ENTERPRISE COMP STEWARDSHIP

Reporting Period 07/01/2020 - 06/30/2025
As of 06/30/2025

Chandler • Arizona

CORVEL

PROGRAM SUMMARY


Program Highlights

- 2025 lowest frequency of claims out of last 5 years
- 5-year average incurred dropped by over 50%
- Improved total lag time
- Increase in claim closures
- $1.3 million in Network Solutions savings
- Case Management ROI: $10:1
- Over $100,000 in savings by utilizing 24/7 Nurse Triage

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CLAIMS SUMMARY

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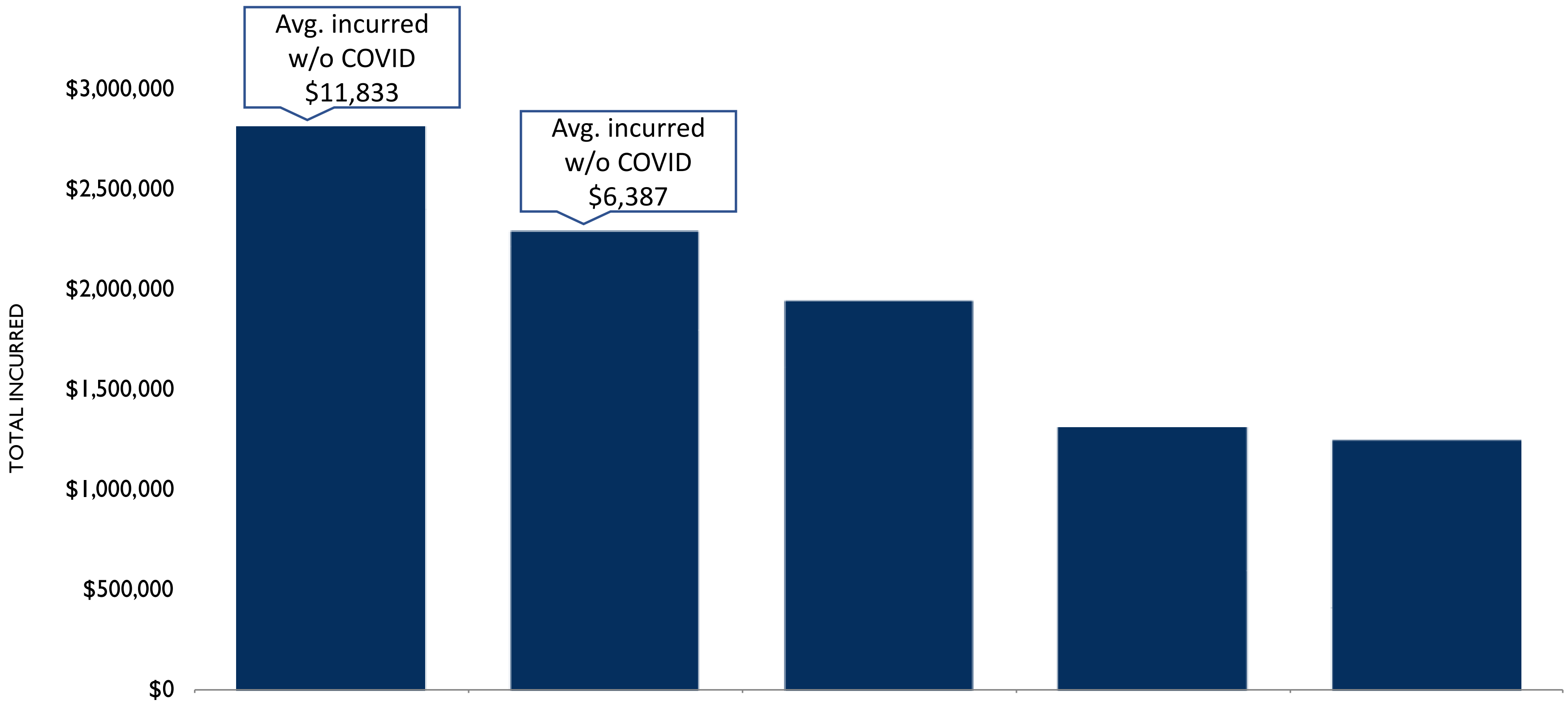
SUMMARY

- 2021 – COVID $1.2M
- 2022 – COVID $1.5M
- 5 Year average incurred $6,718



Injury Year (FYE)	2021	2022	2023	2024	2025
Number of Claims	139	120	133	158	116
Total Incurred	$2,805,538	$2,281,074	$1,935,760	$1,310,746	$1,245,486
Average Incurred	$20,184	$19,009	$14,555	$8,296	$10,737

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CLAIMS SUMMARY
AGED ONE PERIOD

