

PROGRAM SUMMARY



Program Highlights

- Lowest total incurred in last 5 years
- Increase in claim closures
- \$1.7 million in Network Solutions savings
- Case Management ROI: \$13:1
- Over \$150,000 in savings by utilizing 24/7 Nurse Triage

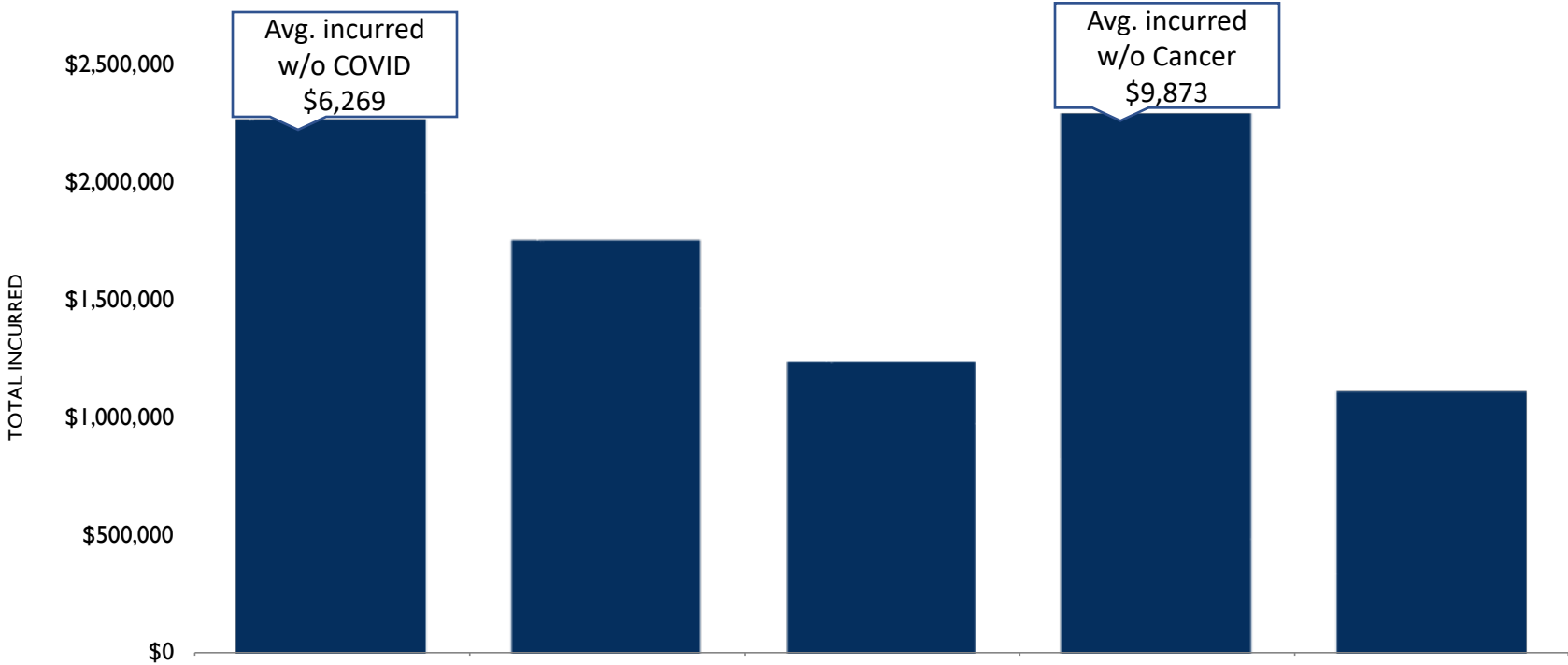
CLAIMS SUMMARY

SUMMARY

2022 – COVID \$1.5M

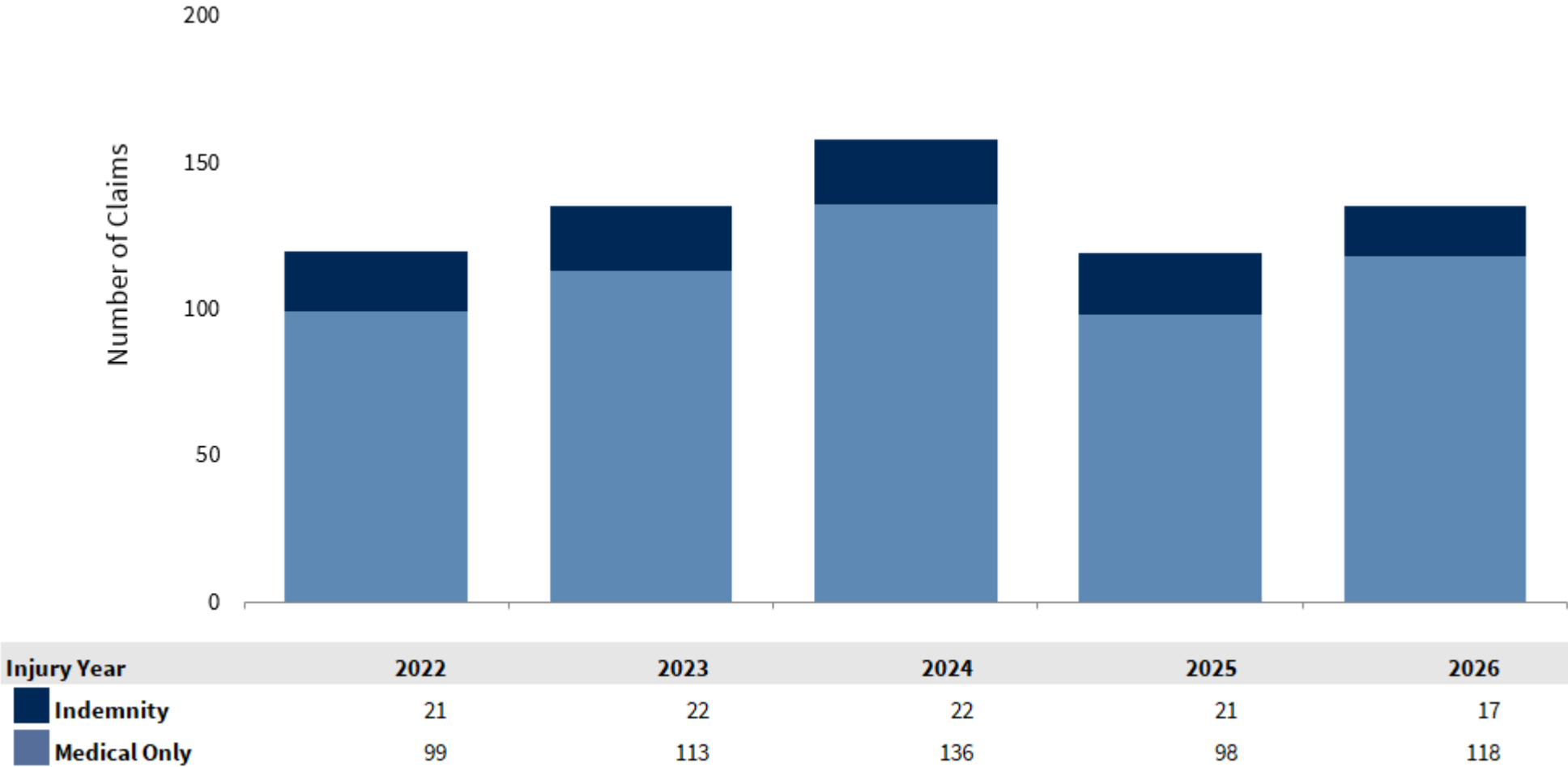
2025 – Cancer \$1.1M

5 Year average incurred
\$13,365



Injury Year (FYE)	2022	2023	2024	2025	2026
Number of Claims	120	135	158	120	135
Total Incurred	\$2,260,619	\$1,749,155	\$1,235,550	\$2,281,149	\$1,107,004
Average Incurred	\$18,838	\$12,957	\$7,820	\$19,010	\$8,200

STATUTORY CLAIM COUNTS



BENCHMARKING AGED ONE YEAR



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SUMMARY

