



Claims Data
November 13, 2025



Claims filed as of 10/31/25: 374,264

Aug-Oct 2025 Three Month Trend Total:

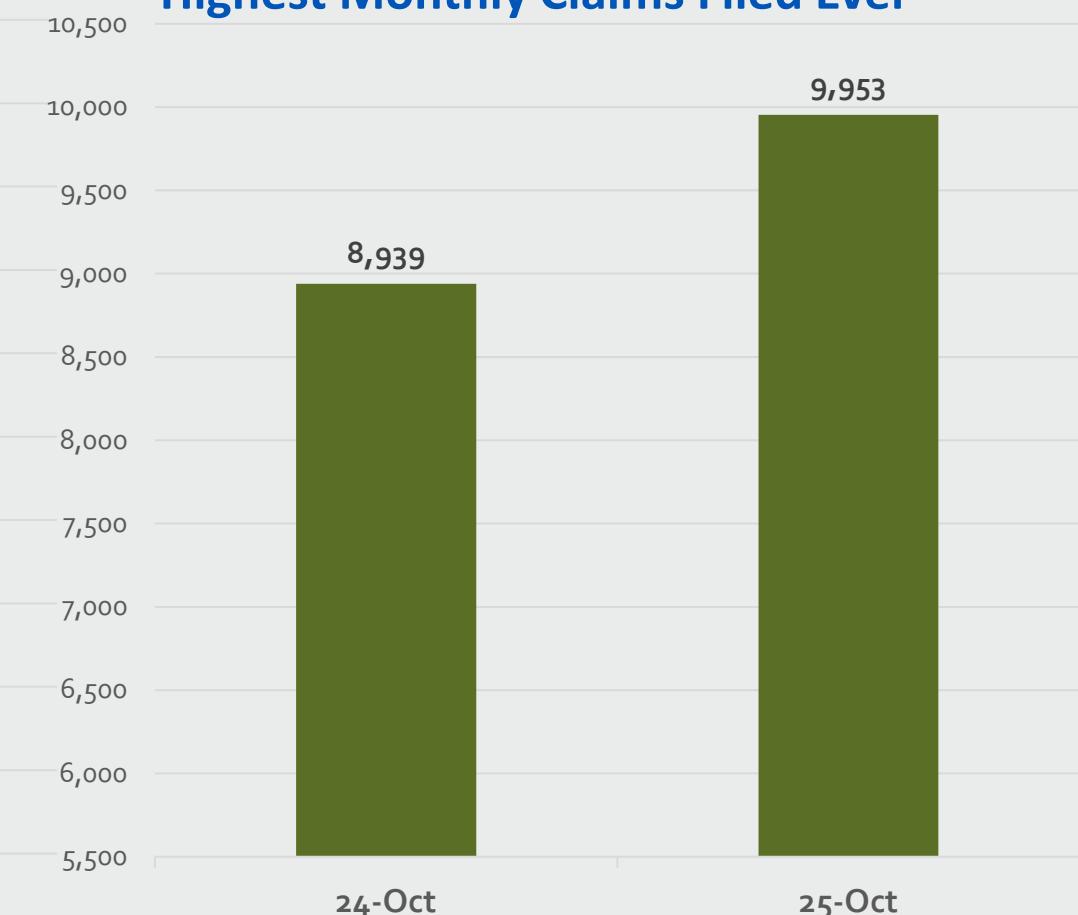
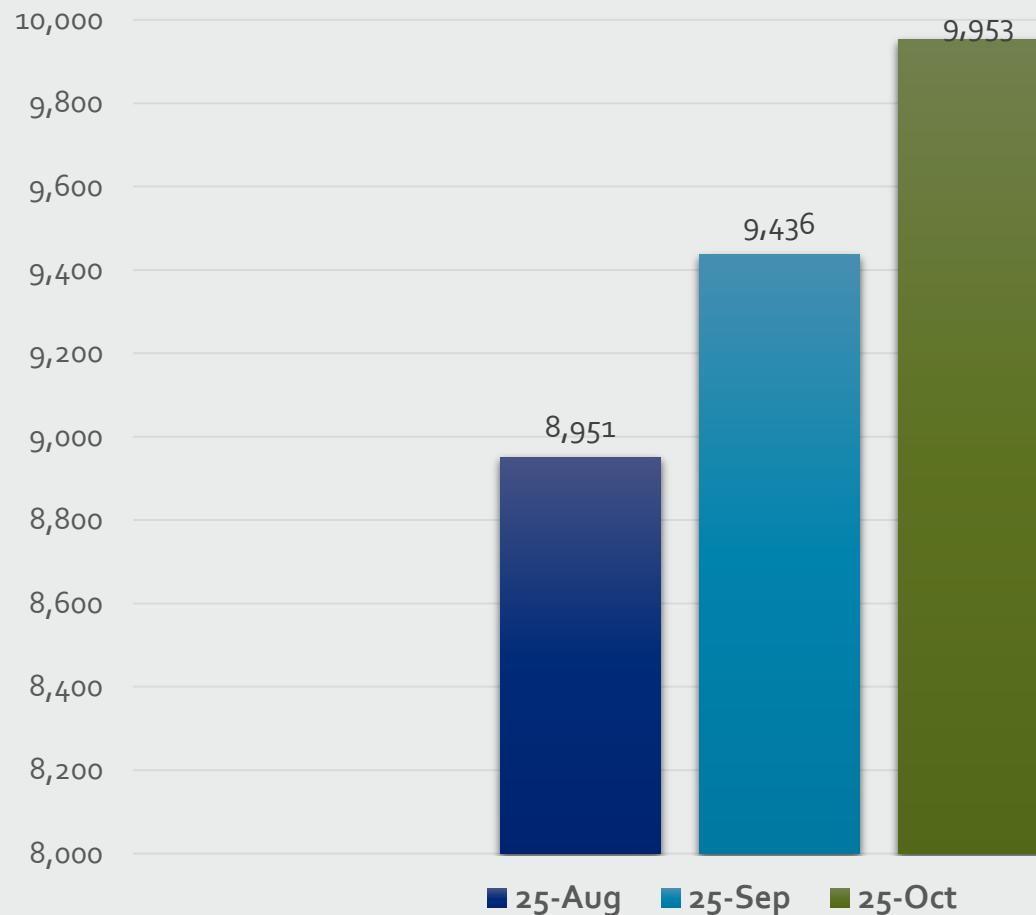
Three Month Moving Average:

