

CCMSI vs. WCRI Compscope Benchmarks 8th edition - TN

Summer 2008 Benchmarking Analysis

Data included in this analysis are both Open and Closed, Medical, Indemnity, and Incident claims with Dates of Loss between 10/1/2002 - 9/30/2003 or 10/1/2004 - 9/30/2005, and are evaluated AS OF 3/31/2006 -- thereby producing an average claim maturity of 3 years and 1 year, respectively.

Comparisons are made for “All Paid Claims” and “Indemnity Claims” only. “All Paid Claims” include both Medical and Indemnity Claims.

The WCRI Report from which the market data are obtained includes 14 states: AR, CA, FL, IL, IN, LA, MA, MD, MI, NC, PA, TN, TX, and WI. The “14 state median” is the average of the states ranked seventh and eighth on a given measure when data for all 14 states is available, and the seventh ranked state in the distribution in cases where one state’s data is excluded. If the market data for any figure is equal to the “14 state median,” then that state proved to be the median for that particular statistic.

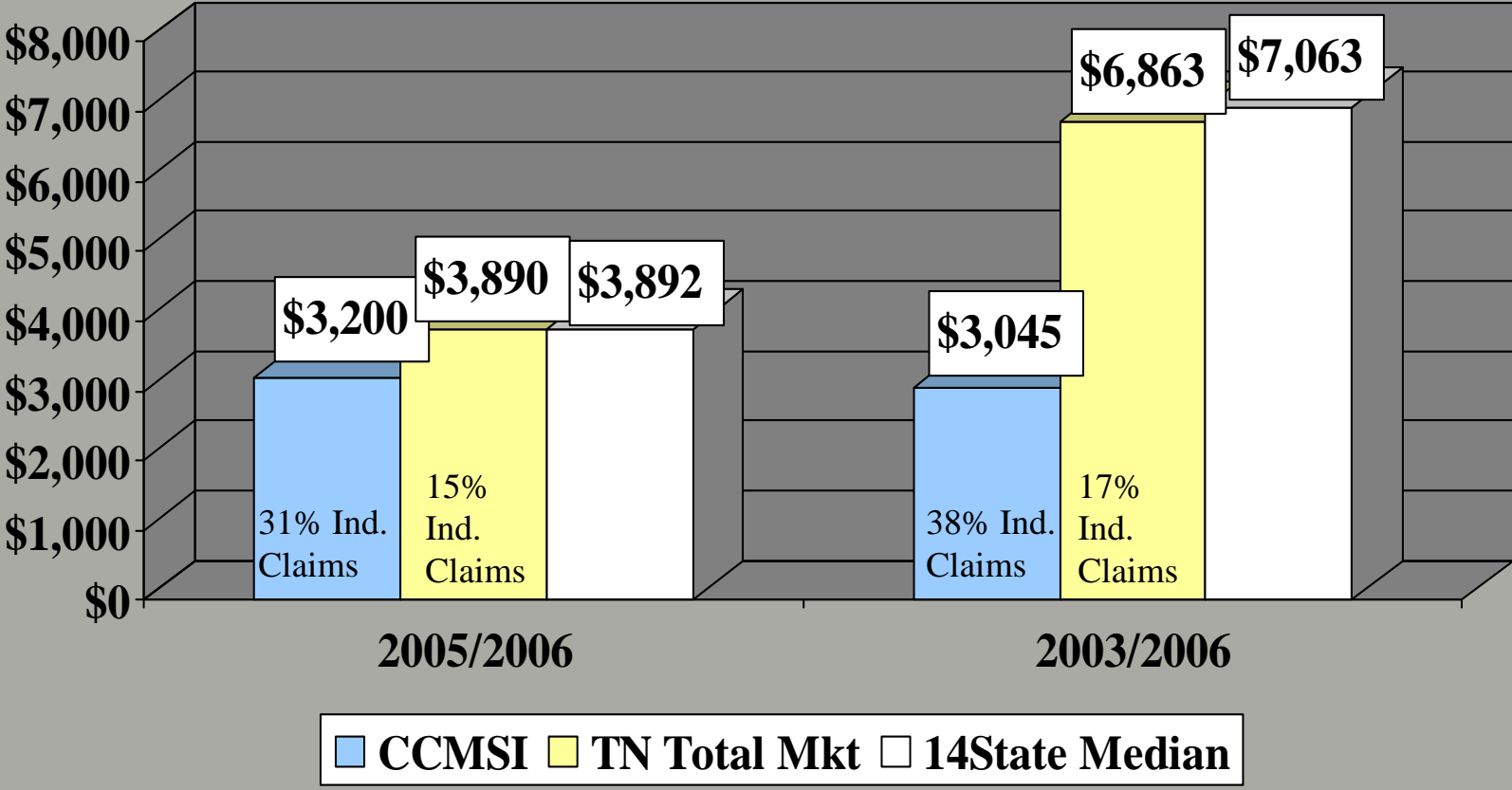
All CCMSI data were extracted from ICE, CCMSI’s Web Based Claims Analysis Tool. CCMSI claim totals for TN are: 1) 4798 total claims, of which 1194 involve lost time, for the 2003/2006 parameter; and 2) 10,394 total claims, of which 1936 involve lost time, for the 2005/2006 parameter. Only accounts having an inception date which precedes the earliest date in the Date of Loss Period in each grouping are included. This ensures that all included CCMSI claims both originated under the control of, and were managed entirely by, CCMSI.

The percentages of Indemnity Claims included in the “All Paid Claims” totals for CCMSI are 38% and 31% for the 2003/2006 and 2005/2006 parameters, respectively. The percentages for TN in the Compscope Benchmarks report are 17% for 2003/2006, and 15% for 2005/2006.

The complete results of this study are available upon request.