Favorable benchmarking

- Litigation rate
- Average incurred
- EE lag

Metric	Injury Year					CorVel Book of Business	
	2022	2023	2024	2025	2026	2026	
Medical Only %	76%	69%	75%	74%	76%	79% ▼	
Litigation %	0.8%	2.3%	1.3%	0.9%	0.7%	0.8% ▼	
Average Incurred							
All Claims	\$22,066	\$9,427	\$9,065	\$10,830	\$8,200	\$8,834 ▼	
Indemnity	\$85,461	\$25,948	\$29,899	\$36,152	\$28,252	\$33,157 ▼	
Medical Only	\$1,639	\$1,901	\$1,997	\$1,893	\$1,713	\$2,285 ▼	
Lag Time							
Total Lag	7.5	11.1	8.7	6.4	7.3	6.4 ▲	
Employee Lag	2.2	5.1	1.8	1.5	1.6	2.2 ▼	
Manager Lag	5.3	6.0	6.9	5.0	5.7	4.2 ▲	
Financials by Claim							
Indemnity %	54.3%	12.0%	9.9%	13.1%	15.1%	15.6% ▼	
Medical %	35.1%	67.0%	68.4%	62.8%	62.7%	64.5% ▼	
Expense %	10.6%	21.0%	21.7%	24.1%	22.2%	19.9% ▲	