Claims filed increase from Aug 2024 - Oct 2024

28,340
9,447
10.36%

Year Over Year Comparison 2025 to 2024

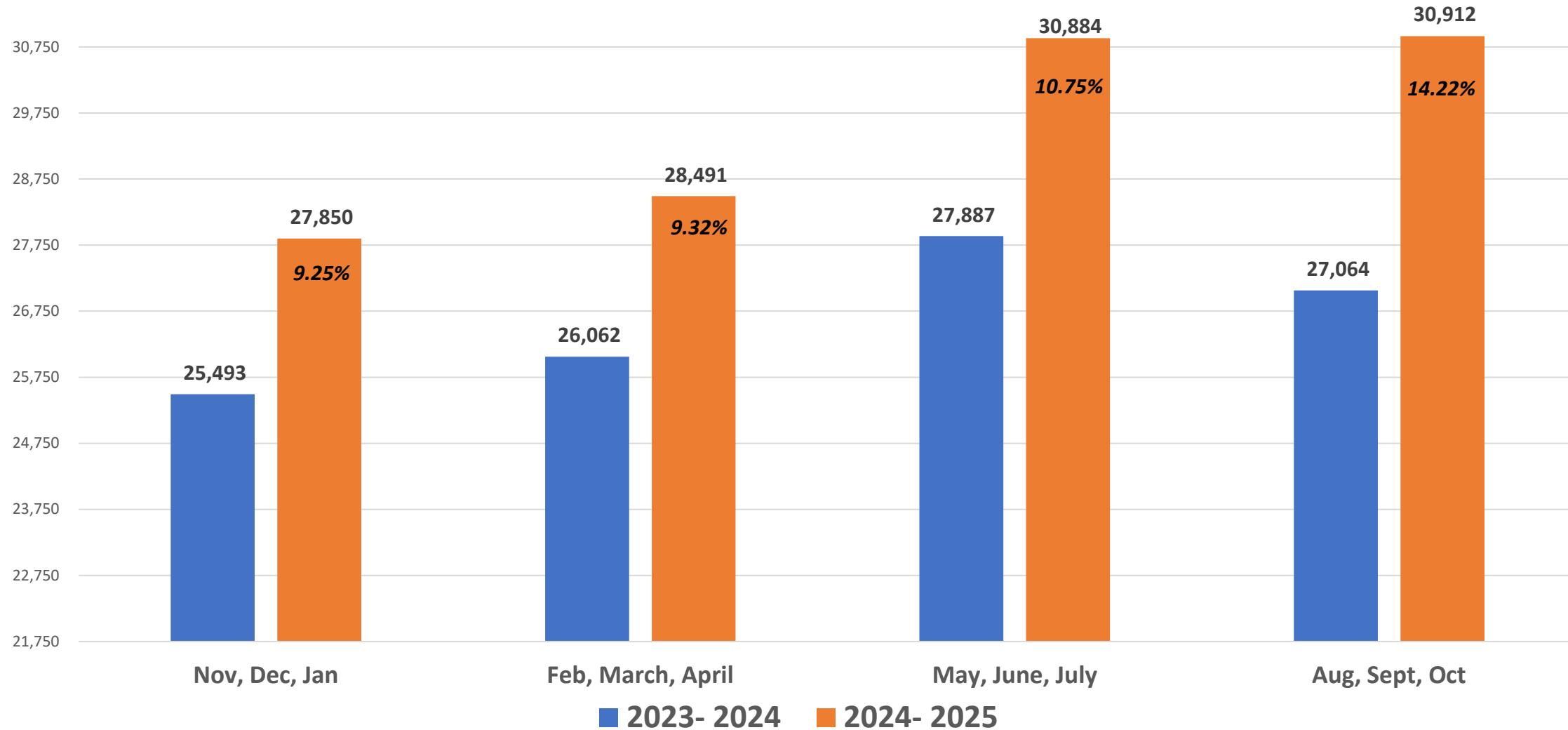
A YTD increase of 8,545 Claims or 10.43%
A Year Over Year Oct Increase of 11.34 %
Highest Monthly Claims Filed Ever





YOY Quarterly Claims Filed Comparison

Year Over Year Increase of 11,631 Claims 10.92%



Claims Filed as of 10/31/25 : Cumulative 374,264 Nov-Oct 2023-2024 106,506 Nov-Oct 2024-2025 118,137