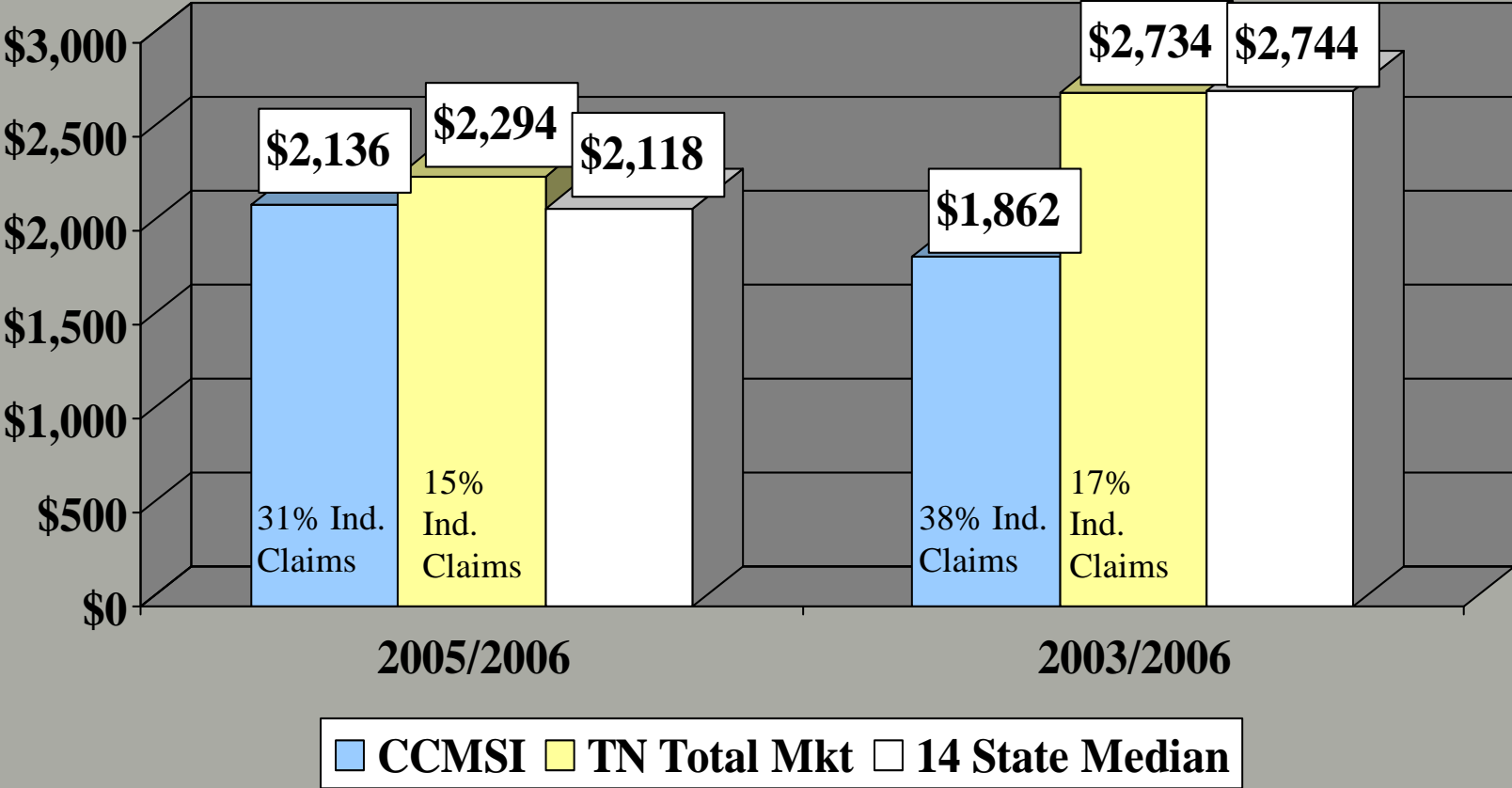


TN Avg Total Paid Cost per All Paid Claims



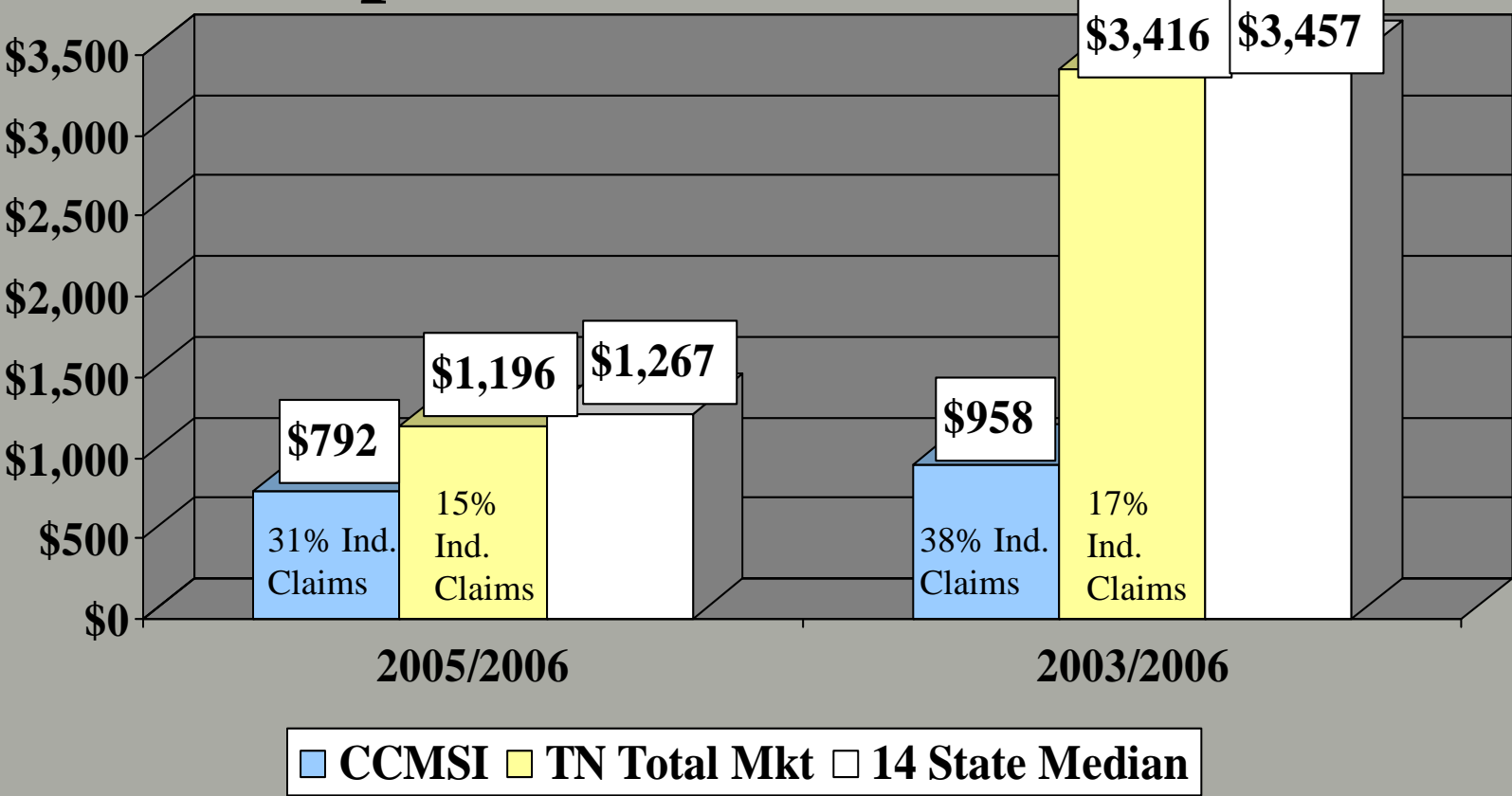
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Medical Payment per All Paid Claims