BENCHMARKING AGED ONE YEAR



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SUMMARY

Strains & Contusions –
lower severity

Sprains – 3 claims > \$50k

Infection – 1 claim

Fractures – 2 claims

Average Incurred by Injury Nature	Injury Year					CorVel Book of Business	
	2022	2023	2024	2025	2026	2026	
Strain	\$8,348	\$4,561	\$15,499	\$13,472	\$5,438	\$8,259 ▼	
Contusion	\$3,215	\$13,833	\$3,514	\$11,144	\$6,257	\$6,153 ▲	
Sprain	\$8,215	\$5,641	\$5,197	\$13,509	\$15,688	\$13,402 ▲	
Infection	\$0	\$0	\$0	\$1,476	\$149,012	\$33,006 ▲	
Fracture	\$0	\$46,706	\$4,915	\$0	\$44,970	\$42,104 ▲	
Average Time Open by Claim Type							
Indemnity	129.8	91.2	149.2	109.1	163.9	114.2 ▲	
Medical Only	73.8	64	63.4	71.1	71.9	64.3 ▲	
Average Incurred by Jurisdiction State							
AZ	\$22,066	\$9,427	\$9,065	\$10,830	\$8,200	\$8,834 ▼	

CLAIM COUNTS

TOP FIVE LOCATION SUMMARY



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SUMMARY

Claim frequency remains relatively consistent over a 5-year average

Police, Public Works & Community Services – lowest average incurred in the last 5 years

Injury Year (FYE)	2022	2023	2024	2025	2026
Chand Police Department					
Number of Claims	53	61	80	49	56
Total Incurred	\$1,995,162	\$1,166,485	\$766,293	\$502,474	\$360,006
Average Incurred	\$37,645	\$19,123	\$9,579	\$10,255	\$6,429
CHAND FIRE HEALTH & MEDICAL DEPARTMENT					
Number of Claims	29	38	35	29	42
Total Incurred	\$175,187	\$255,429	\$190,390	\$1,222,174	\$416,876
Average Incurred	\$6,041	\$6,722	\$5,440	\$42,144	\$9,926
CHAND PUBLIC WORKS & UTILITIES					
Number of Claims	17	11	20	16	11
Total Incurred	\$50,645	\$48,552	\$100,200	\$377,209	\$24,776
Average Incurred	\$2,979	\$4,414	\$5,010	\$23,576	\$2,252
CHAND COMMUNITY SERVICES					
Number of Claims	11	20	13	14	14
Total Incurred	\$24,307	\$262,851	\$90,837	\$126,689	\$21,259
Average Incurred	\$2,210	\$13,143	\$6,987	\$9,049	\$1,519
CHAND CITY MANAGER					
Number of Claims	3	3	5	3	2
Total Incurred	\$2,022	\$7,161	\$77,852	\$10,875	\$23,337
Average Incurred	\$674	\$2,387	\$15,570	\$3,625	\$11,668

