

Policy Years 2015 thru 2021  
Claims as of 1/10/2022

K and K Insurance Group, Inc.  
Custom Loss Report

Insured:  
Estill County Board of Education

Policy Year Sport	Total Charge	Non-Covered Charges	Number of Claims	K and K Amount Paid	Other Insurance Pay	PPO Savings
2015 BASEBALL	\$4,060.34	\$698.01	2	\$182.51	\$2,109.06	\$1,070.76
2015 BASKETBALL	\$6,488.00	\$1,285.82	4	\$1,050.90	\$2,029.80	\$2,121.48
2015 CHEERLEADING	\$4,881.02	\$2,451.29	2	\$1,066.53	\$0.00	\$1,363.20
2015 FOOTBALL	\$175,793.74	\$8,373.43	4	\$8,716.46	\$62,909.30	\$95,794.55
2015 SCHOOL ACTIVITIES	\$114,118.99	\$19,694.72	22	\$9,019.74	\$20,159.35	\$65,245.18
2015 SOCCER	\$8,910.94	\$374.00	2	\$5,102.37	\$227.50	\$3,207.07
2015 SOFTBALL	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
2015 VOLLEYBALL	\$2,056.00	\$1,147.03	3	\$538.16	\$13.31	\$357.50
	<b>\$316,309.03</b>	<b>\$34,024.30</b>	<b>40</b>	<b>\$25,676.67</b>	<b>\$87,448.32</b>	<b>\$169,159.74</b>
2016 BAND	\$9,643.10	\$2,894.01	2	\$979.67	\$1,628.00	\$4,141.42
2016 BASKETBALL	\$11,843.30	\$2,580.00	7	\$1,673.36	\$2,970.45	\$4,619.49
2016 CHEERLEADING	\$6,330.57	\$3,301.34	3	\$1,134.77	\$431.88	\$1,462.58
2016 FOOTBALL	\$32,929.69	\$4,465.53	9	\$9,229.73	\$6,695.73	\$12,538.70
2016 ROTC	\$5,159.20	\$1,039.51	1	\$822.97	\$1,672.81	\$1,623.91
2016 SCHOOL ACTIVITIES	\$18,742.45	\$3,117.87	34	\$3,180.34	\$2,101.09	\$10,343.15
2016 SOCCER	\$143,655.72	\$54,394.57	3	\$3,374.20	\$39,188.21	\$46,698.74
2016 SOFTBALL	\$2,216.51	\$1,092.00	2	\$203.52	\$201.94	\$719.05
	<b>\$230,520.54</b>	<b>\$72,884.83</b>	<b>61</b>	<b>\$20,598.56</b>	<b>\$54,890.11</b>	<b>\$82,147.04</b>
2017 BASEBALL	\$4,535.61	\$0.00	1	\$650.00	\$1,739.46	\$2,146.15
2017 BASKETBALL	\$3,670.17	\$846.14	3	\$572.07	\$659.76	\$1,592.20
2017 CHEERLEADING	\$24,607.27	\$1,696.00	3	\$320.00	\$8,200.11	\$14,391.16
2017 FOOTBALL	\$102,222.03	\$21,854.40	7	\$38,435.24	\$468.10	\$41,464.29
2017 SCHOOL ACTIVITIES	\$26,956.65	\$6,390.74	26	\$5,110.80	\$2,422.11	\$13,033.00
2017 SOCCER	\$130,746.71	\$27,903.13	6	\$5,094.51	\$36,492.84	\$61,256.23
2017 SOFTBALL	\$4,678.08	\$1,924.93	2	\$971.25	\$0.00	\$1,781.90
2017 VOLLEYBALL	\$72,224.87	\$10,384.59	3	\$3,620.87	\$19,126.38	\$39,093.03
	<b>\$369,641.39</b>	<b>\$70,999.93</b>	<b>51</b>	<b>\$54,774.74</b>	<b>\$69,108.76</b>	<b>\$174,757.96</b>
2018 BASKETBALL	\$17,396.18	\$4,556.06	8	\$1,629.81	\$4,118.15	\$7,092.16
2018 CHEERLEADING	\$14,808.72	\$780.63	1	\$3,220.47	\$2,691.84	\$8,115.78
2018 FOOTBALL	\$57,278.89	\$6,911.19	6	\$17,503.57	\$3,229.01	\$29,635.12
2018 SCHOOL ACTIVITIES	\$8,850.73	\$854.98	18	\$3,824.93	\$1,044.97	\$3,125.85
2018 SOCCER	\$36,734.13	\$12,437.45	3	\$5,602.56	\$4,330.30	\$14,363.82
2018 SOFTBALL	\$6,689.57	\$1,723.28	2	\$1,412.58	\$0.00	\$3,553.71
2018 VOLLEYBALL	\$540.00	\$440.00	1	\$10.00	\$48.51	\$41.49
	<b>\$142,298.22</b>	<b>\$27,703.59</b>	<b>39</b>	<b>\$33,203.92</b>	<b>\$15,462.78</b>	<b>\$65,927.93</b>
2019 BAND	\$2,883.60	\$489.00	1	\$150.00	\$945.05	\$1,299.55
2019 BASKETBALL	\$7,898.35	\$1,390.76	7	\$697.19	\$1,185.47	\$4,624.93
2019 CHEERLEADING	\$12,367.01	\$2,219.47	2	\$834.73	\$2,302.80	\$7,010.01
2019 FOOTBALL	\$79,624.70	\$33,780.22	13	\$14,100.48	\$6,364.44	\$25,379.56
2019 SCHOOL ACTIVITIES	\$5,948.79	\$1,640.94	14	\$1,795.27	\$0.00	\$2,512.58
2019 SOCCER	\$48,898.58	\$1,698.95	3	\$3,106.98	\$13,060.60	\$31,032.05
2019 VOLLEYBALL	\$5,296.45	\$1,558.46	2	\$420.47	\$1,020.41	\$2,297.11
	<b>\$162,917.48</b>	<b>\$42,777.80</b>	<b>42</b>	<b>\$21,105.12</b>	<b>\$24,878.77</b>	<b>\$74,155.79</b>

