

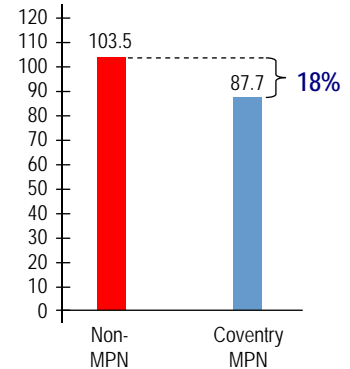
## Industry-Leading Claims Outcomes in California

Coventry Workers' Comp Services is pleased to report the results of a validation study of outcomes achieved through its Medical Provider Network (MPN) strategy in California. The study included approximately 60,000 claims opened and closed between April of 2005 and November of 2006.

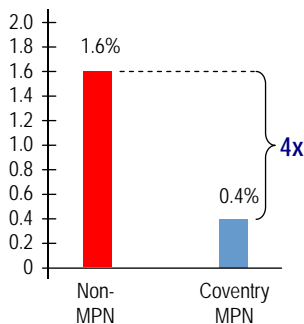
### Duration

- *Medical-only*: MPN claims closed an average of 11 days sooner than non-MPN claims
- *Indemnity*: MPN claims closed an average of 55 days sooner than non-MPN claims
- *All claims*: MPN claims closed an average of nearly 16 days sooner than non-MPN claims

### Average Duration (days)



### Percent of Claims Litigated



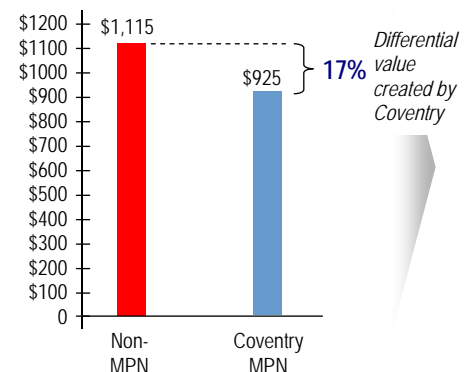
### Litigation

- *Medical-only*: Non-MPN claims were litigated 3 times as often as MPN claims (0.9% vs. 0.3%)
- *Indemnity*: Non-MPN claims were litigated over 6 times as often as MPN claims (7.5% vs. 1.2%)
- *All claims*: Non-MPN cases were litigated 4 times as often as MPN claims (1.6% vs. 0.4%)

### Average Paid

- *Medical-only*: MPN claims cost \$6 more per claim than non-MPN claims
- *Indemnity*: MPN claims cost \$2,154 less per claim than non-MPN claims
- *All claims*: Non-MPN cases cost \$190 more per claim than MPN claims

### Average Paid Per Claim



### Summary

Medical Provider Networks using Coventry's MPN strategy in California **yielded positive outcomes & results in nearly every key indicator** area of the study.

To discuss how Coventry's MPN strategy could produce positive results for your organization, contact Rob Gelb at 630-737-7641 ([RLGelb@cvty.com](mailto:RLGelb@cvty.com)) or Bruce Singleton at 972-725-6922 at [BDSingleton@cvty.com](mailto:BDSingleton@cvty.com).