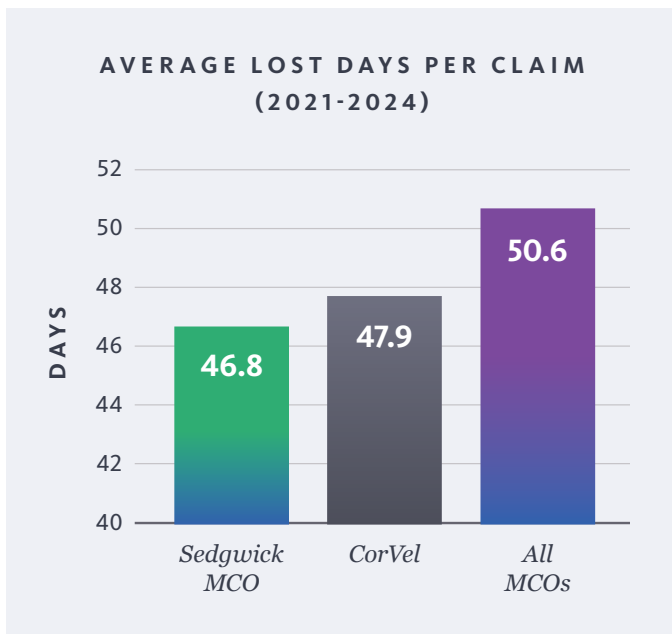


Sedgwick MCO and CorVel performance comparison

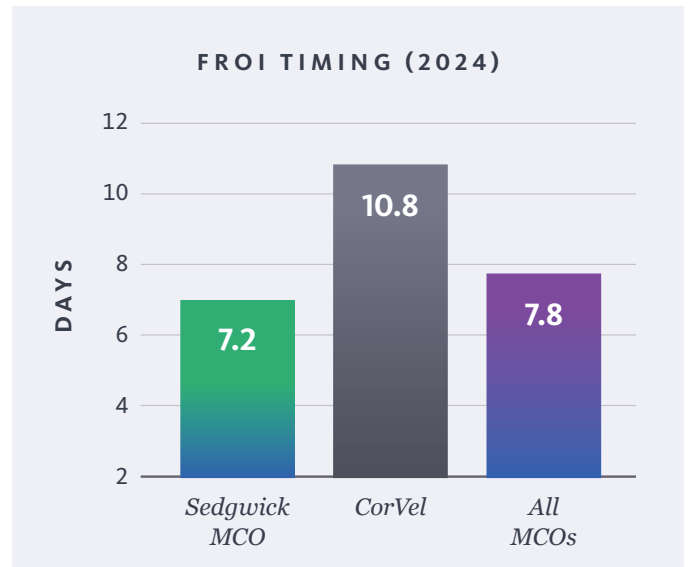
Average lost days per claim

Accumulation of lost days is a key cost driver in claims, impacting premiums, 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 outperformed CorVel in average lost days per claim by **2.3%** and the statewide average by **8.1%** in claims from 2021-2024.¹



FROI timing

First report of injury (FROI) timing measures the average days from the injury date to the date the claim is submitted to the Ohio Bureau of Workers' Compensation (BWC). A faster FROI process results in better organized claims, earlier allowance decisions, and quicker engagement with injured employees and their medical providers. Sedgwick MCO is #1 among all MCOs in FROI timing at 7.2 days, while CorVel's FROI timing in 2024 was 10.8 days to file a claim — **over a 50% difference.**²



¹ BWC Public Data, Claim information by MCO, NCCI Manual. Injury Years 2021-2024, as of 1/14/2025. | ² MCO 2025 Report Card.