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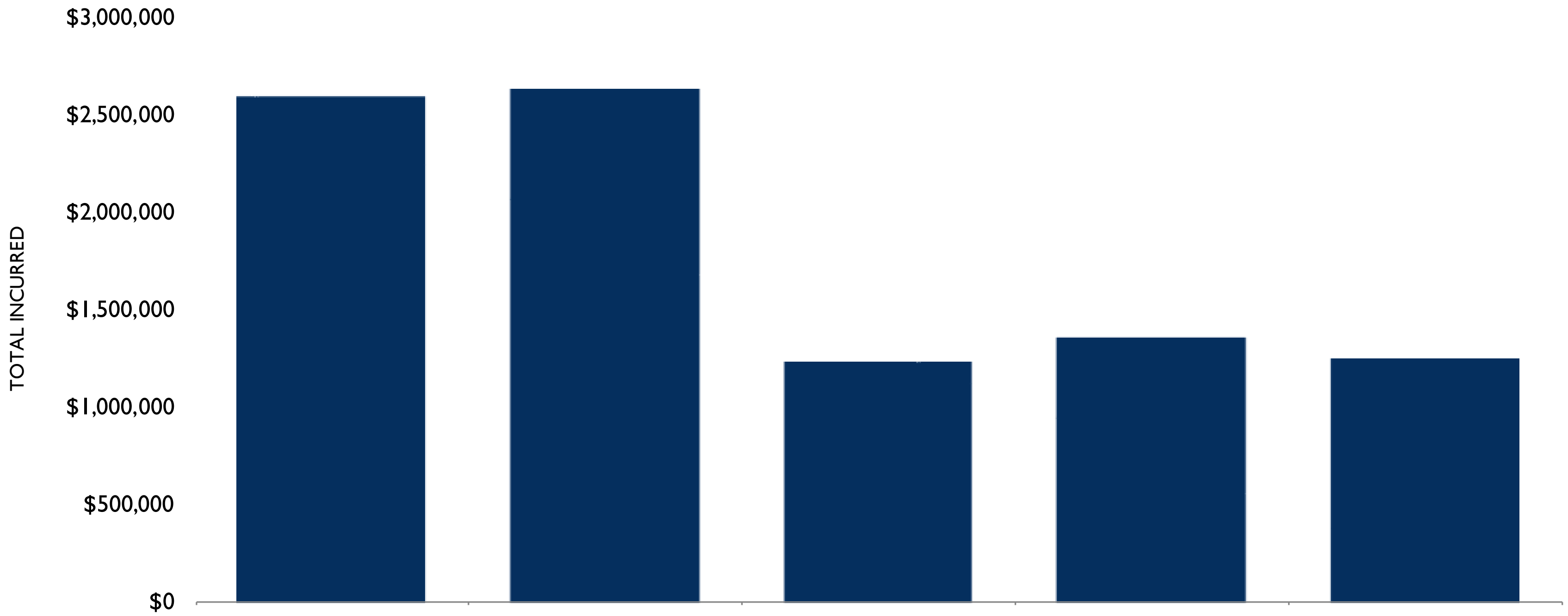
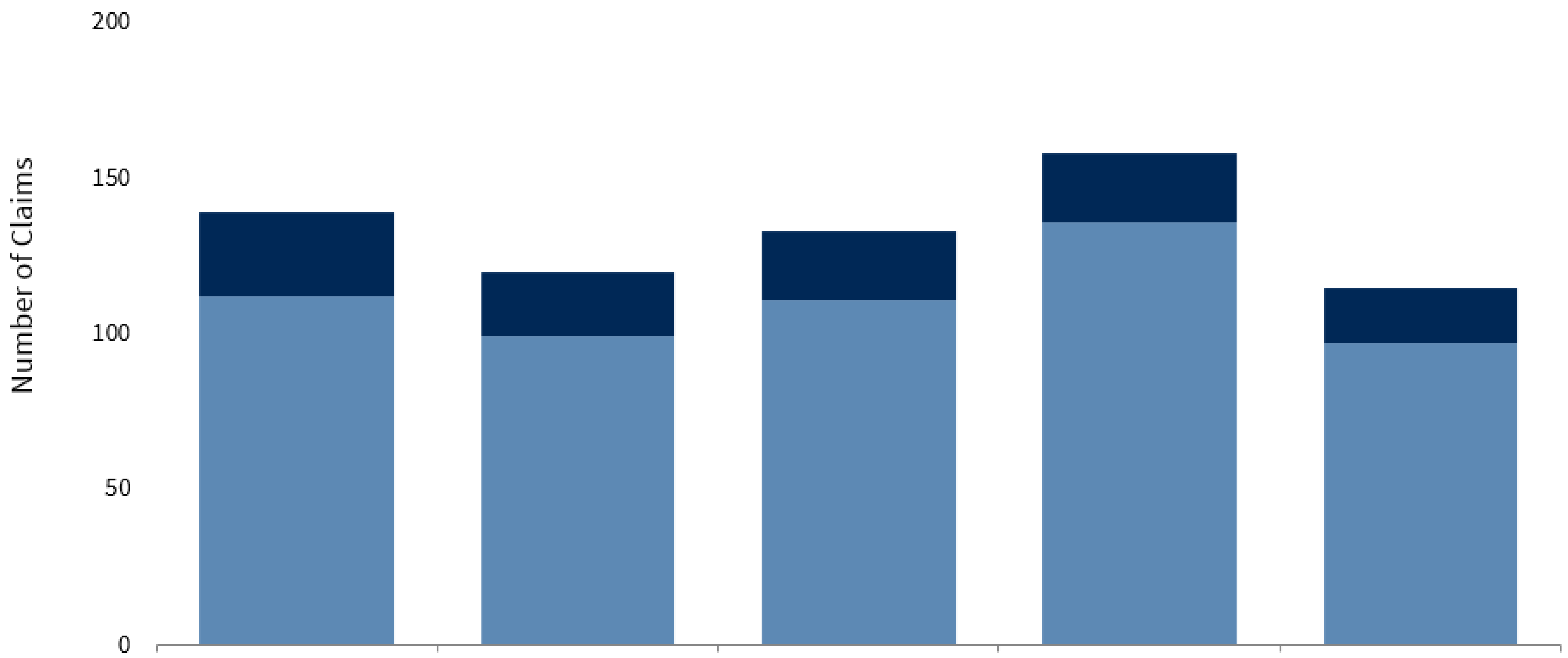
SUMMARY