CLAIM COUNTS

NATURE OF INJURIES

SUMMARY

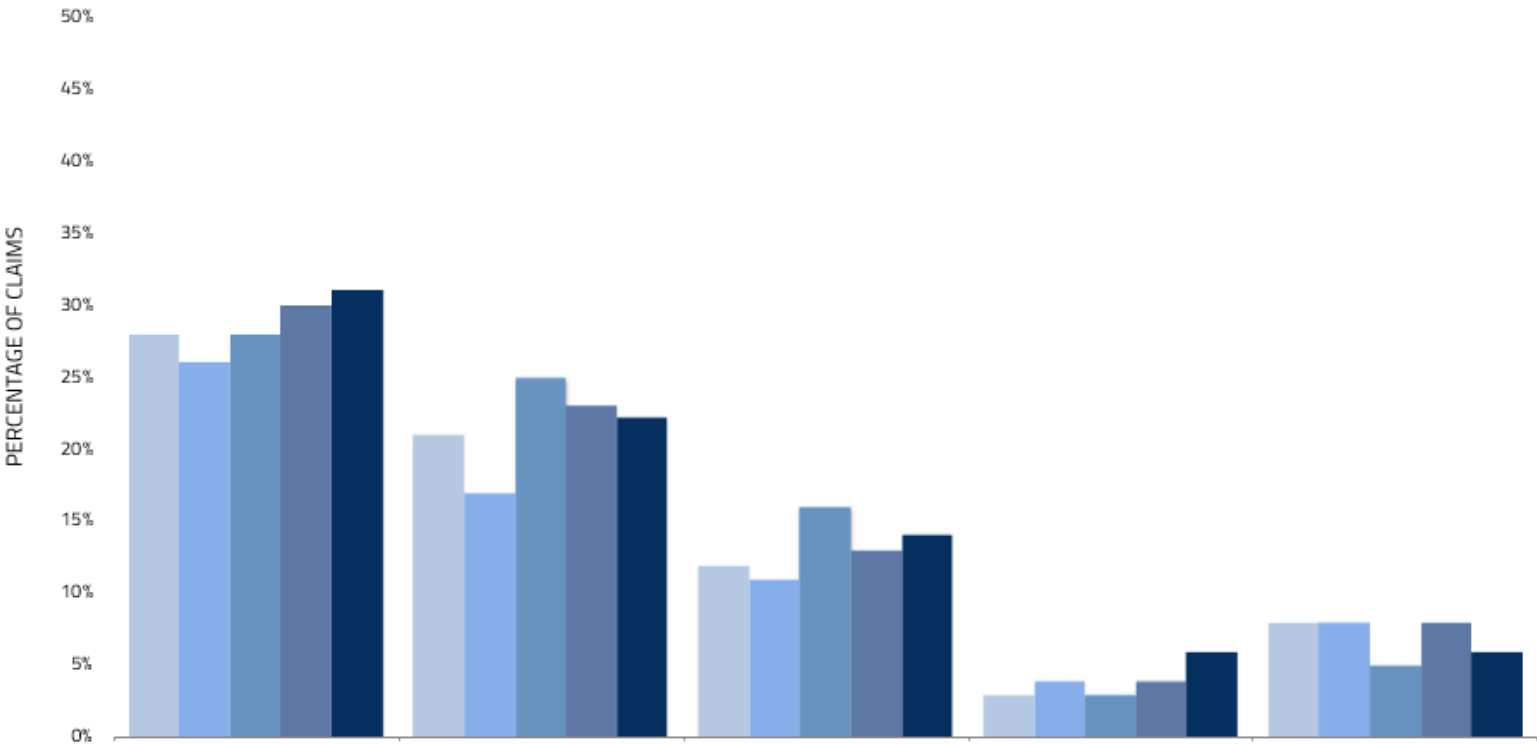
Strains – Lifting, jumping

Contusion – Object being lifted/handled, struck by, caught in under or between

Sprain – Lifting, pushing, pulling, jumping

Puncture – Cut, animal/insect

Laceration – Hand tool/utensil: not powered, object being lifted handled



Injury Nature		Strain		Contusion		Sprain		Puncture		Laceration	
Injury Year(FYE)		Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims
2022		34	28%	25	21%	14	12%	4	3%	10	8%
2023		35	26%	23	17%	15	11%	6	4%	11	8%
2024		44	28%	39	25%	26	16%	4	3%	8	5%
2025		36	30%	27	23%	16	13%	5	4%	10	8%
2026		42	31%	30	22%	19	14%	8	6%	8	6%

INCURRED NATURE OF INJURIES



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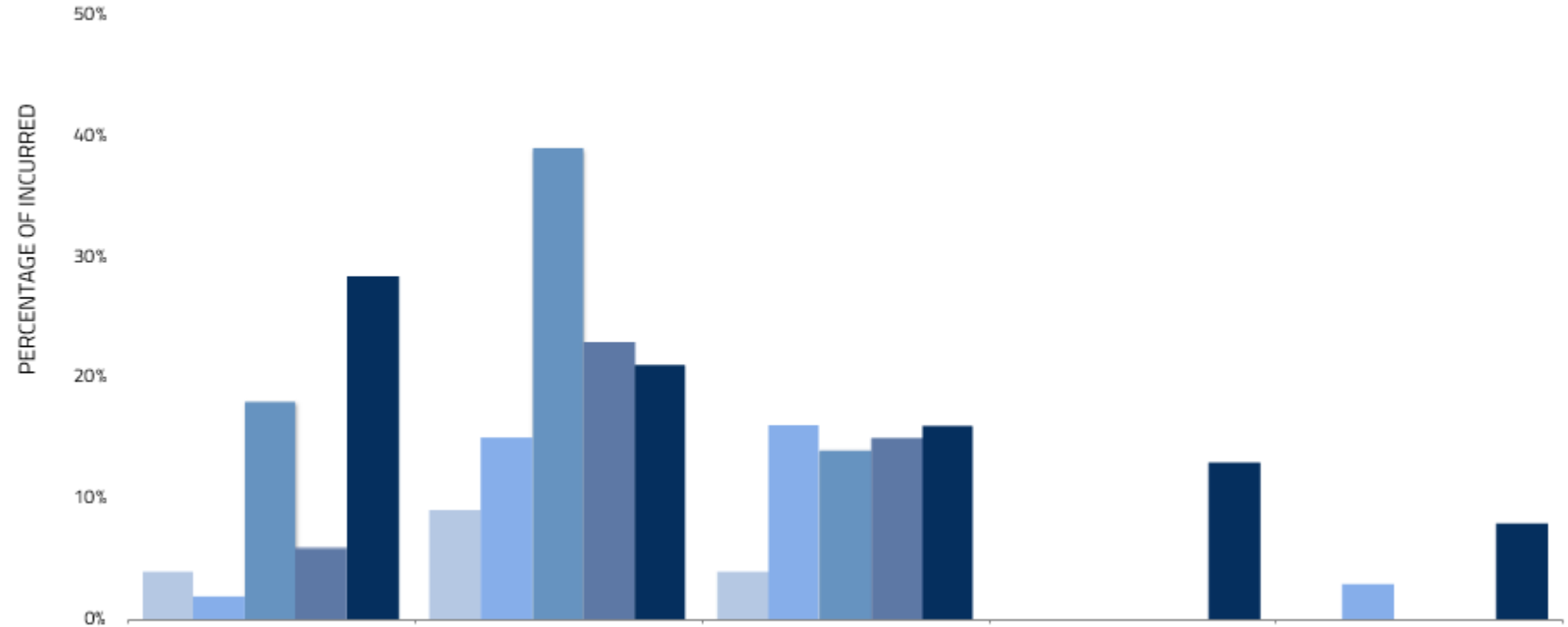
SUMMARY