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Policy Year Sport	Total Charge	Non-Covered Charges	Number of Claims	K and K Amount Paid	Other Insurance Pay	PPO Savings
2020 BASKETBALL	\$150,758.78	\$46,243.01	3	\$27,273.55	\$12,437.45	\$64,804.77
2020 CHEERLEADING	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
2020 FOOTBALL	\$19,411.18	\$4,662.73	3	\$12,265.35	\$0.00	\$2,483.10
2020 SCHOOL ACTIVITIES	\$3,168.82	\$25.30	4	\$471.17	\$39.72	\$2,632.63
2020 SOCCER	\$26,717.71	\$17,421.62	2	\$1,479.08	\$2,179.15	\$5,637.86
2020 VOLLEYBALL	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
	<b>\$200,056.49</b>	<b>\$68,352.66</b>	<b>14</b>	<b>\$41,489.15</b>	<b>\$14,656.32</b>	<b>\$75,558.36</b>
2021 BASKETBALL	\$0.00	\$0.00	2	\$0.00	\$0.00	\$0.00
2021 FOOTBALL	\$1,130.17	\$1,130.17	3	\$0.00	\$0.00	\$0.00
2021 SCHOOL ACTIVITIES	\$0.00	\$0.00	3	\$0.00	\$0.00	\$0.00
2021 SOCCER	\$5,899.72	\$1,867.84	3	\$60.00	\$126.36	\$3,845.52
	<b>\$7,029.89</b>	<b>\$2,998.01</b>	<b>11</b>	<b>\$60.00</b>	<b>\$126.36</b>	<b>\$3,845.52</b>