- 2021 – COVID $1.2M
- 2022 – COVID $1.5M



Injury Year (FYE)	2021	2022	2023	2024	2025
Number of Claims	131	119	131	150	116
Total Incurred	$2,586,374	$2,625,867	$1,234,978	$1,359,780	$1,245,486
Average Incurred	$19,743	$22,066	$9,427	$9,065	$10,737

STATURORY CLAIM COUNTS



Injury Year	2021	2022	2023	2024	2025
Indemnity	27	21	22	22	18
Medical Only	112	99	111	136	97

BENCHMARKING
AGED ONE YEAR

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SUMMARY

- Average incurred 2025 higher
  - 3 Claims > $100k
  - 8 Claims > $50k
- Nice improvement with total lag, > 2 days

	Injury Year					CorVel Book of PE Business
Metric	**2021**	**2022**	**2023**	**2024**	**2025**	**2025**
Medical Only %	73%	76%	69%	75%	74%	80% ▼
Litigation %	0.8%	0.8%	2.3%	1.3%	**0.9%**	0.4% ▲
Average Incurred						
All Claims	$19,743	$22,066	$9,427	$9,065	$10,830	$6,640 ▲
Indemnity	$68,598	$85,461	$25,948	$29,899	$36,152	$24,591 ▲
Medical Only	$1,230	$1,639	$1,901	$1,997	$1,893	$2,090 ▼
Lag Time						
Total Lag	9.0	7.5	11.1	8.7	6.4	7.9 ▼
Employee Lag	2.4	2.2	5.1	1.8	1.5	2.5 ▼
Manager Lag	6.6	5.3	6.0	6.9	5.0	5.5 ▼
Financials by Claim						
Indemnity %	44.5%	54.3%	12.0%	9.9%	13.1%	11.4% ▲
Medical %	42.3%	35.1%	67.0%	68.4%	62.8%	67.1% ▼
Expense %	13.2%	10.6%	21.0%	21.7%	24.1%	21.4% ▲

BENCHMARKING
AGED ONE YEAR

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SUMMARY

- Strains, Contusions and Sprains – higher severity
- Medical only and Indemnity claims closing sooner than other PE's

	Injury Year					CorVel Book of PE Business
Average Incurred by Injury Nature	**2021**	**2022**	**2023**	**2024**	**2025**	**2025**
Strain	$10,054	$8,348	$4,561	$15,499	$13,322	$6,925 ▲
Contusion	$2,951	$3,215	$13,833	$3,514	$11,144	$3,542 ▲
Sprain	$11,490	$8,215	$5,641	$5,197	$13,509	$11,016 ▲
Laceration	$1,540	$1,071	$5,580	$1,294	$681	$2,306 ▼
Average Time Open by Claim Type						
Indemnity	130.2	129.8	91.2	149.2	109.1	120.6 ▼
Medical Only	88.2	73.8	64.0	63.4	71.1	82.7 ▼
Average Incurred by Jurisdiction State						
AZ	$19,743	$22,066	$9,427	$9,065	$10,830	$6,640 ▲

CLAIM COUNTS
TOP FIVE LOCATION SUMMARY

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SUMMARY

- Claim frequency continues to remain relatively consistent over a 5-year average
- Spike in average incurred in 2025 due to higher severity of claims

Injury Year (FYE)	2021	2022	2023	2024	2025
Chand Police Department					
Number of Claims	72	53	61	80	48
Total Incurred	$2,324,452	$2,015,625	$1,237,084	$897,299	$632,071
Average Incurred	$32,284	$38,031	$20,280	$11,216	$13,168
CHAND FIRE HEALTH & MEDICAL DEPARTMENT					
Number of Claims	28	29	36	35	27
Total Incurred	$362,112	$175,187	$342,841	$172,472	$247,657
Average Incurred	$12,933	$6,041	$9,523	$4,928	$9,172
CHAND PUBLIC WORKS & UTILITIES					
Number of Claims	18	17	11	20	16
Total Incurred	$75,213	$50,637	$48,531	$99,966	$220,226
Average Incurred	$4,179	$2,979	$4,412	$4,998	$13,764
CHAND COMMUNITY SERVICES					
Number of Claims	12	11	20	13	14
Total Incurred	$29,331	$24,307	$291,466	$60,837	$128,311
Average Incurred	$2,444	$2,210	$14,573	$4,680	$9,165
CHAND CITY MANAGER					
Number of Claims	0	3	3	5	3
Total Incurred	$0	$2,022	$7,161	$70,194	$10,875
Average Incurred	$0	$674	$2,387	$14,039	$3,625