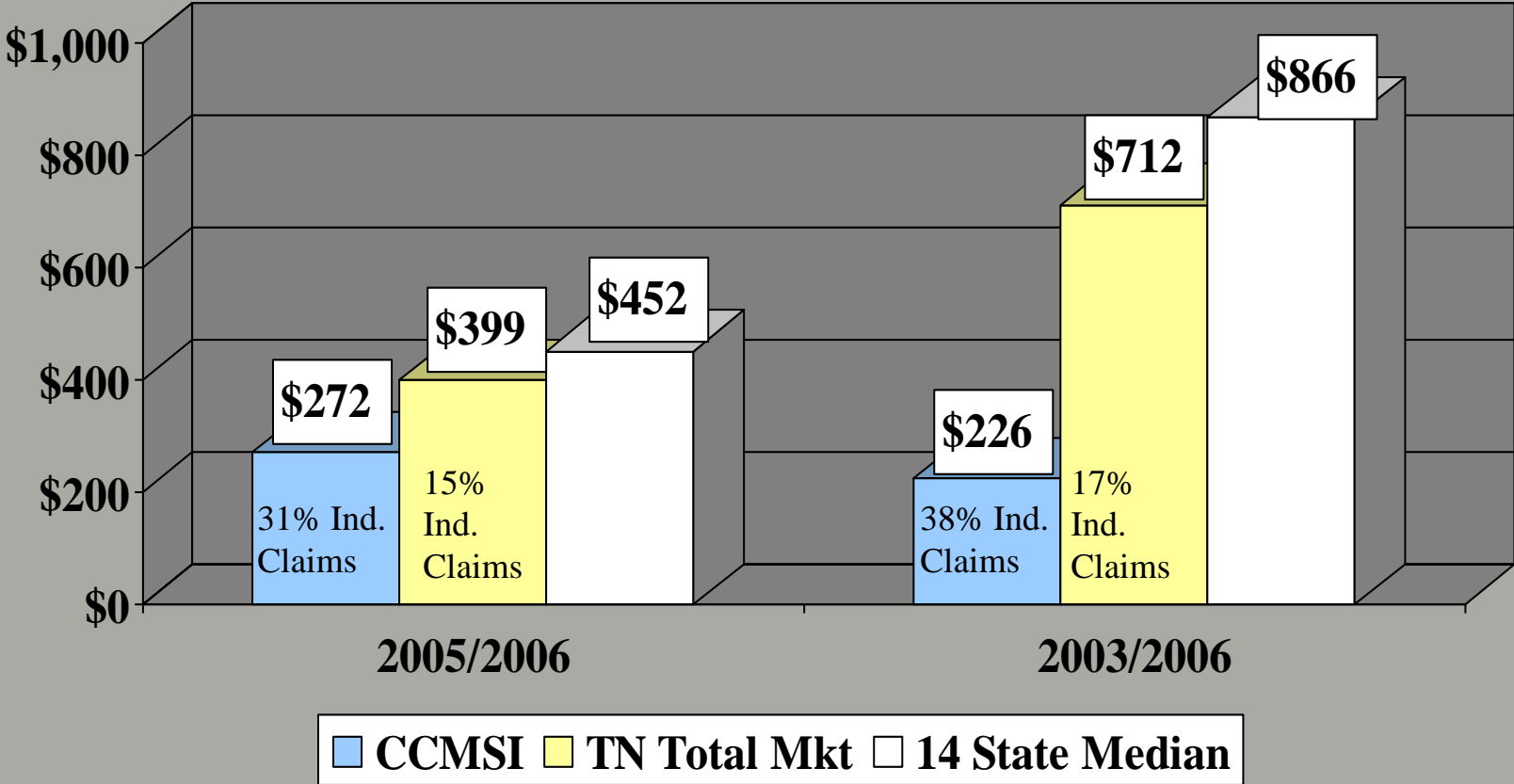
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TN Avg Indemnity Payment per All Paid Claims



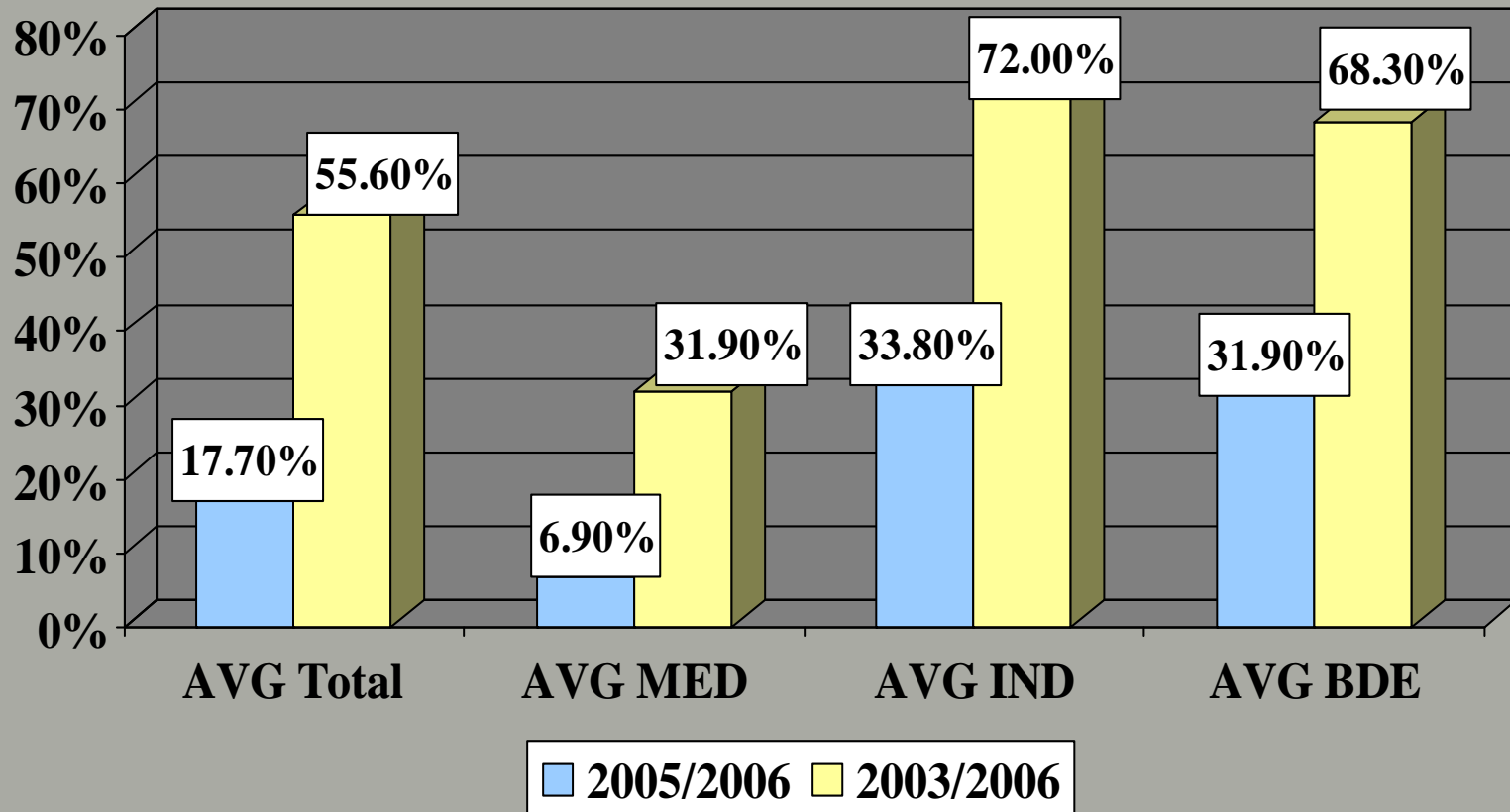
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Paid Benefit Delivery Expense per All Paid Claims