**Estill County**

	2015 <u>Policy Year</u>	2016 <u>Policy Year</u>	2017 <u>Policy Year</u>	2018 <u>Policy Year</u>	2019 <u>Policy Year</u>	2020 <u>Policy Year</u>	2021 <u>Policy Year</u>
<b>PAID CLAIMS</b>	\$25,677	\$20,599	\$54,775	\$33,204	\$21,105	\$41,489	\$60
<b># OF CLAIMS</b>	40	61	51	39	42	14	11
<b>AVE COST PER CLM</b>	\$641.92	\$337.68	\$1,074.01	\$851.38	\$502.50	\$2,963.51	\$5.45
<b>LOSS RATIO</b>	53.3%	43.1%	114.5%	69.4%	42.0%	78.7%	0.1%

## 2015 thru 2021 as of 1-10-22

<u>Types of Service</u>	<u>% of Overall Paid Claims</u>	<u>Sport/Activity</u>	<u>% of Overall Paid Claims</u>
HO Hospital Outpatient	44.10%	FOOTBALL	50.91%
ER Hospital Emergency Care Facility	19.46%	BASKETBALL	16.71%
DI Diagnostic Imaging Expense	6.52%	SOCCER	12.10%
T2 Physical Therapy, Outpatient 2nd Visit & Thereafter	4.22%	SCHOOL ACTIVITIES	11.88%
DX X-Ray	4.21%	CHEERLEADING	3.34%
PT Physical Therapy, 1st visit	4.08%	VOLLEYBALL	2.33%
SO Surgery, Outpatient	3.18%	SOFTBALL	1.31%
EP ER Physician	2.84%	BAND	0.57%
DV Doctor's Visit, 1st Visit-Outpatient	2.59%	BASEBALL	0.42%
D2 Doctor's Visit, 2nd vis & thereafter-Outpatient	2.25%	ROTC	0.42%
MS Braces, Orthopedic Appliances	2.17%		
AM Ambulance, Ground	1.30%		
TX Treatment of Fracture	1.10%		
CA Casting Services & Supplies	0.77%		
AN Anesthesia Expense	0.75%		
DM Wheelchairs, Hosp beds, Crutches, Med supp	0.18%		
DL Diagnostic Lab Expense	0.13%		
DT Dental	0.08%		
OC Occupational Therapy	0.07%		
OT Orthotics	0.02%		
<u>Leading medical providers</u>	<u>Amount Paid</u>	<u>Leading PPO Discount Providers</u>	
UNIVERSITY OF KENTUCKY	\$46,363.16	BAPTIST HEALTH RICHMOND INC	\$108,217
BLUEGRASS ORTHOPAEDICS SURGICAL DIVI	\$43,410.96	UNIVERSITY OF KENTUCKY	\$101,904
BAPTIST HEALTH RICHMOND INC	\$31,190.29	BLUEGRASS ORTHOPAEDICS SURGICA	\$95,487
MARCUM & WALLACE MEMORIAL HOSPITAL	\$22,669.45	CLARK REGIONAL MEDICAL CENTER	\$83,435
BAPTIST HEALTHCARE SYSTEM INC	\$11,266.51	MICHAEL R HEILIG	\$53,379
BLUEGRASS ORTHOPAEDICS PSC	\$8,417.12	MARCUM & WALLACE MEMORIAL HOSP	\$36,280
KENTUCKY MEDICAL SERVICES	\$7,000.14	BLUEGRASS ORTHOPAEDICS PSC	\$22,873
CLARK REGIONAL MEDICAL CENTER	\$6,581.88	MEDICAL HEIGHTS SURGERY CENTER	\$22,485
MICHAEL R HEILIG	\$5,922.45	LEXINGTON SURGERY CENTER LTD	\$22,270
DRAYER PHYSICAL THERAPY KENTUCKY LLC	\$3,521.50	DRAYER PHYSICAL THERAPY KENTUC	\$14,344
EMERGENCY MEDICINE PHYSICIANS OF ESTI	\$3,372.25	KENTUCKY MEDICAL SERVICES	\$11,794
LEXINGTON SURGERY CENTER LTD	\$3,192.00	EMERGENCY MEDICINE PHYSICIANS O	\$11,772