Leave Reason by Gender 12 Month Trend November 2024-October 2025

Own Injury/ Illness

57,900 Claims
49.01% of Total Filed

Caregiver

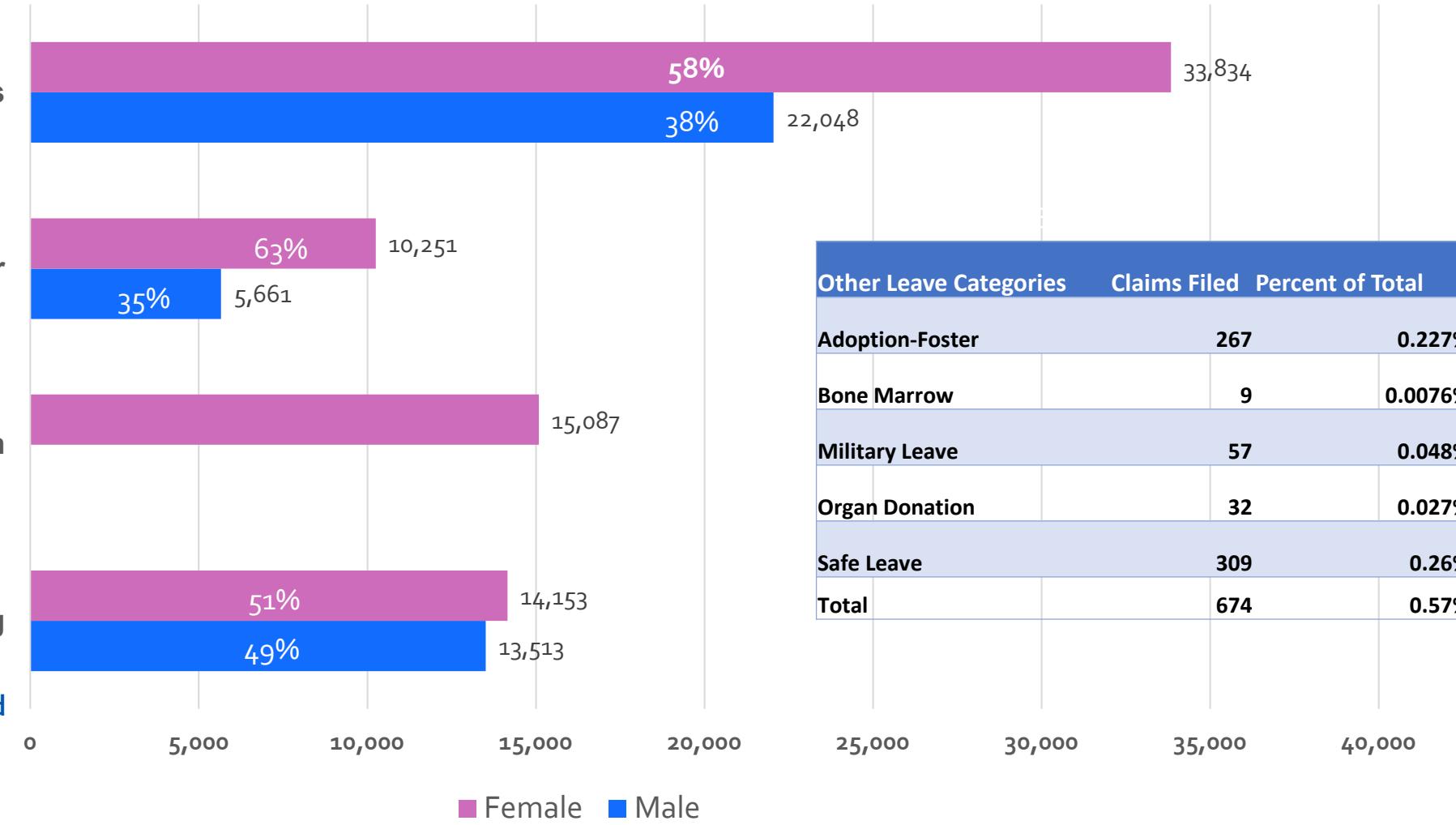
16,369 Claims
13.86% of Total Filed

Pregnancy/Childbirth

15,087 Claims
12.77% of Total Filed

Bonding

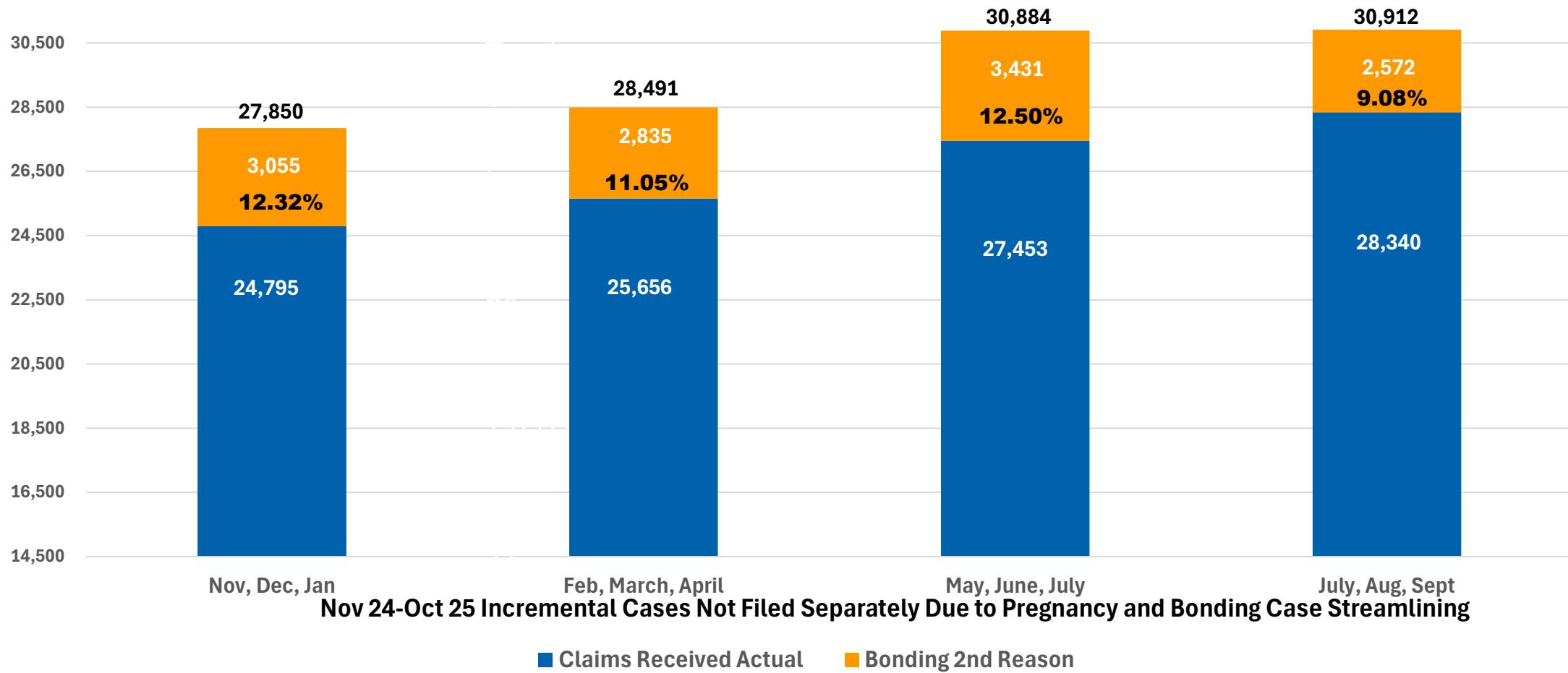
28,107 Claims
23.79% of Total Filed



All Leaves Percent by Gender: Female 62.60%, Male 35.03%, Choose not to Answer 2.21%, Non-Binary .15%

Nov 24-Oct 25 Pregnancy and Bonding Claims Filed

11,893 Incremental Cases Over Actual Claims Filed 11.19% Increase



Nov 2024 – Oct 2025 Claims Filed 106,255 - Bonding Segment 11,893 - Total Claims Filed 118,137

Adjudicated Claims Status

Fiscal Year Over Year Adjudicated Claims

	FY 2024		FY 2025		Change	
Approved	67,709	76.79%	71,35	78.27%	1.48%	↑
Denied	20,469	23.21%	19,810	21.73%	1.48%	↓

FY 2025 Adjudication Including Bonding Segment

	FY 2025		Change	
Approved	82,838	80.70%	3.91% *	↑
Denied	19,810	19.30%	3.91%	↓

* Cumulative change from fiscal 2024 Approval/Denial rates

Six Month Claims Adjudication Trend

	Actual		Including Bonding Segment		Change
Approved	36,282	78.77%	42,285	81.22%	2.45% ↑
Denied	9,778	21.23%	9,778	18.78%	2.45% ↓