2026 Sprain – 3 claims
> \$50k

2026 Strain – 1 claim > \$50k

2026 Infection – 1 claim

2026 Fracture – 1 claim >
50k



Injury Nature	Injury Year(FYE)	Sprain		Strain		Contusion		Infection		Fracture	
		Incurred	% of Incurred	Incurred	% of Incurred	Incurred	Incurred	Incurred	% of Incurred	Incurred	Incurred
	2022	\$81,444	4%	\$201,224	9%	\$89,202	4%	\$0	0%	\$0	0%
	2023	\$30,625	2%	\$265,149	15%	\$276,359	16%	\$0	0%	\$46,706	3%
	2024	\$220,746	18%	\$484,623	39%	\$167,424	14%	\$0	0%	\$4,915	0%
	2025	\$135,851	6%	\$534,661	23%	\$338,752	15%	\$1,476	0%	\$0	0%
	2026	\$313,758	28%	\$228,403	21%	\$181,461	16%	\$149,012	13%	\$89,940	8%

CLAIM COUNTS
BODY PART

SUMMARY

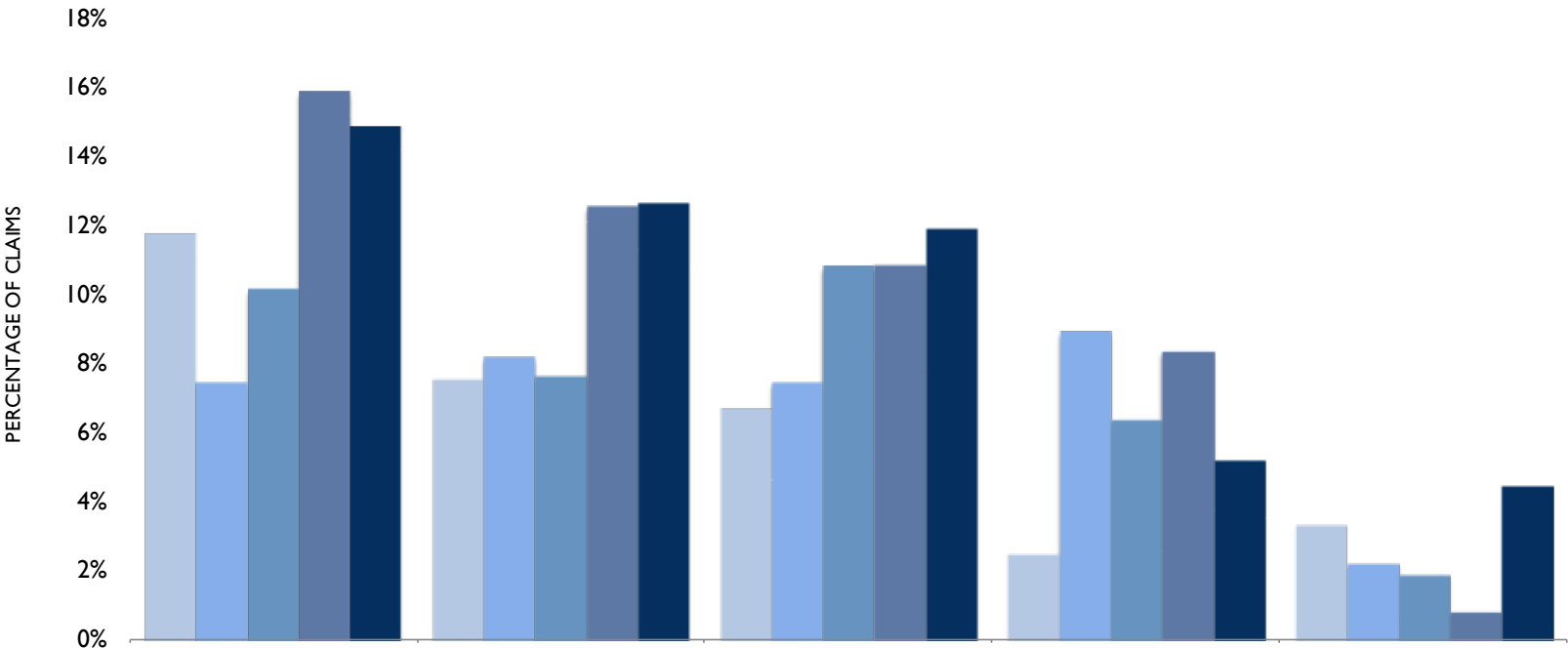
Knee – Jumping, strain or injury by NOC

Lower back – Strain or injury by NOC, lifting, twisting

Shoulder(s) – Lifting, pushing, pulling

Finger(s) – Objects being lifted/handled, cut, puncture

Chest – Dust, gases, fumes or vapors, no physical cause of injury

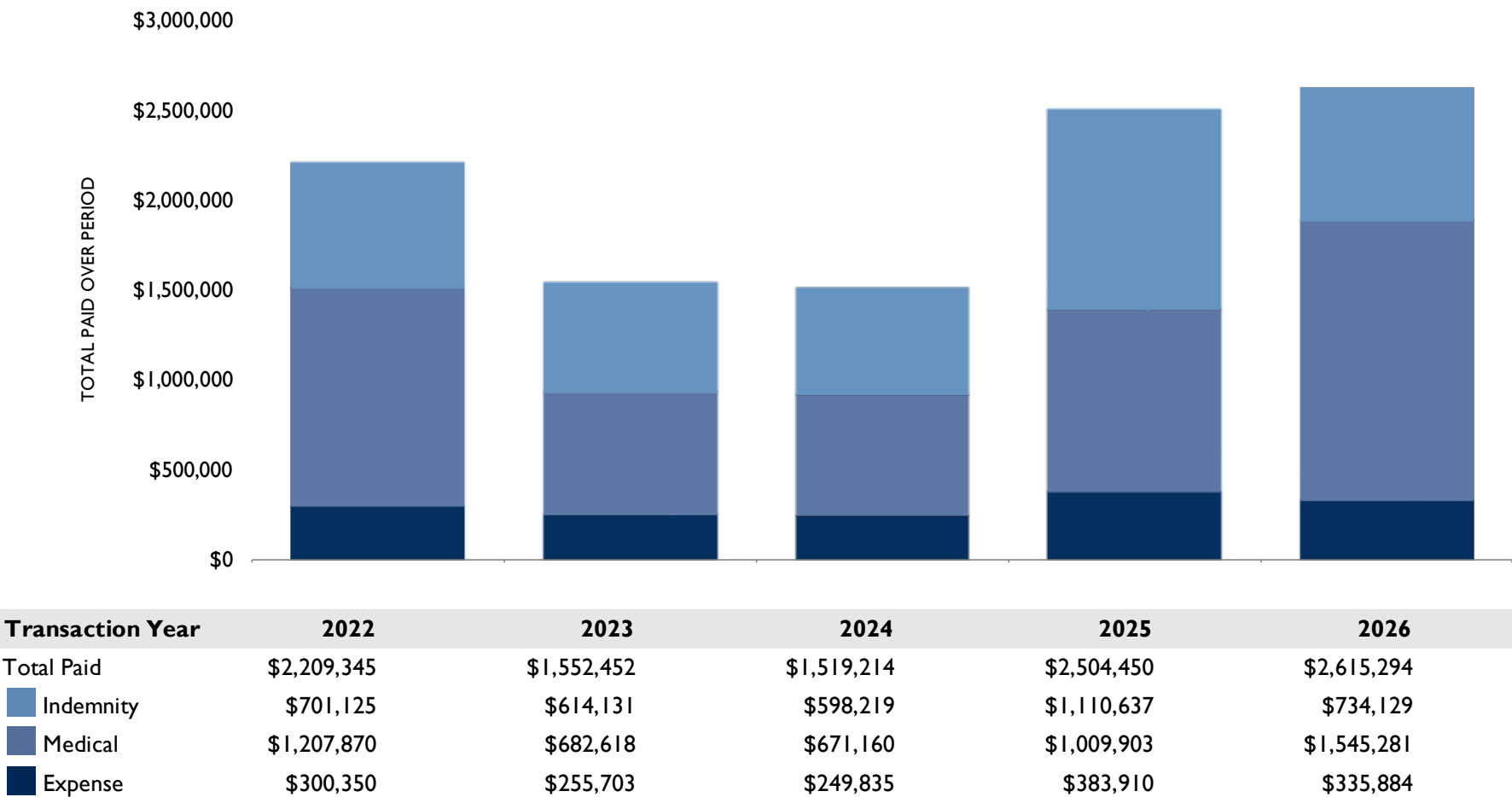


