



*Taming the Workers Comp Tiger:  
Innovative Strategies for Lowering  
Costs and Improving Outcomes*



## Taming the Workers' Compensation Tiger

### Advisen Corner Store

- <http://corner.advisen.com>
  - Recording of today's webinar
  - A copy of these slides
  - Special report: *Innovation versus Inertia and Regulation: Gaining a Competitive Advantage in Workers Compensation*
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## Moderator



Dave Bradford, Chief Knowledge Officer, Advisen Ltd.

## Today's Panelists



Robert Mendte, President, InsurCard



Barry Thompson, President, Risk Acuity, LLC



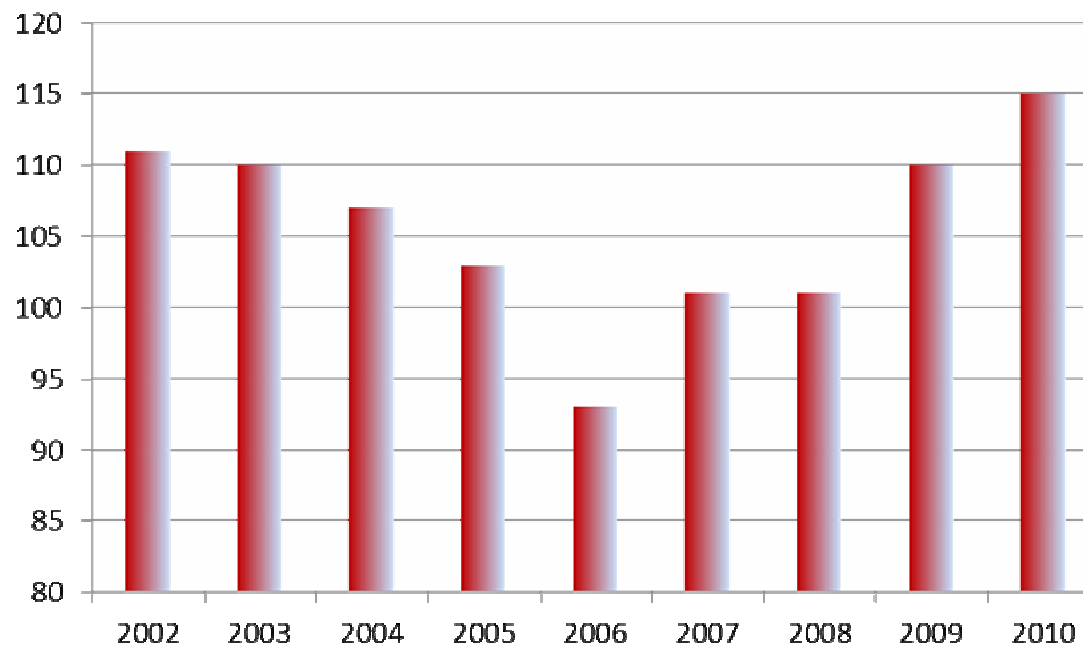
Karen Wolfe, President/CEO, MedMetrics, LLC



