

Customer Spotlight: Raley's **A Partnership for Claims Excellence**

The Company

Raley's is a family-owned grocery store chain based in Sacramento, California, with a history spanning over 85 years. The company manages over 120 stores across Northern California and Nevada. Known for its commitment to health and wellness, Raley's emphasizes high-quality products, sustainability, and community engagement. Their mission to "change the way the world eats, one plate at a time" underscores their dedication to supporting the well-being of their customers and employees alike.



“CorVel played a pivotal role in the success of our return-to-work program and high-exposure claim closure initiative. Their expertise and dedication were instrumental in achieving our goals. With CorVel, I have a partner I can trust—one that delivers results when it matters most.

– Monique Allen,
Senior Risk Manager, Raley's

The Partnership

In 2023, Raley's took a proactive approach to address challenges in their workers' compensation program by partnering with CorVel. This collaboration focused on enhancing their return-to-work (RTW) program and streamlining claims processing with data-driven strategies. By aligning expertise and resources, the partnership sought to create a more efficient and sustainable program that ultimately resulted in reduced costs.



Transforming the Return-to-Work Program

A key objective from the start of the partnership was to better manage the increasing temporary total disability (TTD) costs their program was experiencing after the COVID-19 pandemic. Working closely with Raley's Senior Risk Manager, CorVel implemented a comprehensive strategy to revamp the company's RTW program. Key components of this initiative included:

- **An In-House RTW Coordinator:** Raley's hired a dedicated coordinator to develop and oversee the RTW program.
- **Transitional Task Banks:** Together, CorVel and Raley's created a repository of temporary job assignments tailored to injured employees' capabilities.
- **Enhanced Tracking:** CorVel implemented tools to monitor injured employees' progress and ensure timely transitions back to work.

By leveraging CorVel's RTW solutions, which help injured employees resume work an average of 23 days sooner, Raley's developed a program that prioritized individualized care. The approach considered each employee's unique injury severity, physical and mental well-being, and capacity for modified duties. This focus on personalized support proved instrumental in achieving significant improvements. The transformed RTW program led to a 34% decrease in TTD benefits paid, resulting in \$1.6 million in savings compared to 2021.

34% decrease in TTD
benefits paid

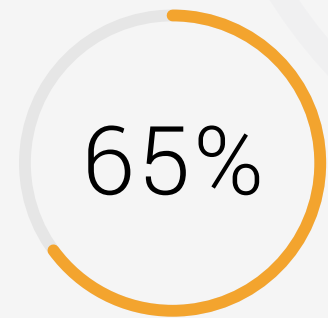
\$1.6 million
in savings



A Data-Driven Strategy

To address unresolved claims and high-value future liabilities, CorVel implemented a data-driven strategy to optimize settlements. The team conducted a thorough review of claim histories and risk factors to identify opportunities for resolution through structured negotiations and strategic settlement planning. Collaborative discussions facilitated the development of informed approaches for resolving complex claims, and tailored strategies were employed to address challenging cases effectively.

This initiative not only achieved significant cost savings by reducing the overall exposure of the workers' comp program but also enhanced the efficiency and effectiveness of claims management. The financial impact was substantial, with impressive results in securing resolutions for high-value cases and stabilizing the program's risk profile.



of all settlements
achieved full and final
compromise

Long-Term Impact

The collaboration between Raley's and CorVel exemplifies a commitment to proactive claims management and risk mitigation, delivering immediate cost savings while fostering a whole-person approach to employee care. In recognition of their program's achievements in return-to-work, Raley's was honored with the 2024 Theo Award by National Comp and Risk & Insurance®. By effectively addressing rising TTD costs, reducing liability, and improving workforce productivity, the partnership set a benchmark for excellence in claims management. Together, Raley's and CorVel continue to build a foundation for long-term growth and operational stability.