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CLAIMS CLOSURE

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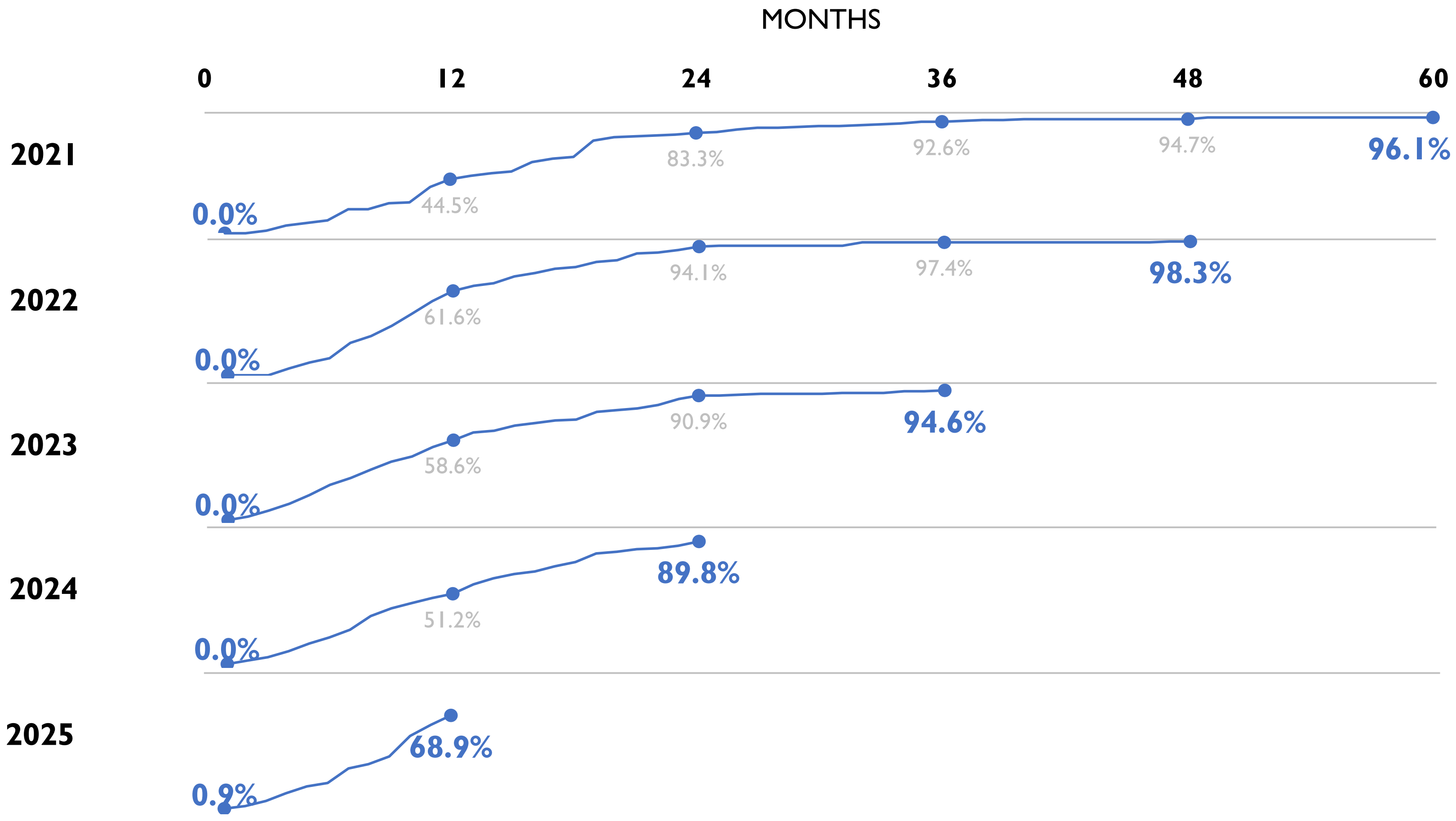
SUMMARY

- On average 57% of claims continue to close in the first year



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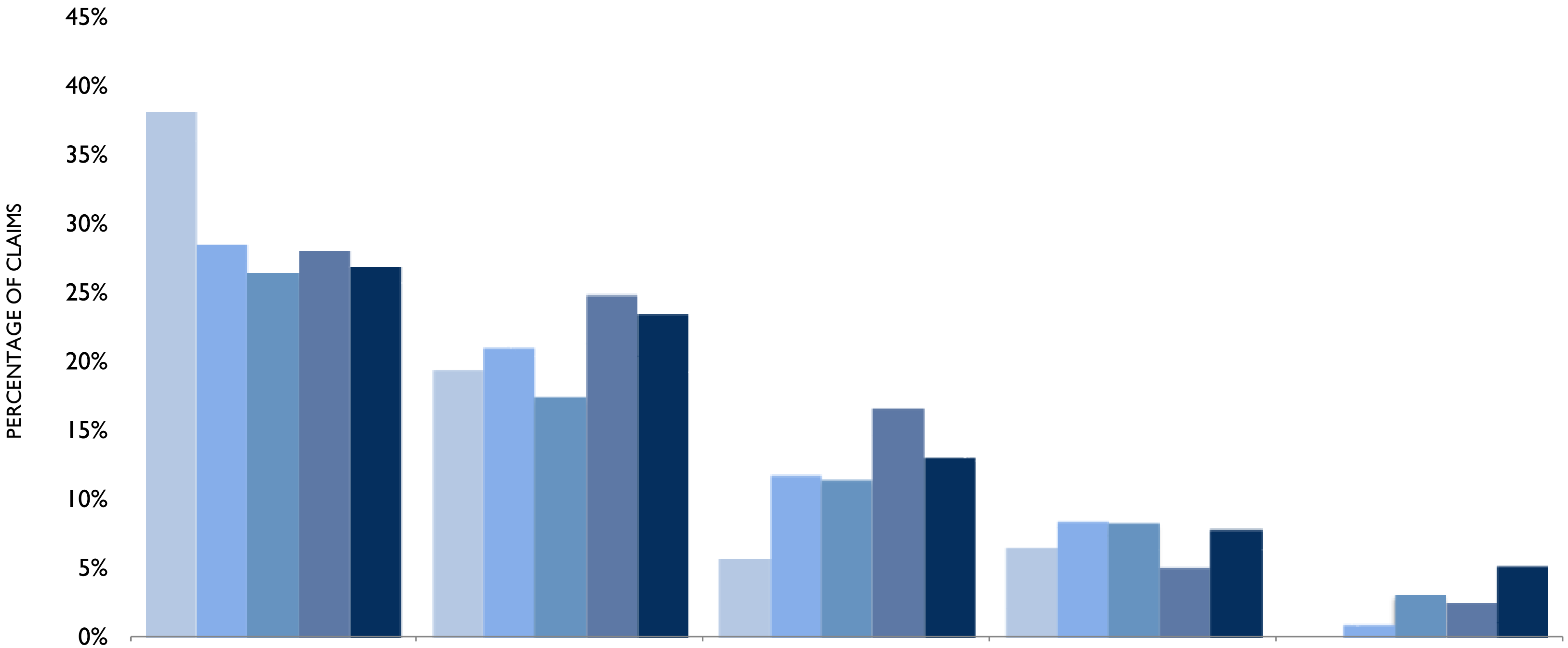
CLAIM COUNTS
NATURE OF INJURIES