# State of the Workers Compensation Market

# WC Pricing Cycle

## WC Combined Ratio



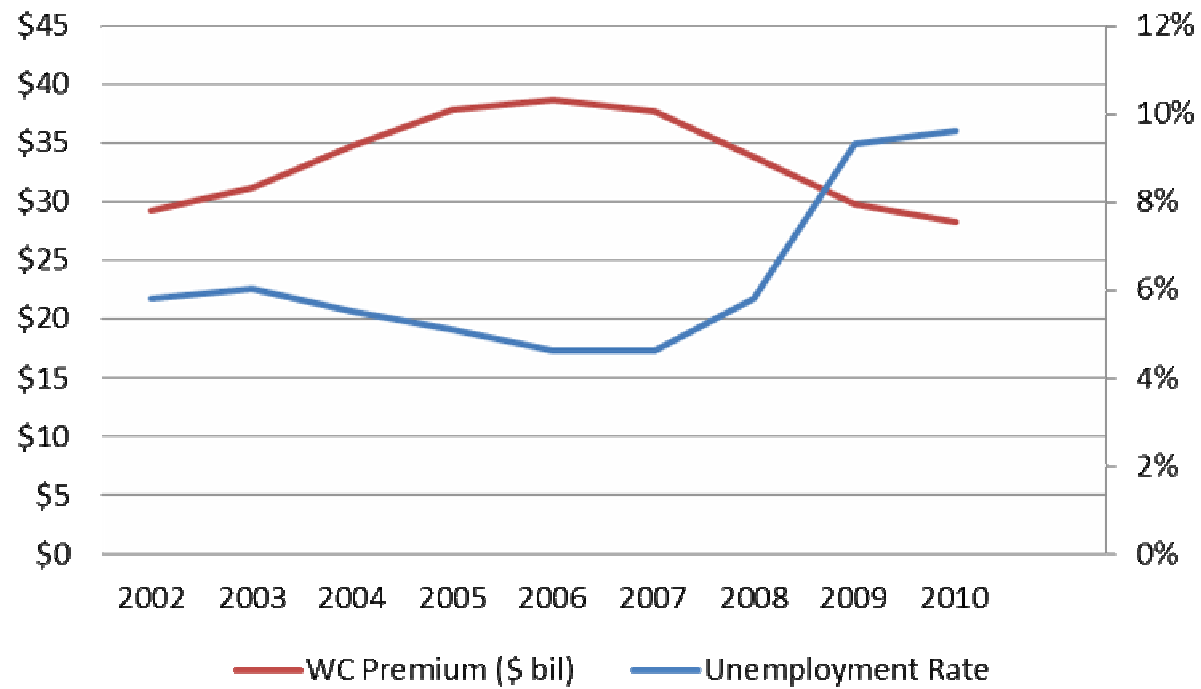
Source: NCCI

# WC Pricing Cycle

## Advisen ADVx™ WC Pricing Index

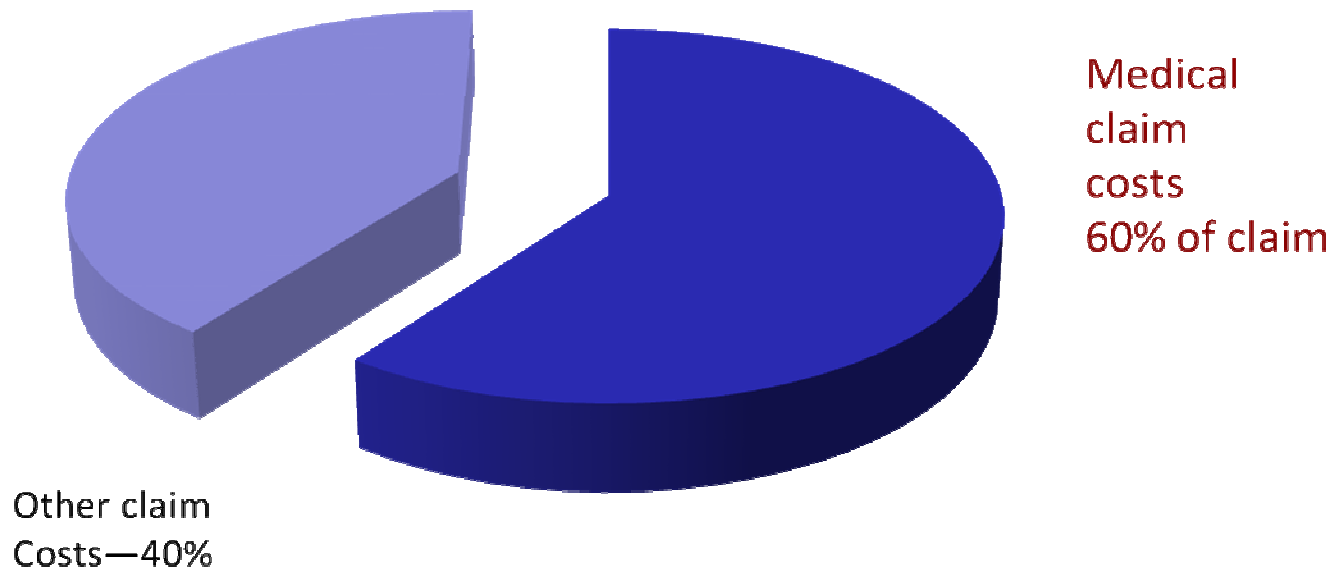


## Employment vs Premium



Sources: NCCI, U.S. Bureau of Labor Statistics

# Medical Costs



Managed Care has failed to contain medical costs



## Other Factors

- Lost time claim frequency up in 2010
- Average medical lost time claim cost continue to climb (though only 2% in 2010!)
- Average duration of payments for Temporary Total Disability claims has been increasing
- The volume of prescription drugs dispensed to workers compensation claimants has risen sharply

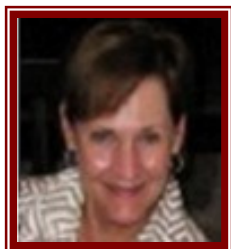
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