

Customer Spotlight: Del Taco LLC

Elevating Program Outcomes

The Company

Founded in 1964, Del Taco LLC is the leader in serving fresh, quality food for a value price. Del Taco is the second-largest Mexican quick-service restaurant in the country, operating over 590 locations across more than 15 states with over 7,000 employees. As an innovative, fast-growing company, they are committed to freshness and quality as they create new menu items and expand restaurant locations.

The Partnership

Looking to improve adjuster turnover and address the technological limitations of their workers' compensation program, Del Taco chose to partner with CorVel in December 2012. CorVel's investments in technology offered Del Taco a unique opportunity to advance their program with an innovative claims system. CorVel's bundled solution allowed for all services, including ancillary care, case management, and medical bill review, to integrate into one seamless platform for increased efficiency.

Teamwork is a company core value shared by Del Taco and CorVel. CorVel's strong company culture enabled a team-oriented relationship that aligned with Del Taco's people-driven goals to elevate the program.



“CorVel has consistently delivered differentiation in their culture, people, systems, commitment, performance, and results. Together we've achieved more than we thought possible in all areas, most especially in **savings on claims expense.**”

- Steve Brake
Chief Financial Officer,
Del Taco LLC

Driving Optimal Outcomes

From the beginning, CorVel's adjusters and Del Taco's team worked together to develop a partnership built on trust and clear communication. Doing so brought forth initiatives to review claim costs, reduce exposure, and properly reserve claims. A cadence of monthly meetings with both teams has ensured ongoing collaboration and the opportunity to review progress in reaching objectives. Throughout the partnership, this teamwork has driven optimal outcomes and savings - including a significant reduction in overall claim durations and litigation durations.

CorVel's claims management system, Care^{MC} Edge, allowed for the complete integration of services, including bill review, case management, and utilization review. Using proprietary bill review software within Care^{MC} Edge, we provided an in-depth analysis of each medical bill, ensuring consistency and accuracy. Since 2015, this has led to average bill review savings of 78%.

78% BILL REVIEW SAVINGS

Consistent Results

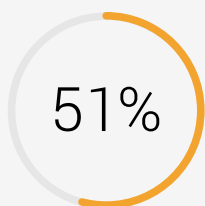
CorVel's extensive industry experience, integrated technology, and clinical expertise helped Del Taco reach their program goals and achieve results. Implementing CorVel's Advocacy 24/7 nurse triage has positively impacted financials and claim counts by initiating immediate intervention and improving the intake process.

While Del Taco's exposure potential remained relatively constant year to year, CorVel achieved decreased pending claim counts by closely monitoring legal spending trends and leading settlement initiatives. Additionally, we helped develop and fine-tune proper reserving habits, and the teams stayed in close contact to ensure files progressed efficiently in all parties' best interests.

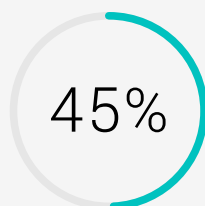
81% UTILIZATION OF ADVOCACY 24/7 NURSE TRIAGE

The full integration of services in Care^{MC} Edge has also brought greater visibility into claims data, immediate access to data, and detailed reporting that provides greater insights. Together, these efforts significantly reduced Del Taco's exposure, average cost of closed lost-time claims, and total incurred.

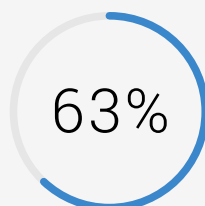
Since 2012, CorVel has significantly reduced Del Taco's total incurred and exposure:



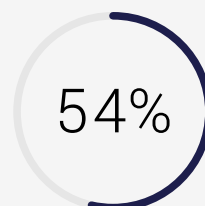
reduction in the number of open claims



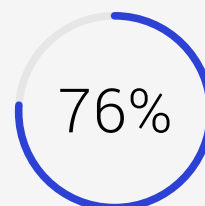
decrease in the total open incurred



reduction in the number of open litigated claims



reduction in defense payments



reduction in the average cost of closed indemnity claims

Introducing Lien Resolution Services

Given CorVel's success in implementing solutions that have improved outcomes, Del Taco chose to be the first client to pilot test the California lien resolution program in 2017. CorVel's experienced lien resolution specialists provided superior lien resolution by leveraging the data and visibility offered in our integrated claims system, Care^{MC} Edge, as well as our proprietary PPO.

With training in legal pleadings, trial submissions, negotiations, and cross-examination, our lien resolution team proactively resolved and closed lien files – avoiding unnecessary costs, delays, and litigation. For Del Taco's approximately 300 referrals with over \$4 million exposure, CorVel achieved \$3.4 million in savings.

\$3.4 million

Lien resolution savings



Continued Success

Del Taco and CorVel's partnership was established in 2012 with cohesive collaboration and teamwork at the forefront. Over ten years later, these core values remain the active components of our successful partnership and have directly led to year-over-year results. CorVel's commitment to technological innovation continues to drive improvements and the program's evolution to exceed expectations.