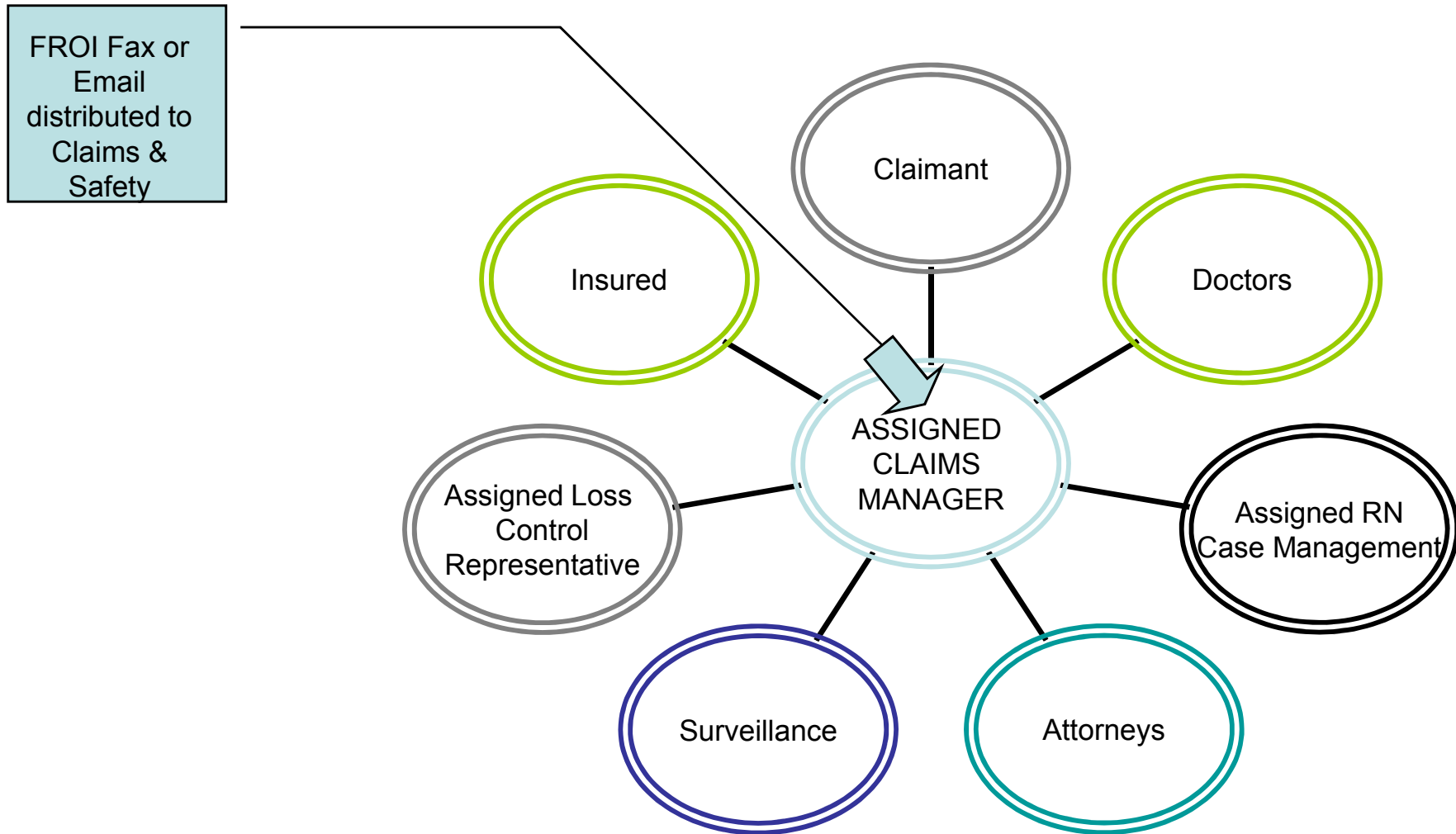
Adjust – (reactive)

To fine tune, regulate, tweak, administer

Manage – (proactive)

To direct, supervise, control, accomplish

# OccuSure Life of a Claim



# RESULTS

## Industry Average

<b>Case Loads Indemnity</b>	<b>150-200</b>
<b>Claim Duration Med Only</b>	<b>150 Days</b>
<b>Duration Indemnity</b>	<b>4-6 Years</b>
<b>Average Claim Cost</b>	<b>\$ 8,200</b>
<b>% of Claims – LT</b>	<b>21 %</b>
<b>Litigated Cases</b>	<b>13 %</b>

### Type of Injury Total Cost

<b>Back</b>	<b>\$150,000 to \$375,000</b>
<b>Shoulder</b>	<b>\$ 30,000 to \$150,000</b>
<b>Knee</b>	<b>\$ 50,000 to \$175,000</b>

## OccuSure

<b>Case Loads</b>	<b>75 (incl. Med Only)</b>
<b>Claim Duration Med Only</b>	<b>73.33 Days</b>
<b>Duration Indemnity</b>	<b>228 days</b>
<b>Average Claim Cost</b>	<b>\$5,698</b>
<b>% of Claims – LT</b>	<b>13%</b>
<b>Litigated Cases</b>	<b>1%</b>

### Type of Injury Total Cost

<b>Back</b>	<b>\$ 5,189 (largest \$230K)</b>
<b>Shoulder</b>	<b>\$ 9,029 (largest \$174K)</b>
<b>Knee</b>	<b>\$ 7,954 (largest \$162K)</b>

# Expectations

- Commitment from the top down
- Support Post Accident Investigations
- Complete loss control recommendations
- Claims Commitment form

# Claims Commitment Form

- 24 hour lag time
- Use our panel of physicians
- Return to Work with modified duty
- To not fire an employee with an open/active claim without an OccuSure consultation

# Loss Control Behavioral Based Model

- Communicate the value of The M.O.S.T.<sup>®</sup> Safety System
- Customize to the individual company
- Train the trainer to maximize resources
- Train supervision on observation methods from The M.O.S.T.<sup>®</sup> System for Supervisors

# Transition

**24 hours** - Introduction phone call, claims kits delivered, gather key contacts information.

**3 days** - schedule WebEx to review all claims handling procedures and expectations and schedule initial loss control visit.

**2 weeks** - WebEx Training with key contacts (decision maker, claims and loss control

**30 days** – Complete onsite loss control assessment, identify causes of loss, and introduce the M.O.S.T. safety system