As of 10/31/2025



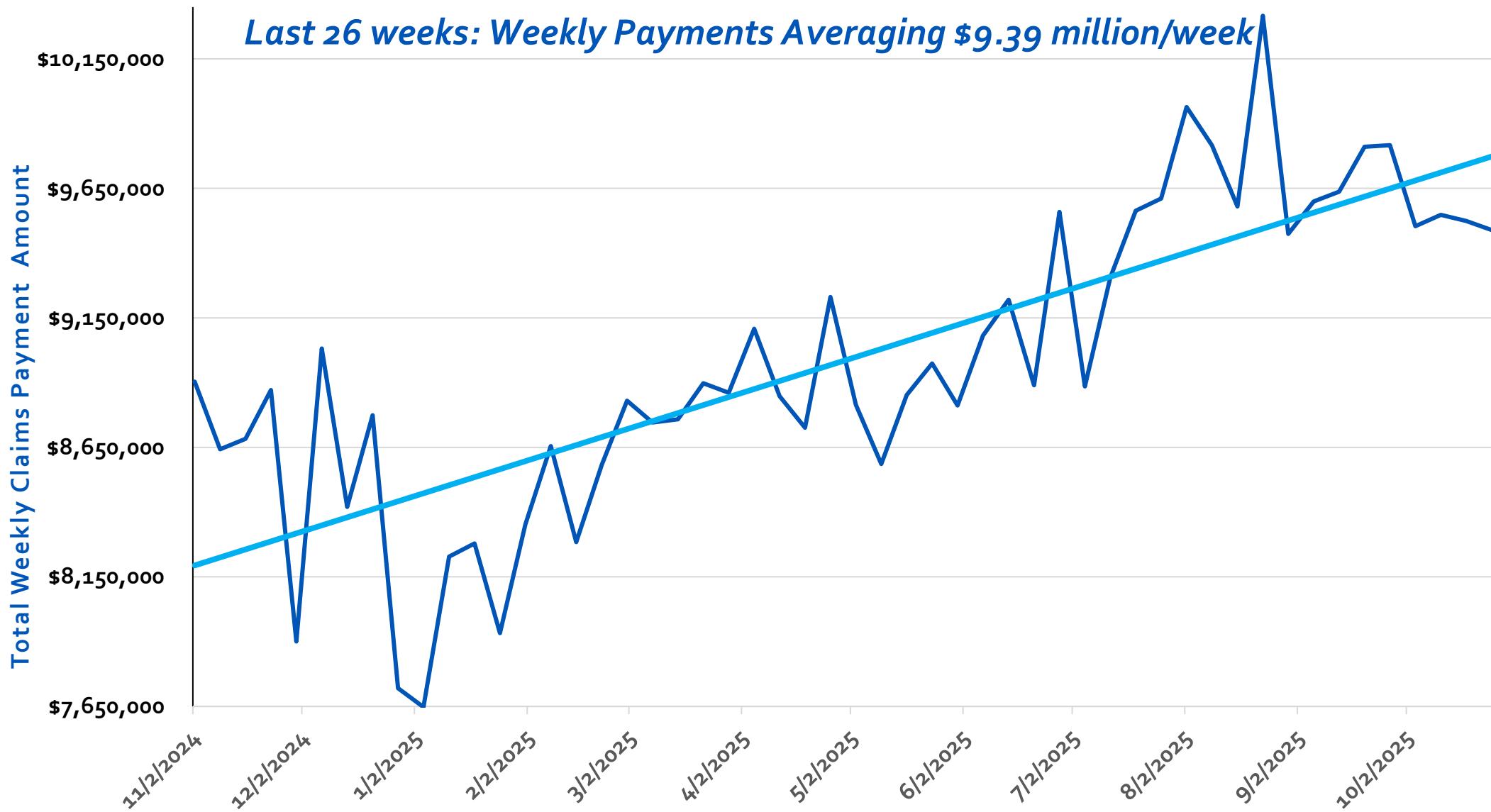
Race and Ethnicity Data

8/1/23-10/31/25

Race Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	33.05%			
American Indian or Alaska Native	565	0.76%	72.80%	27.20%
Asian	4,049	5.44%	82.58%	17.42%
Black or African American	9,211	12.38%	75.11%	24.89%
Native Hawaiian or Other Pacific Islander	144	0.19%	60.31%	39.69%
White	39,111	70.48%	81.48%	18.52%
Prefer not to answer	5,928	7.97%	77.78%	22.22%
Other-Multiple Category Responses	1,907	2.78%	74.25%	25.75%
Number of Responses	74,423	100.00%		

Ethnicity Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	32.17%			
Hispanic or Latino	13,884	19.70%	76.65%	23.35%
Not Hispanic or Latino	54,741	75.58%	81.30%	18.70%
Prefer not to answer	3,697	5.10%	80.15%	19.85%
Other-Multiple Category Response	108	0.15%	68.93%	31.07%
Total Number of Responses	72,430	100.00%		

Claim Payments 52 Week Trend



Minimum wage increases of 4.6% on 1/1/24 and 4.46% on 1/1/25



Approved Insights

	YTD 2022 thru 10/31/22	YTD 2023 thru 10/31/23	YTD 2024 thru *10/31/24	YTD 2025 thru **10/31/25	Cumulative since 1/1/22	YOY 24 to 25 Percentage Increase
Unique Employees	37,031	51,222	59,923	67,260	182,294	12.24%
Total Days Paid	2,061,483	2,661,180	3,075,137	3,418,037	12,921,656	11.15%
Total Request for Funds	\$203,399,622	\$278,979,463	\$342,759,749	\$399,597,321	\$1,410,319,519	16.58%