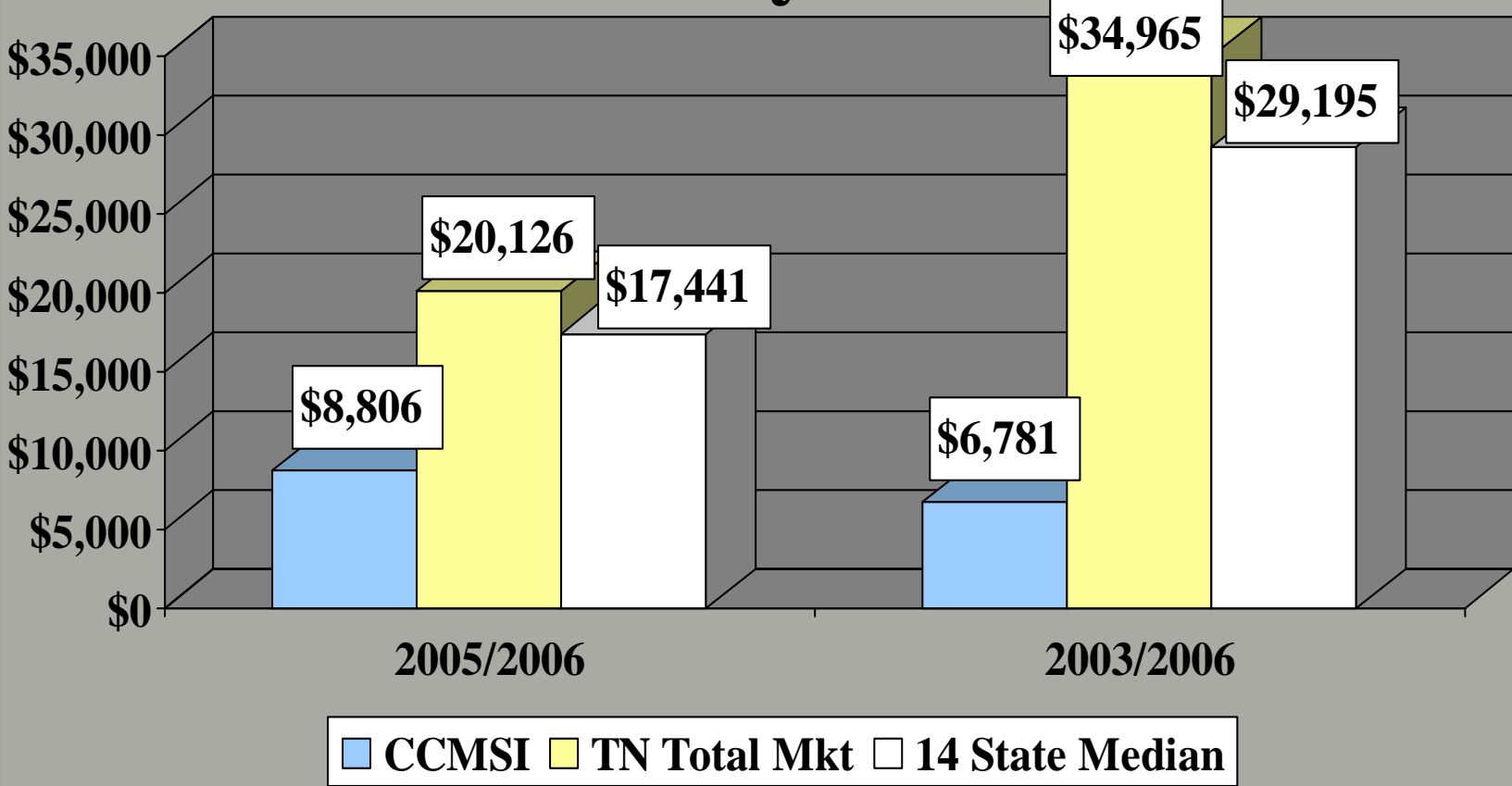
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