Body Part Injury Year (FYE)	Knee		Lower Back Area		Shoulder(s)		Finger(s)		Chest	
	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims	Claims	% of Claims
2022	14	12%	9	8%	8	7%	3	3%	4	3%
2023	10	7%	11	8%	10	7%	12	9%	3	2%
2024	16	10%	12	8%	17	11%	10	6%	3	2%
2025	19	16%	15	13%	13	11%	10	8%	1	1%
2026	20	15%	17	13%	16	12%	7	5%	6	4%

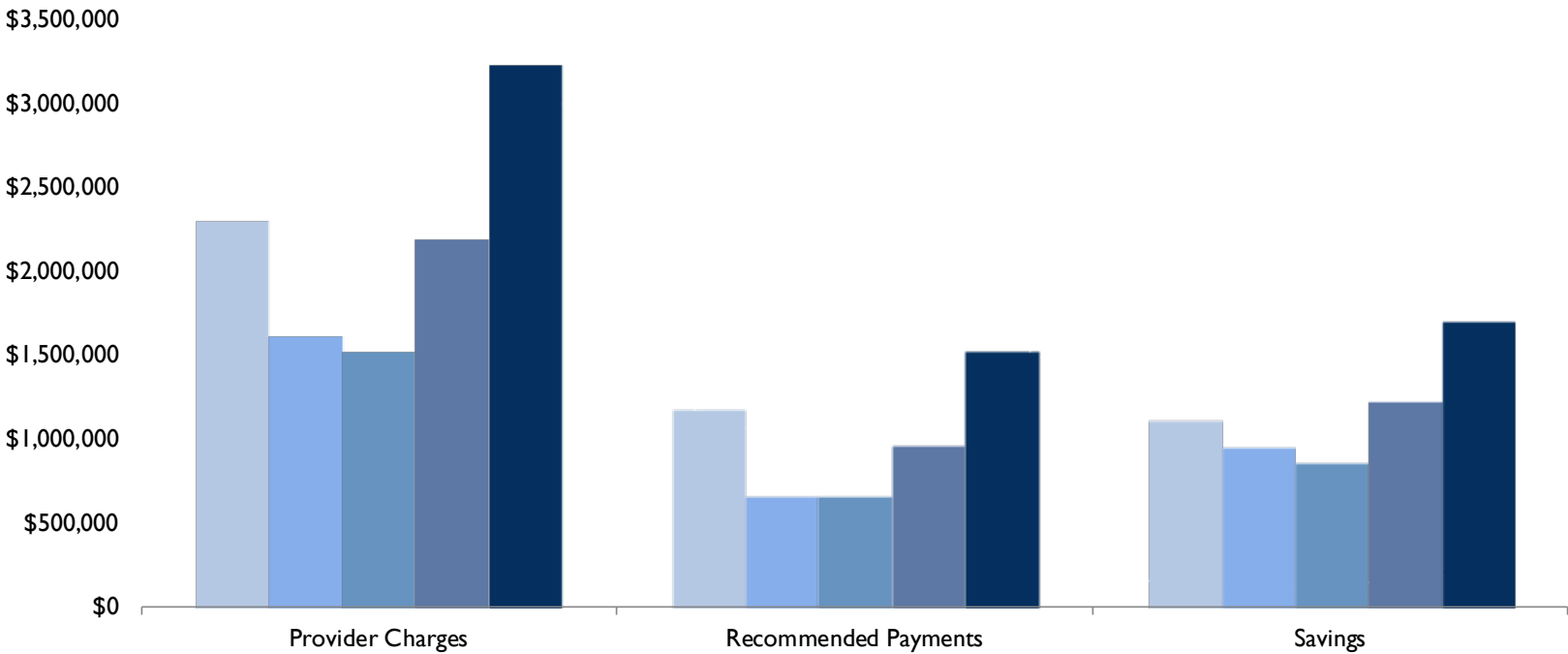
PAID FINANCIAL SUMMARY

SUMMARY

- 2026 - Highest paid in last 5 years
- 1 claim accounts for 27% of total paid
- 2 claims settled