Of benefits paid for leaves of a week or longer since Inception:

48.13% were paid the max weekly benefit
35.27% were paid between the min and max
16.60% were paid below the minimum

Average Daily Amount

*\$103.79

*New max \$941.40 as cases with >= Jan 1, 2024, start dates are paid

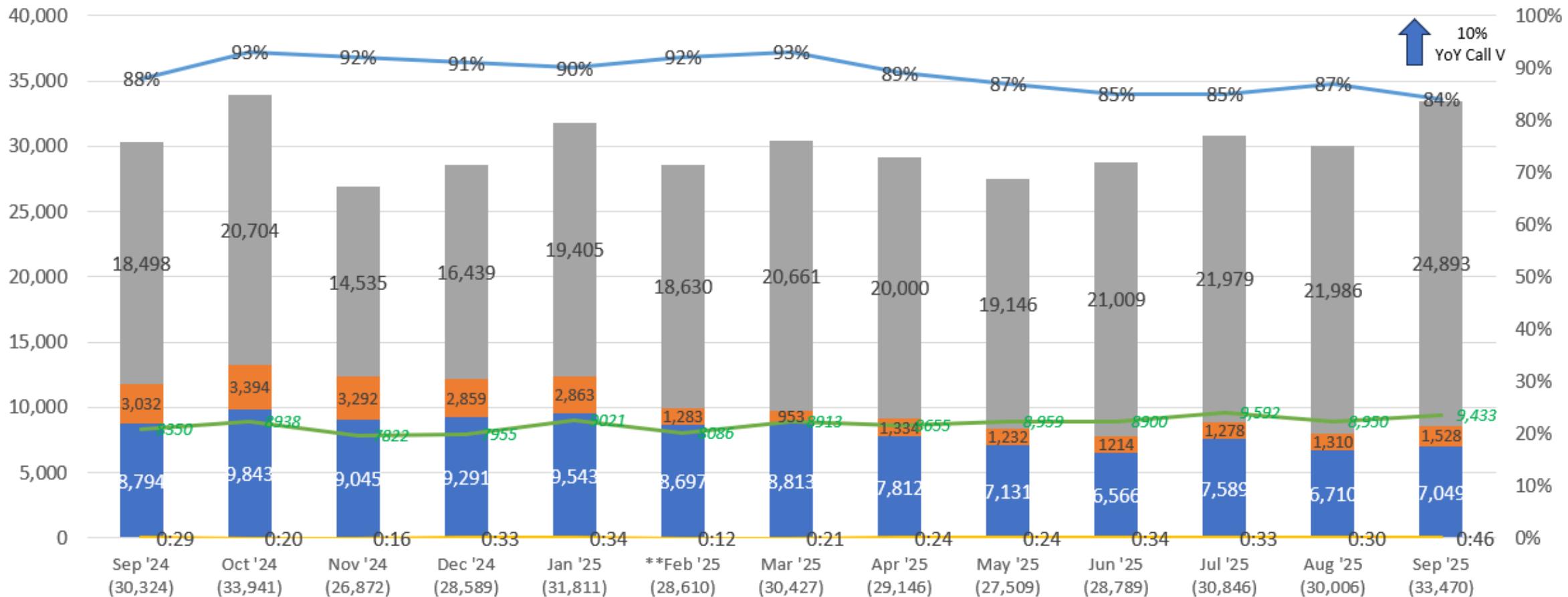
**New max \$981 as cases with >= Jan 1, 2025, start dates are paid

Approved Insights: Volume and total based on all payments since inception; averages and % based on gross payments made between \$0.01-\$981 only

Average Daily Amount: Sum of all gross payments since inception \$0.01-\$981 divided by total days payable in those payments

Call Metrics

Month over Month Call Volume by IVR Skill



*Claim creation issue 9/25/25

■ New claim skill ■ Payment ■ Existing ■ ASA ■ Claims ■ % Answered in 30

**New status and payment IVR options available 2/13/25