SUMMARY

- Strains – On same level, lifting, twisting
- Contusion – Fall on same level, person in act of crime, MVA
- Sprain – Fall on same level, person in act of crime, lifting
- Laceration – Objects handled, cut puncture scrape, motor vehicle
- All Other Specific Injuries NOC – Objects being handled, animal or insect, fall on same level

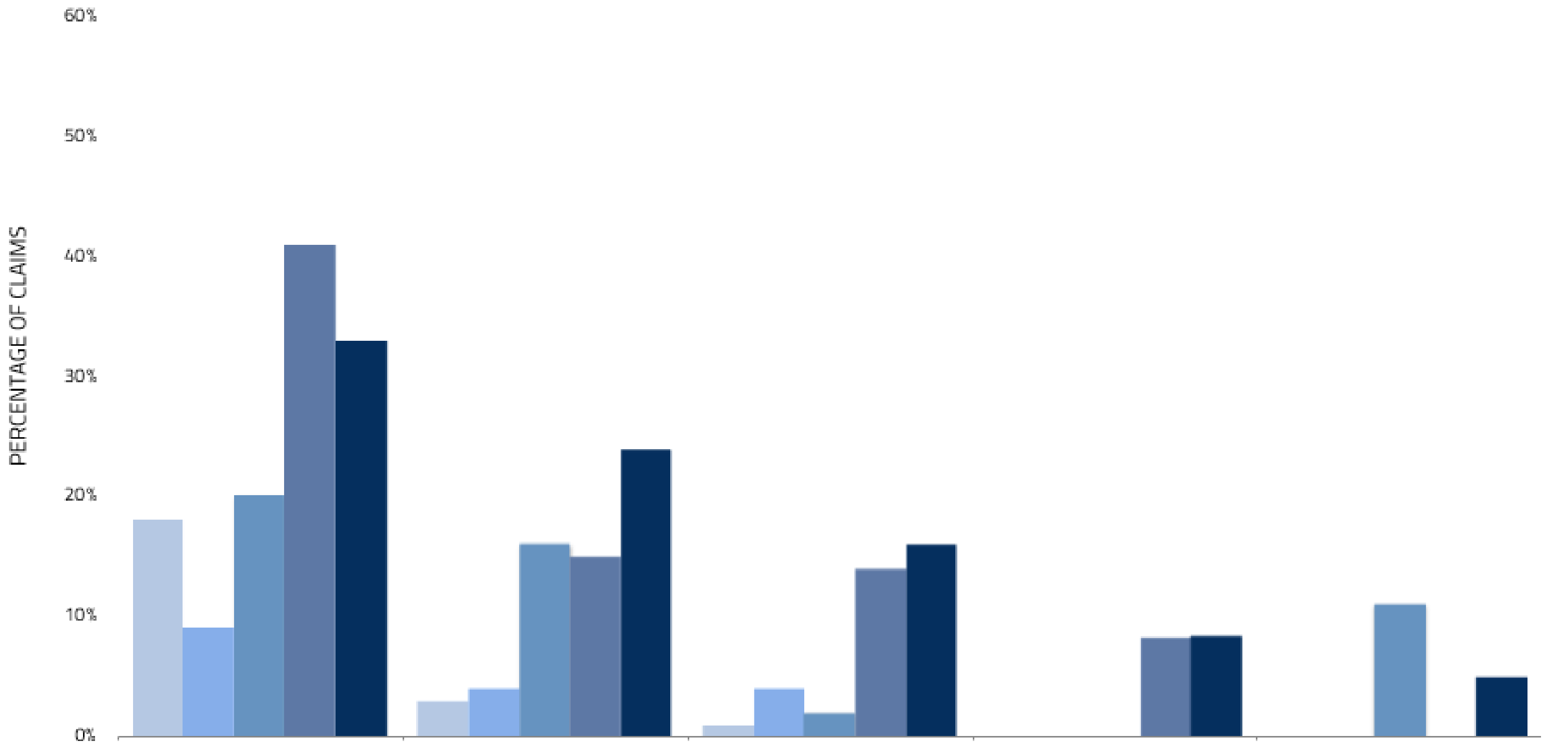


Injury Nature	Strain		Contusion		Sprain		Laceration		Specific Injury, Not Otherwise Classified	
Injury Year (FYE)	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims
2021	53	38%	27	19%	8	6%	9	6%	0	0%
2022	34	28%	25	21%	14	12%	10	8%	1	1%
2023	35	26%	23	17%	15	11%	11	8%	4	3%
2024	44	28%	39	25%	26	16%	8	5%	4	3%
2025	31	27%	27	23%	15	13%	9	8%	5	4%

