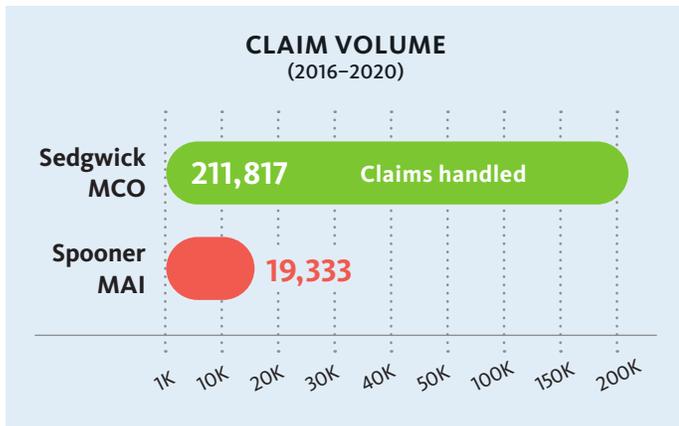
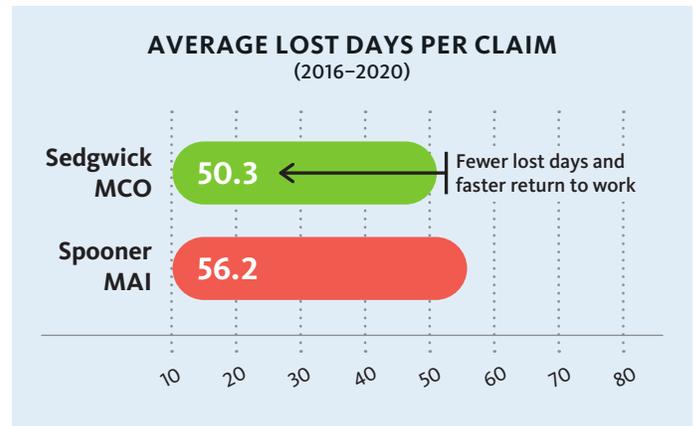




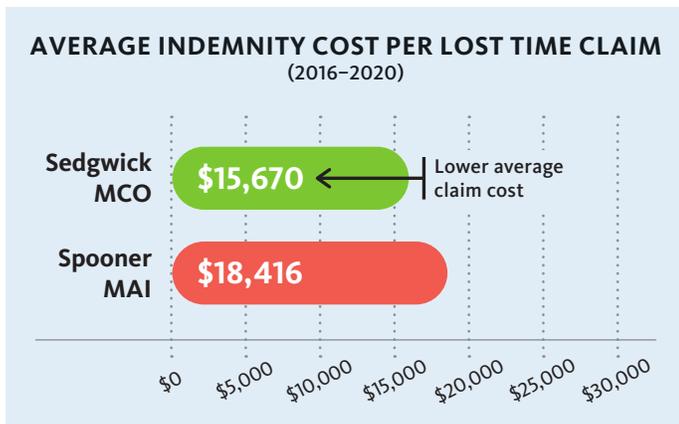
Sedgwick MCO and Spooner MAI performance comparison



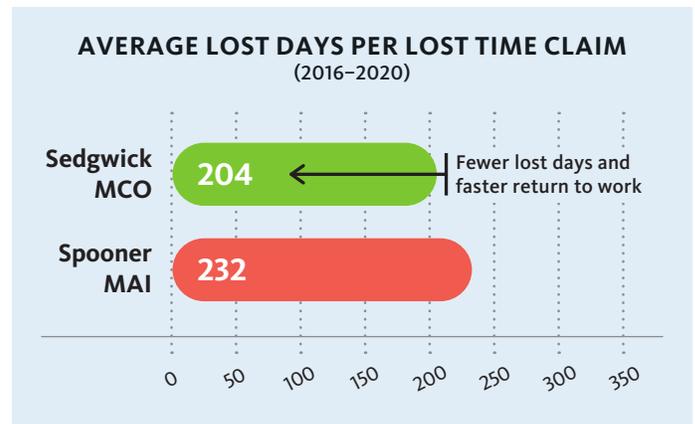
Sedgwick MCO is Ohio's largest managed care organization and we handle more than half of all workers' compensation claims in the state.¹ We have extensive experience guiding Ohio employers and injured employees through the managed care process.



Lost days are the most significant cost driver in workers' compensation claims, and one of the best predictors of claim costs and premium impact. A managed care organization that consistently facilitates a faster return to work for injured employees positions their clients for success. Sedgwick MCO averaged 11.7% fewer lost workdays per claim than Spooner MAI.¹



Fewer lost days lead to less compensation paid in claims. Looking at the average indemnity cost per lost time claim, Sedgwick MCO outperformed Spooner MAI by 17.5%.¹



Preventing lost time claims is an important goal, but getting the back to work is still a priority after a claim becomes lost time. Putting a stop to compensation and reducing reserve costs depends heavily on controlling lost days. Sedgwick MCO outperformed Spooner MAI in average lost days per lost time claim by 13.8%.¹

¹ According to public information provided by Ohio BWC in early 2021