CCMSI TN % Below TN Total Mkt - All Paid Claims



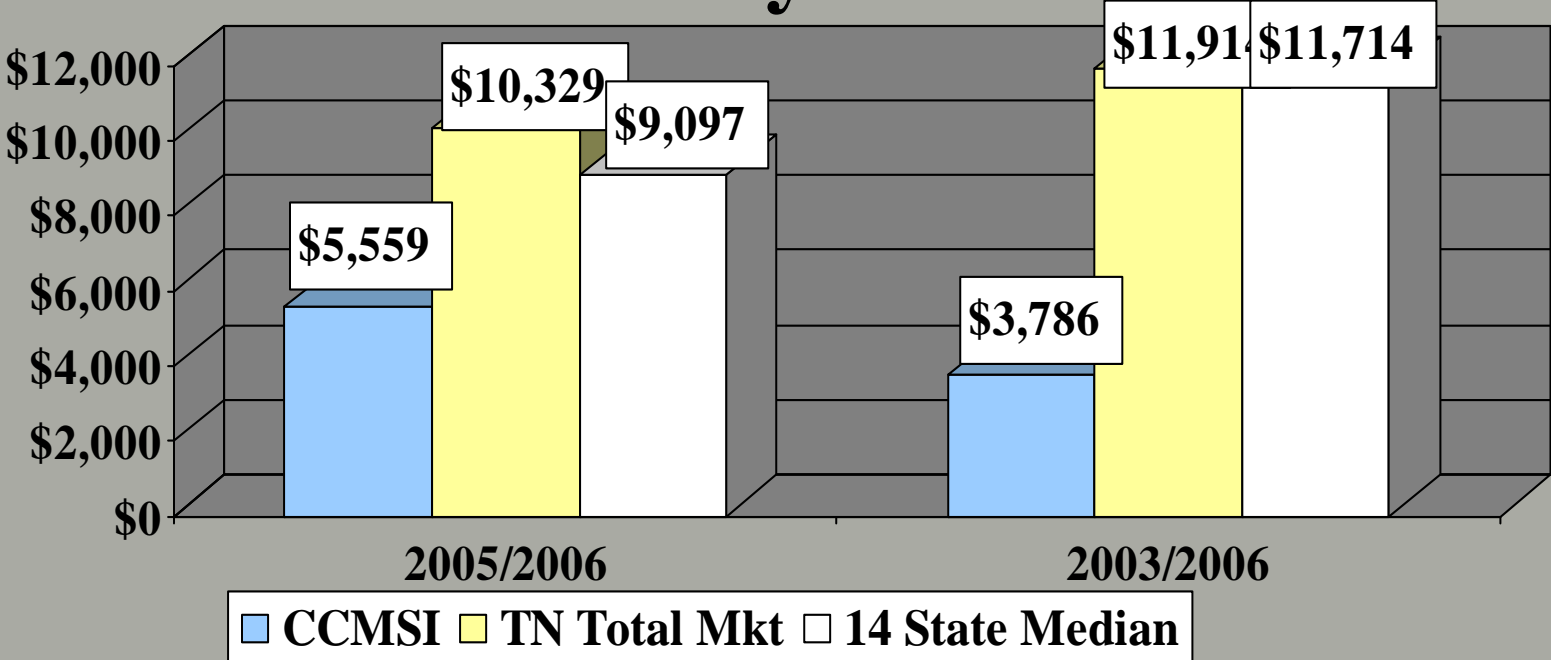
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Total Paid Cost per Indemnity Claim



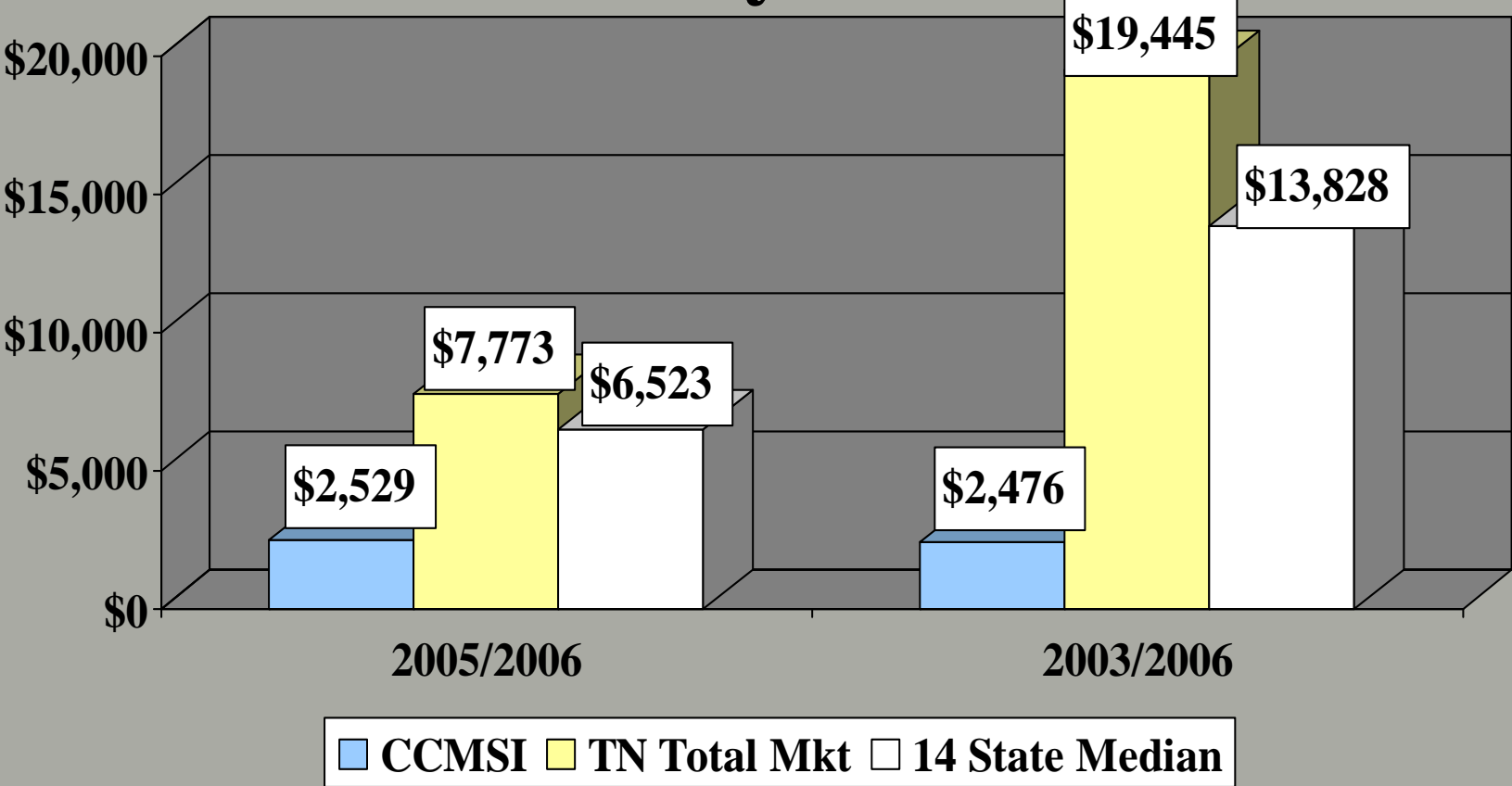
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Medical Payment per Indemnity Claim