INCURRED
NATURE OF INJURIES

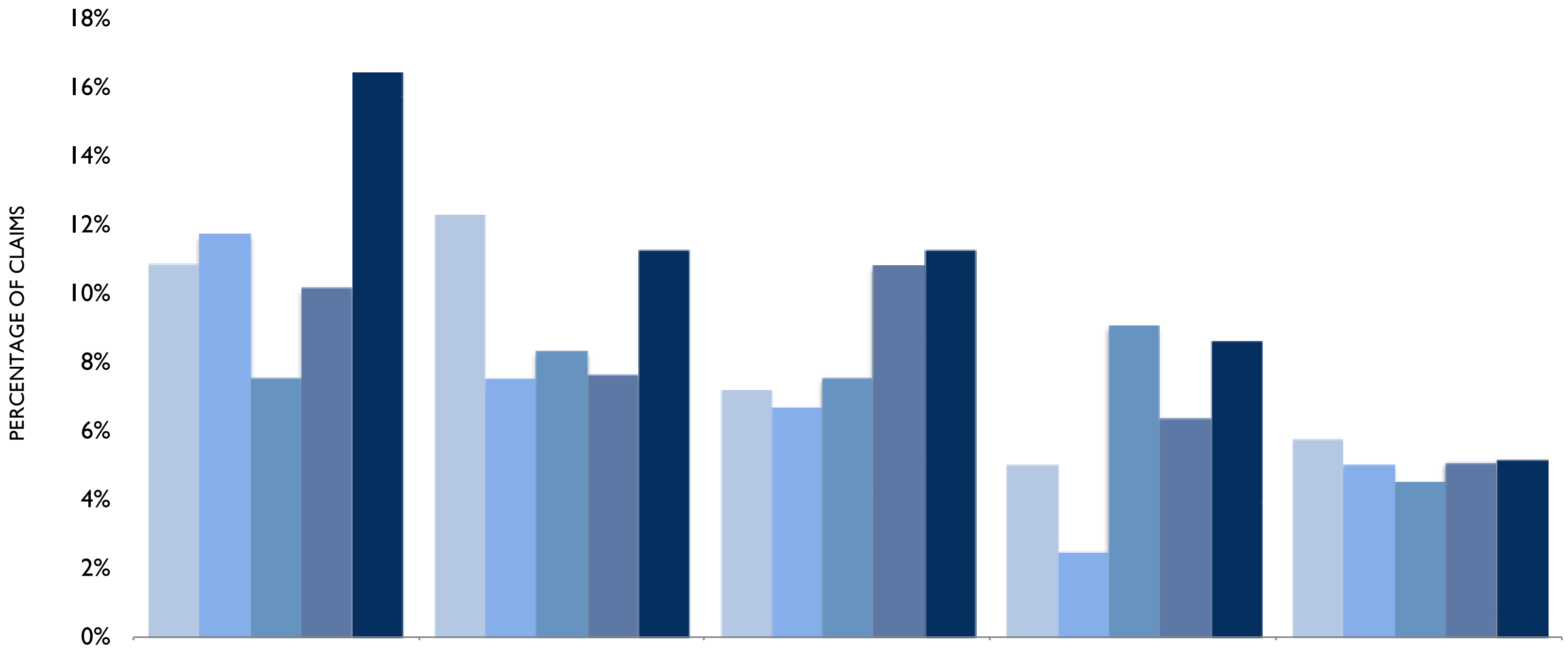
SUMMARY

- 2025 Strain – 1 claim > $100k
- 2025 Contusion – 1 claim > $100k
- 2025 Dislocation – 1 claim > $100k



Injury Nature	Strain		Contusion		Sprain		Dislocation		Cancer	
Injury Year(FYE)	Incurred	% of Incurred	Incurred	% of Incurred	Incurred	Incurred	Incurred	% of Incurred	Incurred	Incurred
2021	$497,704	18%	$72,294	3%	$22,687	1%	$0	0%	$0	0%
2022	$201,216	9%	$89,202	4%	$81,444	4%	$0	0%	$0	0%
2023	$394,601	20%	$304,973	16%	$30,625	2%	$0	0%	$215,564	11%
2024	$537,961	41%	$199,089	15%	$182,853	14%	$109,126	8%	$4,823	0%
2025	$412,991	33%	$300,894	24%	$202,634	16%	$105,011	8%	$67,175	5%

CLAIM COUNTS
BODY PART



Body Part	Knee		Lower Back Area		Shoulder(s)		Finger(s)		Ankle	
Injury Year (FYE)	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims
2021	15	11%	17	12%	10	7%	7	5%	8	6%
2022	14	12%	9	8%	8	7%	3	3%	6	5%
2023	10	8%	11	8%	10	8%	12	9%	6	5%
2024	16	10%	12	8%	17	11%	10	6%	8	5%
2025	19	16%	13	11%	13	11%	10	9%	6	5%

