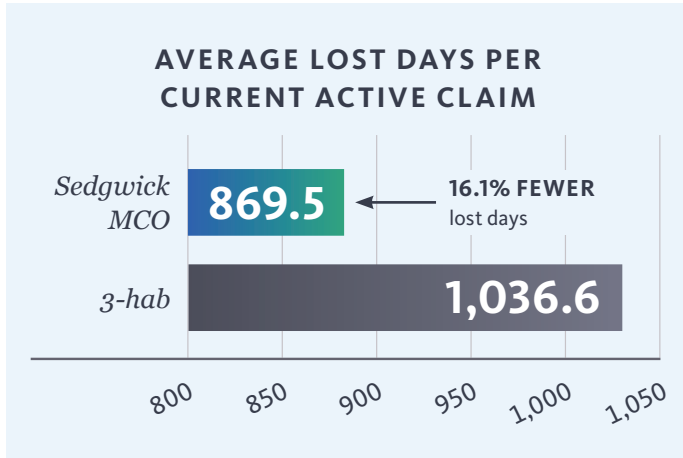
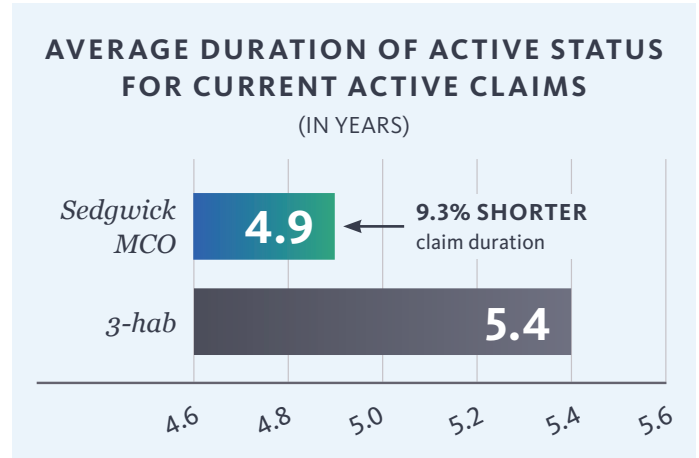


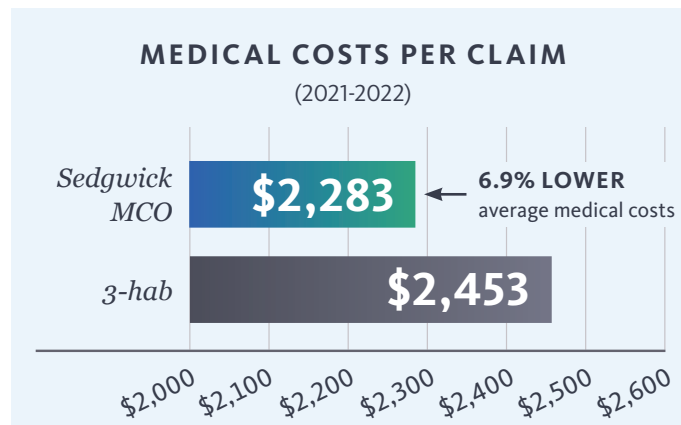
## Sedgwick MCO and 3-hab *performance comparison*



Accumulation of lost workdays is a key driver of claim costs, impacting premium rates, savings options and workplace operations. A managed care organization that consistently facilitates a faster return to work for injured employees positions their clients for success. Sedgwick MCO averages 16.1% fewer lost workdays per current active claim than 3-hab.<sup>1</sup>



A shorter duration of medical activity is an indicator of effective medical management and declining reserve costs. We negotiate directly with medical providers to help drive faster claims resolution. Sedgwick MCO outperforms 3-hab by 9.3% in the longevity of active status in current active claims.<sup>2</sup>



Medical expenses can greatly increase claims costs. Our clinical team provides effective medical management that ensures appropriate care for injured employees and reduces the costs associated with excessive treatment. Comparing average medical costs per claim, Sedgwick MCO outperforms 3-hab by 6.9%.<sup>3</sup>

<sup>1</sup> BWC Public Data Request SP23-01161, rounded to nearest .1 as of 3/21/2023. | <sup>2</sup> BWC Public Data Request SP23-01162, rounded to nearest .1 as of 3/21/2023. | <sup>3</sup> BWC Public Data, 22-05025 as of 12/13/2022.