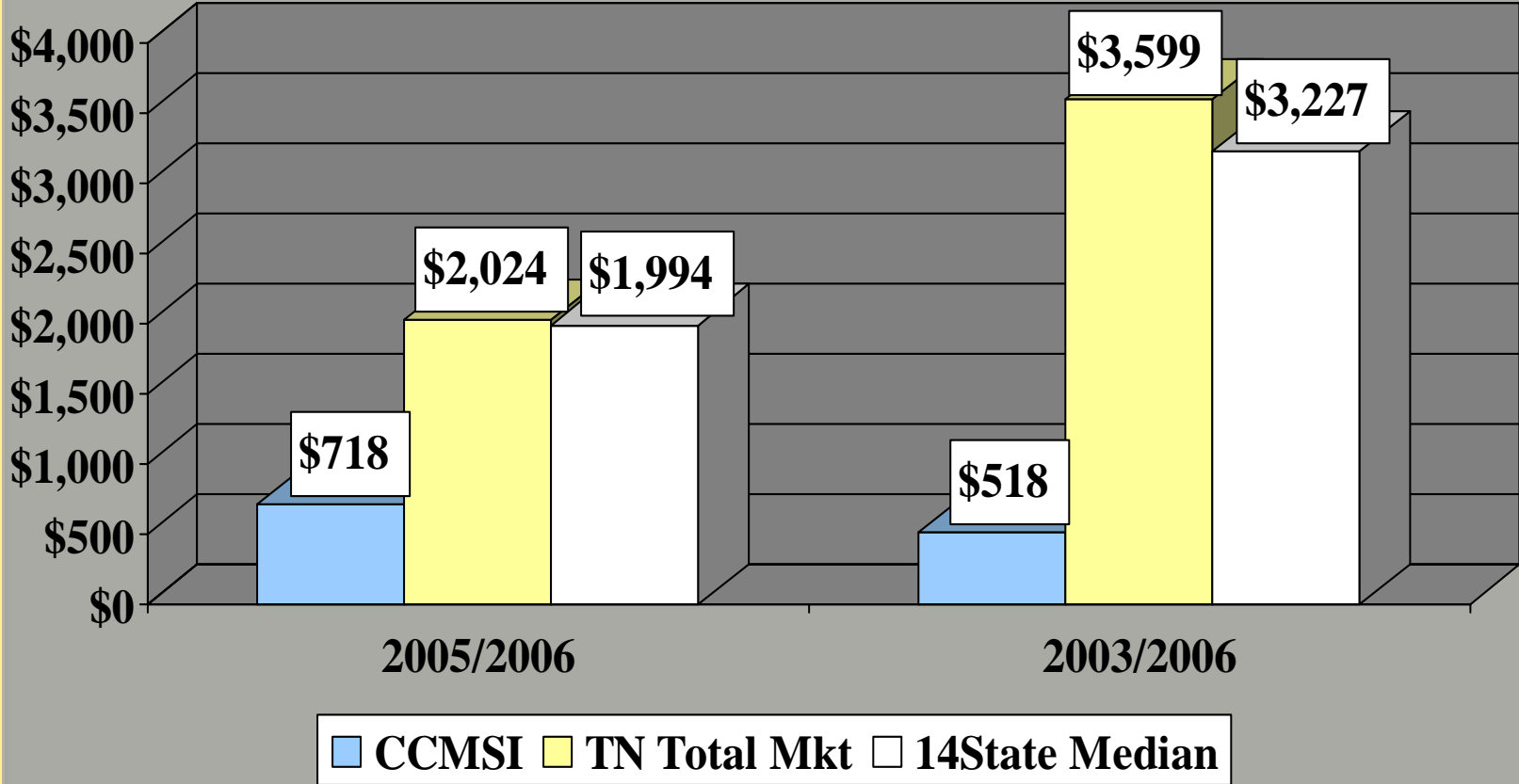
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Indemnity Payment per Indemnity Claim



Market Data captured from WCRI CompScope Benchmarks, 8th ed.

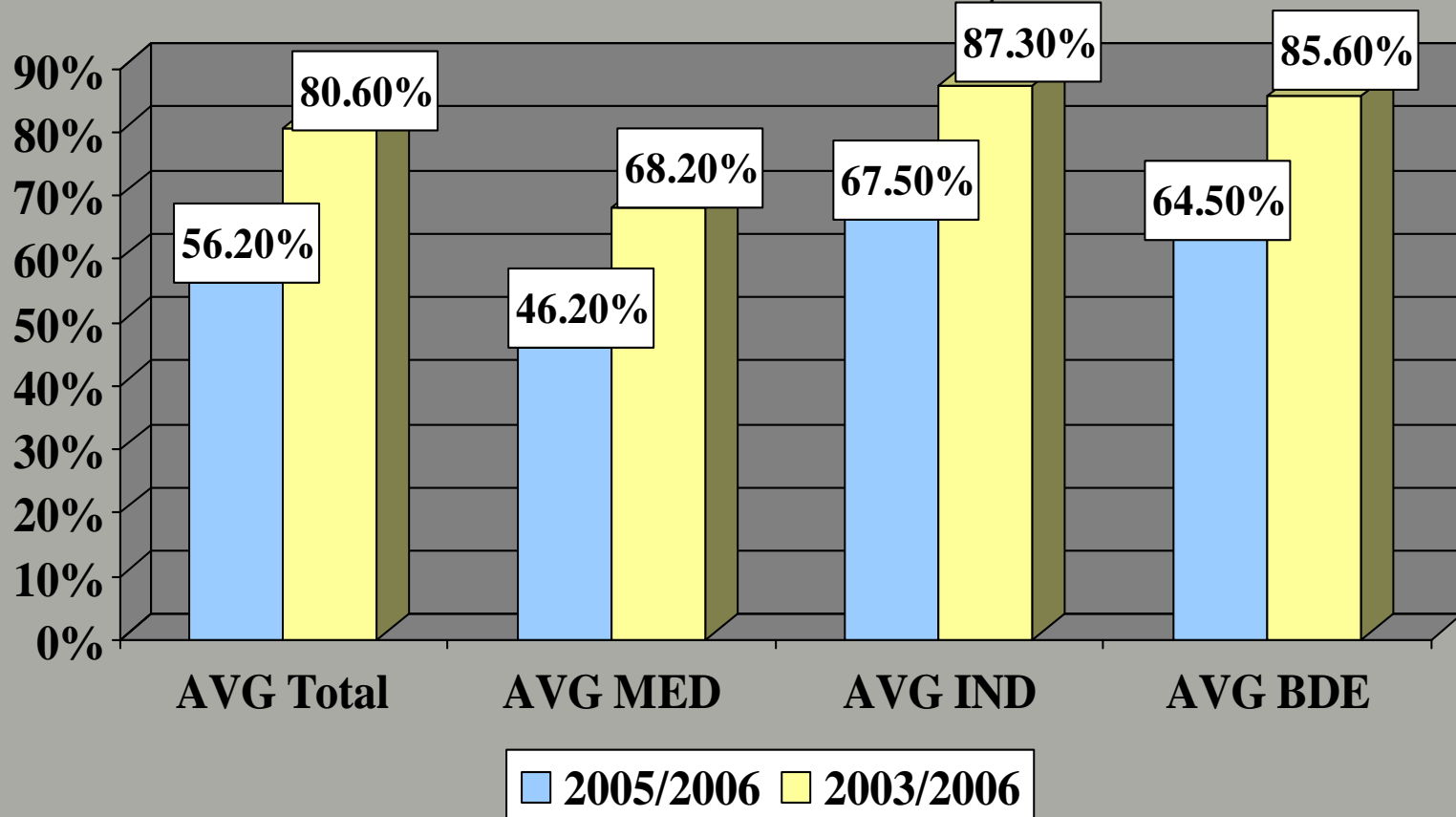
TN Avg Paid Benefit Delivery Expense per Indemnity Claim