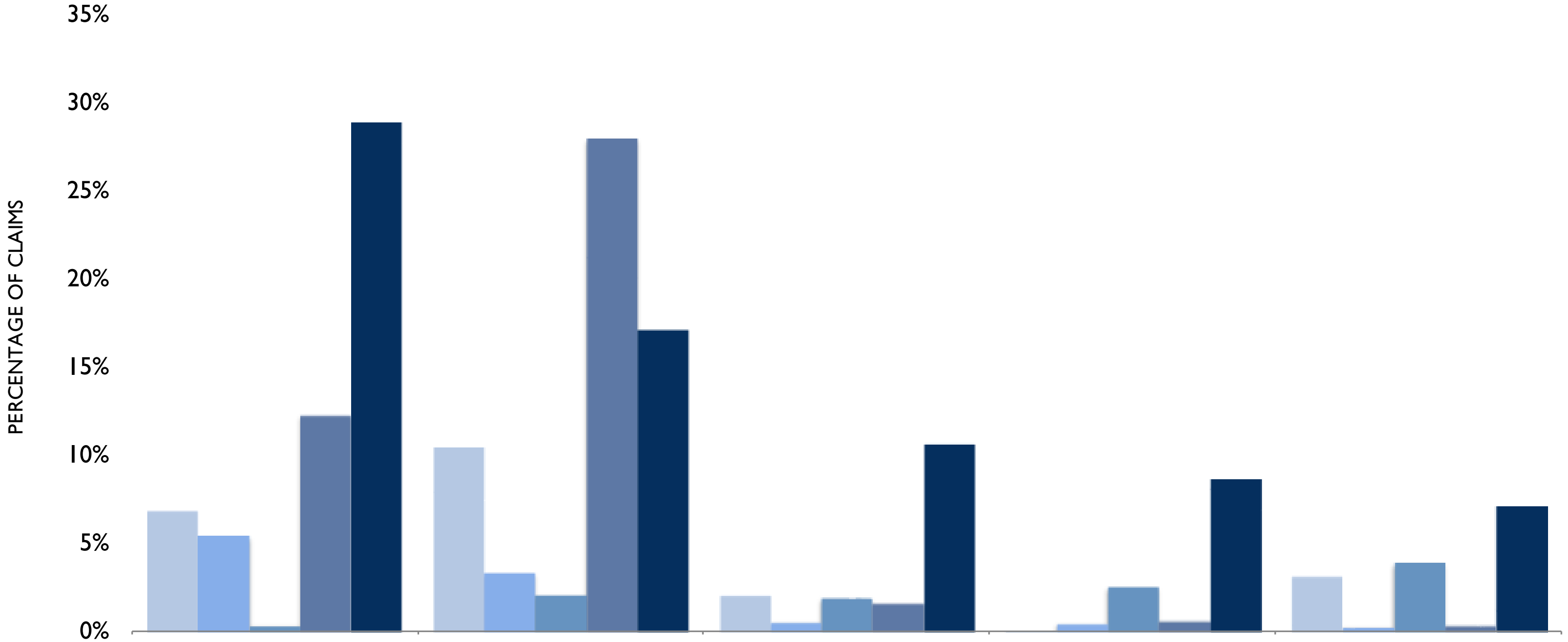
SUMMARY

- Knee – Falls, person in act of crime, twisting
- Lower back – Lifting, MVA, falls
- Shoulder(s) – Falls, person in act of crime, MVA
- Finger(s) – Objects being lifted/handled, animal or insect
- Ankle – Falls, twisting, person in act of crime

INCURRED
BODY PART

SUMMARY

- 2025 Knee – 1 claim > $100k
- 2025 Shoulder – 1 claim > $100k
- 2025 Head – 1 claim > $100k



Body Part	Knee		Shoulder(s)		Ankle		Soft Tissue-Head		Ear(s)	
Injury Year (FYE)	**Incurred**	**% of Incurred**	**Incurred**	**% of Incurred**	**Incurred**	**% of Incurred**	**Incurred**	**% of Incurred**	**Incurred**	**% of Incurred**
2021	$190,985	7%	$290,814	10%	$57,272	2%	$1,169	0%	$87,203	3%
2022	$123,575	5%	$76,591	3%	$11,677	1%	$11,133	0%	$5,943	0%
2023	$7,155	0%	$40,852	2%	$35,769	2%	$48,590	3%	$74,360	4%
2024	$161,210	12%	$366,124	28%	$20,803	2%	$8,430	1%	$5,269	0%
2025	$359,100	29%	$213,378	17%	$132,559	11%	$108,553	9%	$89,045	7%