NETWORK SOLUTIONS



Invoice Year						Last Yr vs Prior Yr	
	2022	2023	2024	2025	2026	Change	% Change
Bill Count	2,173	1,584	1,799	2,422	2,117	-305	-13%
Provider Charges	\$2,290,112	\$1,609,164	\$1,516,446	\$2,182,553	\$3,220,755	\$1,038,203	48%
Recommended Payments	\$1,177,773	\$657,449	\$656,167	\$962,548	\$1,522,044	\$559,496	58%
Savings	\$1,112,338	\$951,715	\$860,279	\$1,220,005	\$1,698,712	\$478,707	39%
Savings %	49%	59%	57%	56%	53%	-3%	-6%

PHARMACY SUMMARY

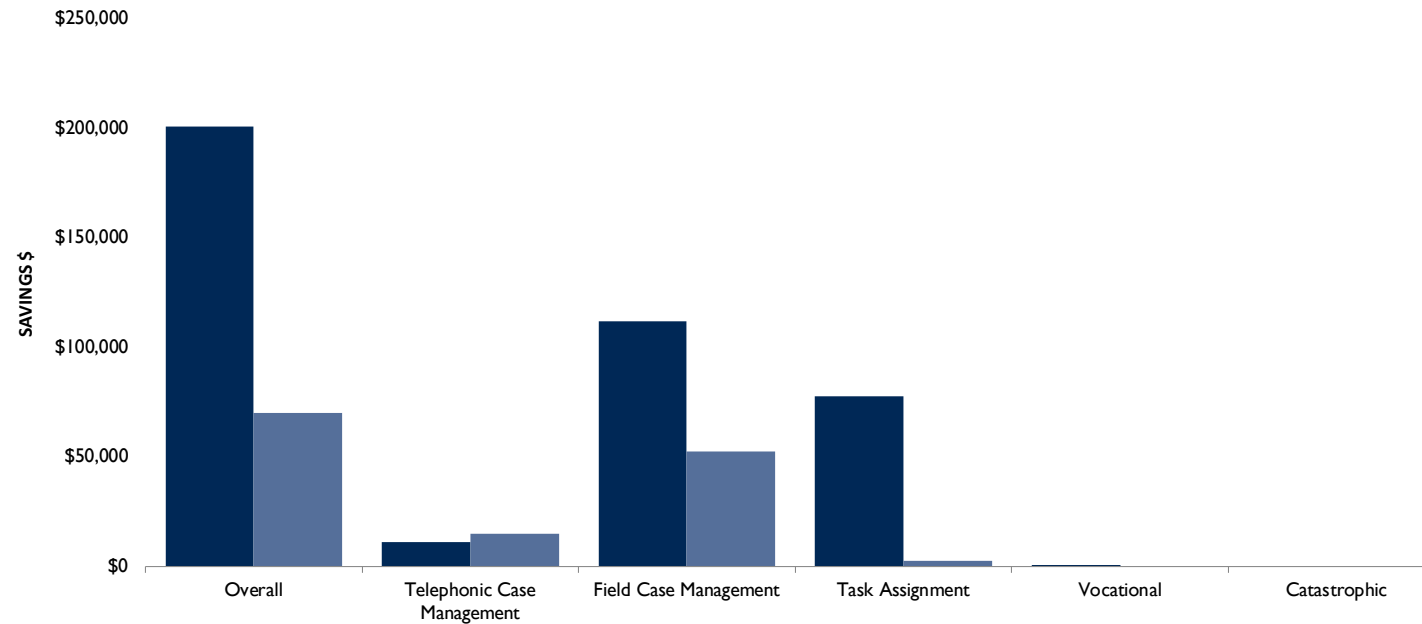


Invoice Year	2022	2023	2024	2025	2026
Prescription Count	196	145	201	205	178
Prescription Charges	\$104,689	\$75,383	\$113,984	\$99,016	\$145,282
Recommended Payments	\$61,978	\$48,199	\$75,096	\$64,329	\$95,706
Pharmacy Savings	\$42,711	\$27,184	\$38,888	\$34,687	\$49,576
Pharmacy Savings %	40.8%	36.1%	34.1%	35.0%	34.1%

SAVINGS CATEGORIES



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Service Type	Savings Category		Total Savings	Total Fees	ROI
	Medical	Indemnity			
Overall	\$200,700	\$70,000	\$270,700	\$20,212	\$13:1
Telephonic Case Management	\$11,200	\$15,000	\$26,200	\$925	\$28:1
Field Case Management	\$112,000	\$52,500	\$164,500	\$11,588	\$14:1
Task Assignment	\$77,500	\$2,500	\$80,000	\$7,699	\$10:1
Vocational	\$0	\$0	\$0	\$0	\$0:1
Catastrophic	\$0	\$0	\$0	\$0	\$0:1

24/7 NURSE TRIAGE PROGRAM UTILIZATION