Market Data captured from WCRI CompScope Benchmarks, 8th ed.

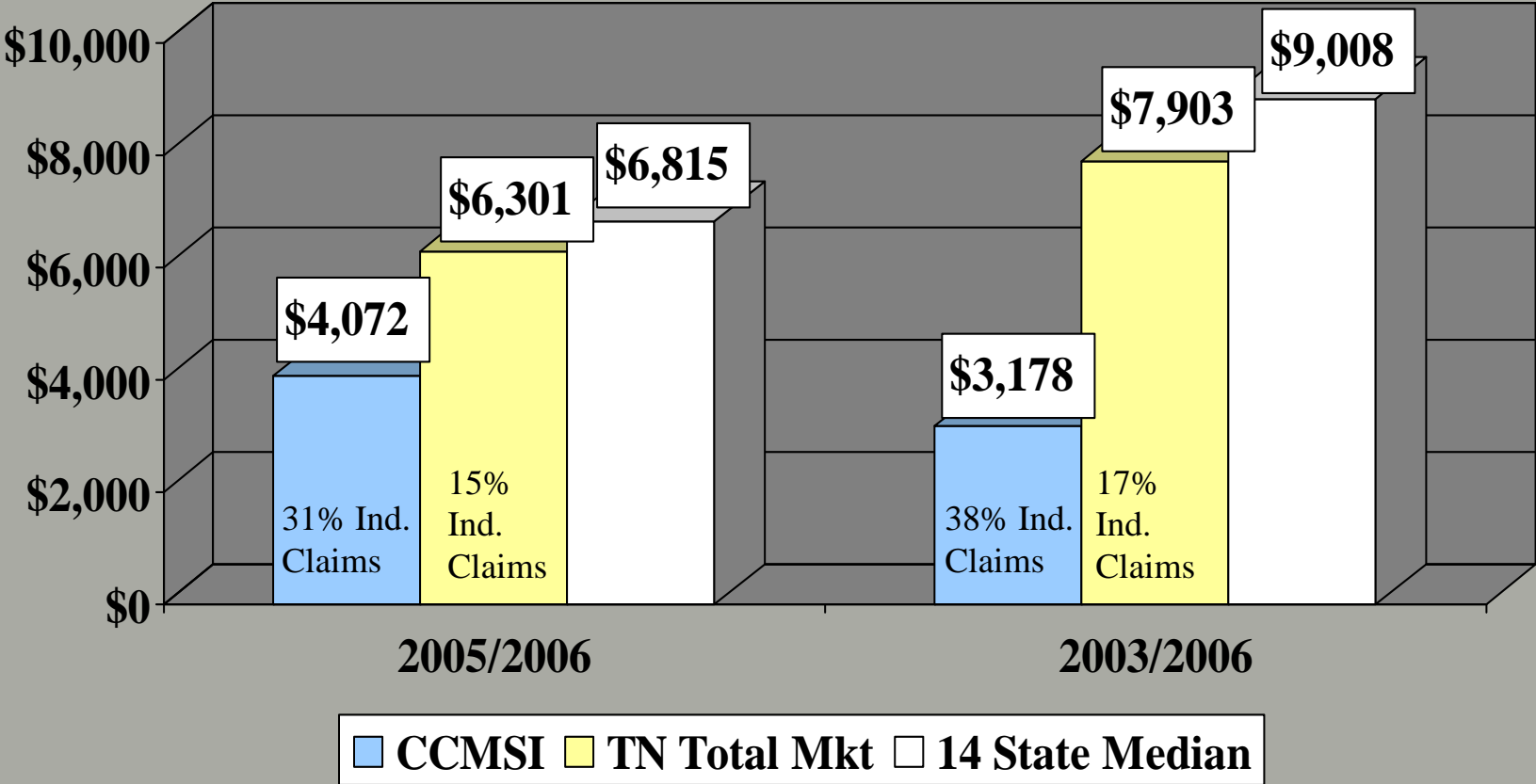
CCMSI TN % Below TN

Total Mkt - Indemnity Claims



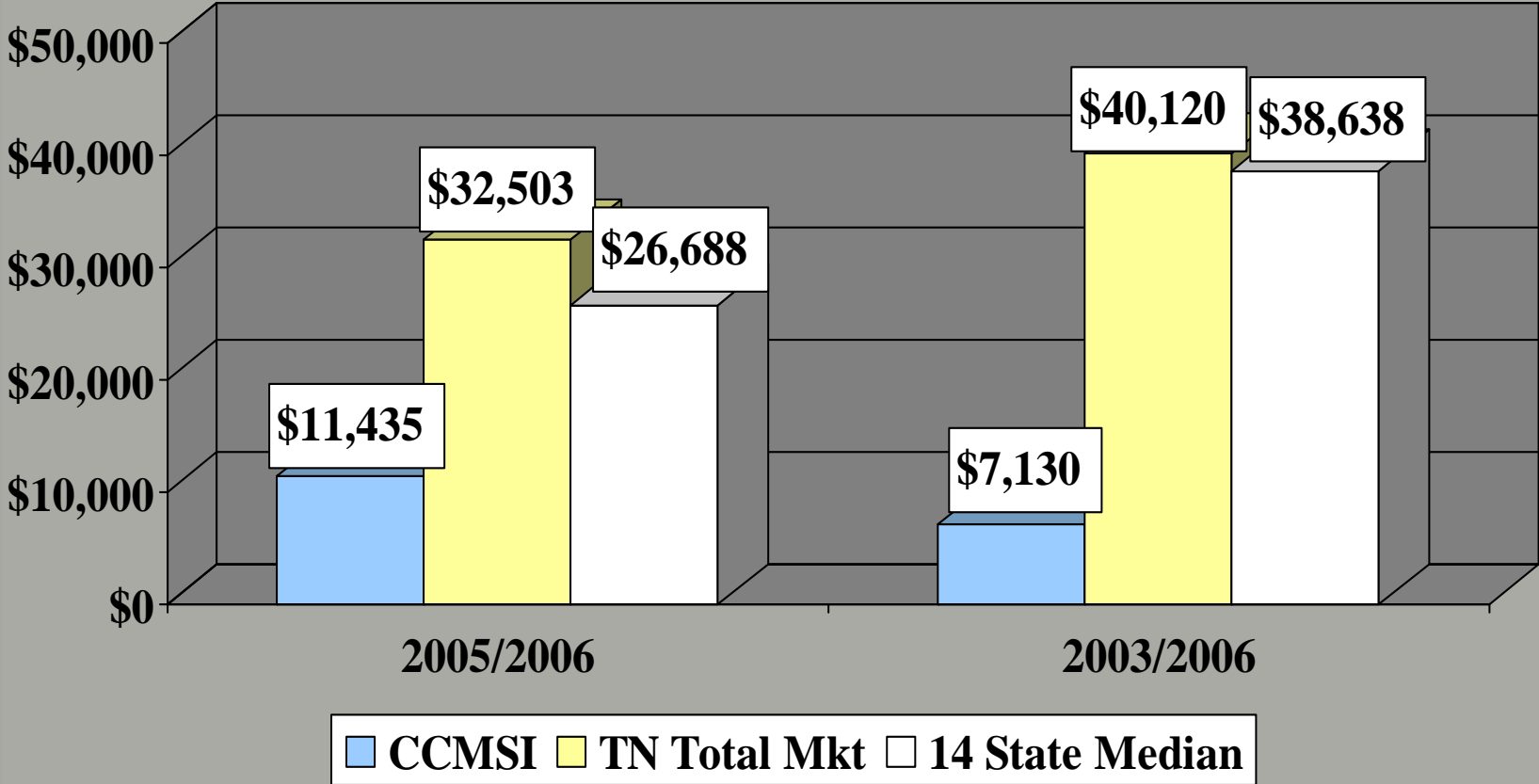
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Total Incurred Cost per Claim (All Claims)