NETWORK SOLUTIONS

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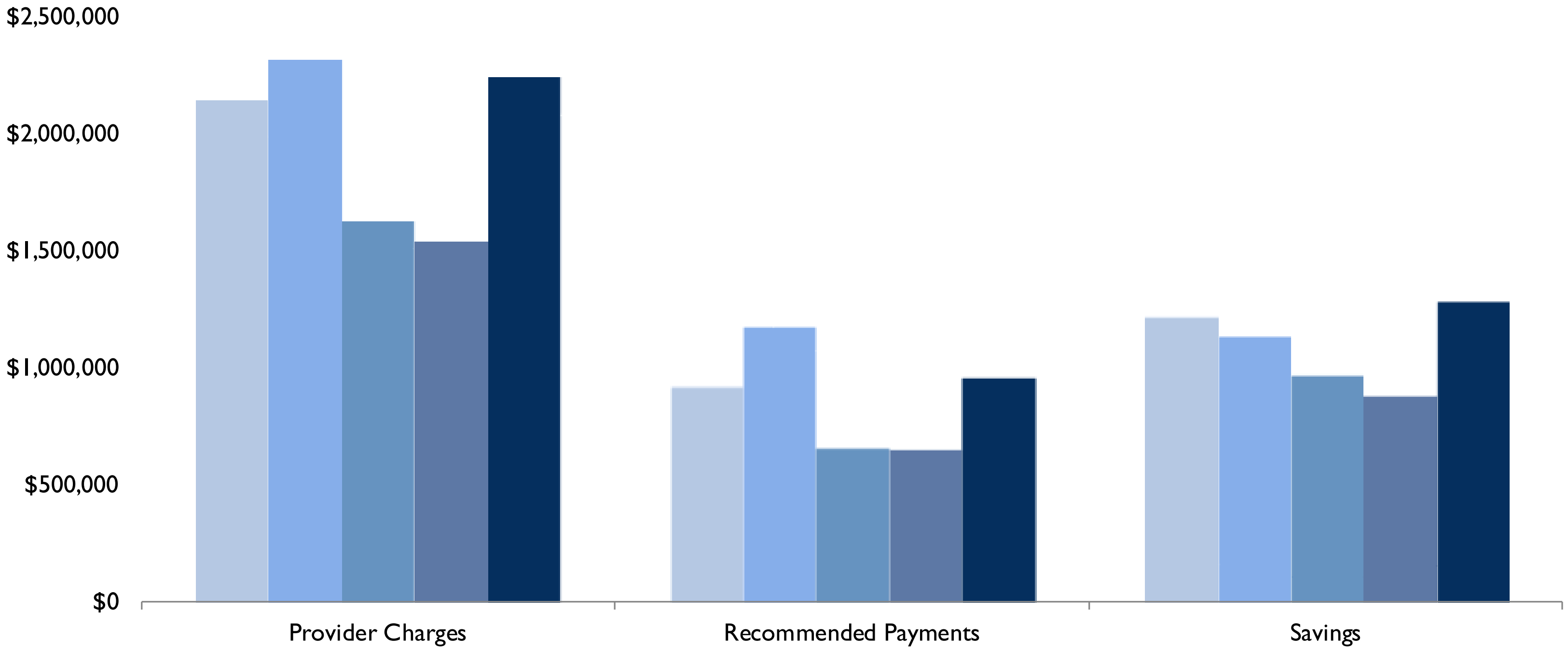
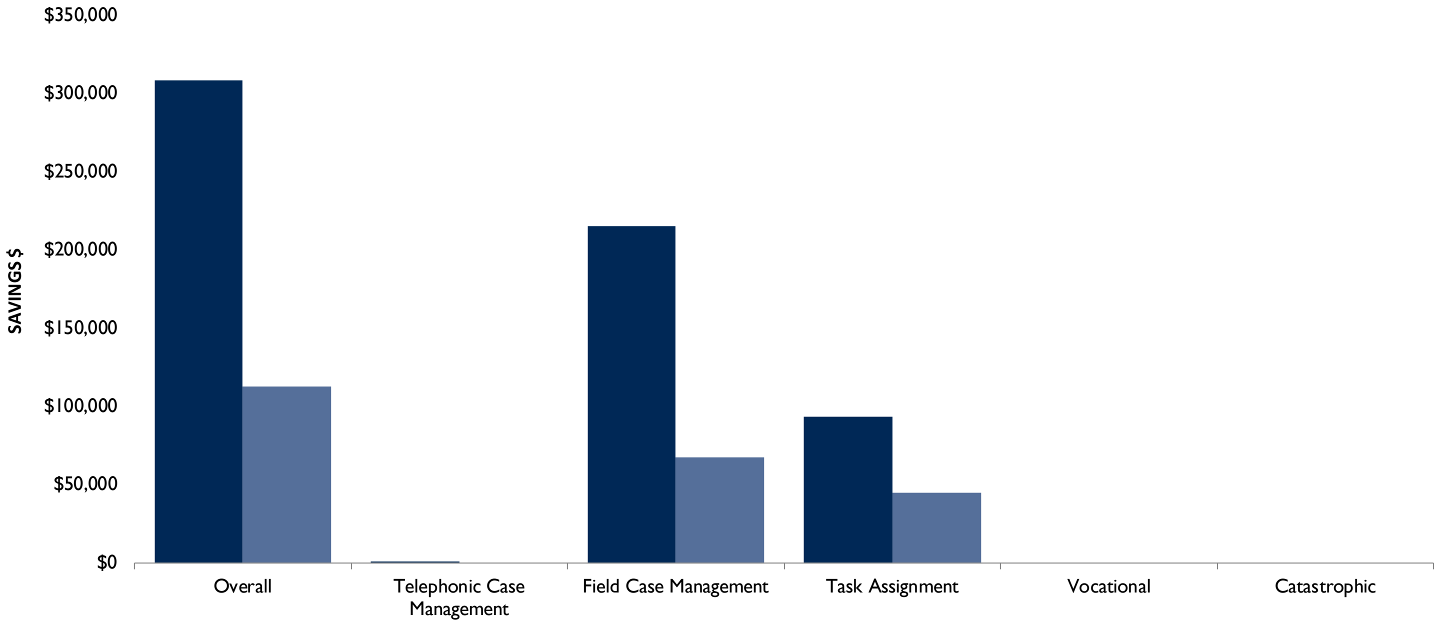


Invoice Year	2021	2022	2023	2024	2025	Last Yr vs Prior Yr Change	Last Yr vs Prior Yr % Change
Bill Count	2,465	2,173	1,584	1,799	2,422	623	35%
Provider Charges	$2,139,422	$2,316,072	$1,626,469	$1,537,714	$2,244,080	$706,366	46%
Recommended Payments	$923,804	$1,177,550	$657,227	$656,082	$962,048	$305,966	47%
Savings	$1,215,618	$1,138,522	$969,241	$881,632	$1,282,032	$400,400	45%
Savings %	57%	49%	60%	57%	57%	0%	0%

PHARMACY SUMMARY

Invoice Year	2021	2022	2023	2024	2025
Prescription Count	280	196	145	201	207
Prescription Charges	$132,317	$104,689	$75,383	$113,984	$103,787
Recommended Payments	$79,778	$61,978	$48,199	$75,096	$66,426
Pharmacy Savings	$52,540	$42,711	$27,184	$38,888	$37,361
Pharmacy Savings %	39.7%	40.8%	36.1%	34.1%	36.0%

SAVINGS CATEGORIES



Service Type	Savings Category: Medical	Savings Category: Indemnity	Total Savings	Total Fees	ROI
Overall	$308,700	$112,500	$421,200	$43,634	$10:1
Telephonic Case Management	$0	$0	$0	$0	$0:1
Field Case Management	$215,200	$67,500	$282,700	$34,843	$8:1
Task Assignment	$93,500	$45,000	$138,500	$8,791	$16:1
Vocational	$0	$0	$0	$0	$0:1
Catastrophic	$0	$0	$0	$0	$0:1