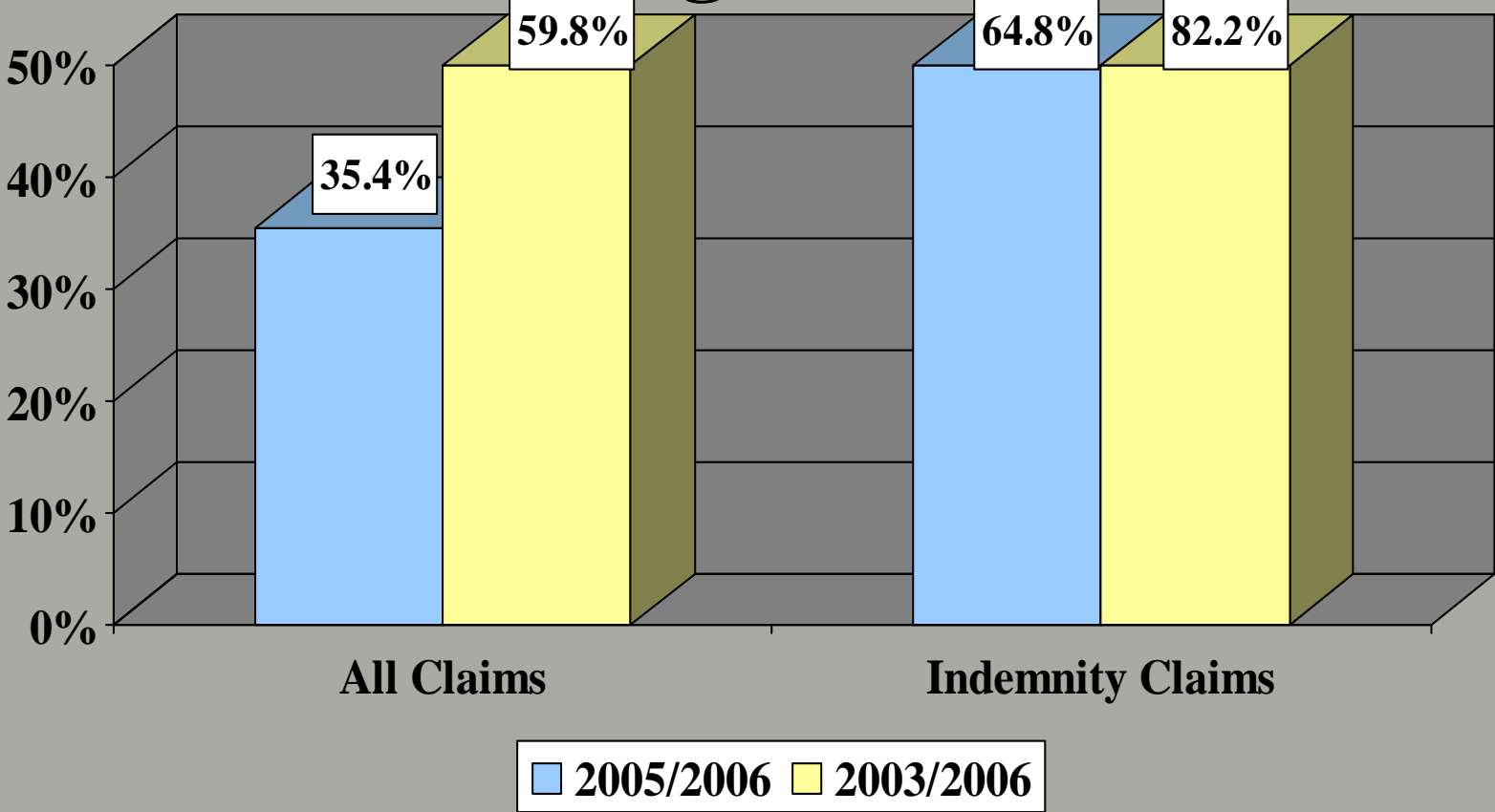
Market Data captured from WCRI CompScope Benchmarks, 8th ed.

TN Avg Total Incurred Cost per Indemnity Claim



Market Data captured from WCRI CompScope Benchmarks, 8th ed.

CCMSI TN % Below TN Total Mkt-Avg Total Incurred



Market Data captured from WCRI CompScope Benchmarks, 8th ed.