

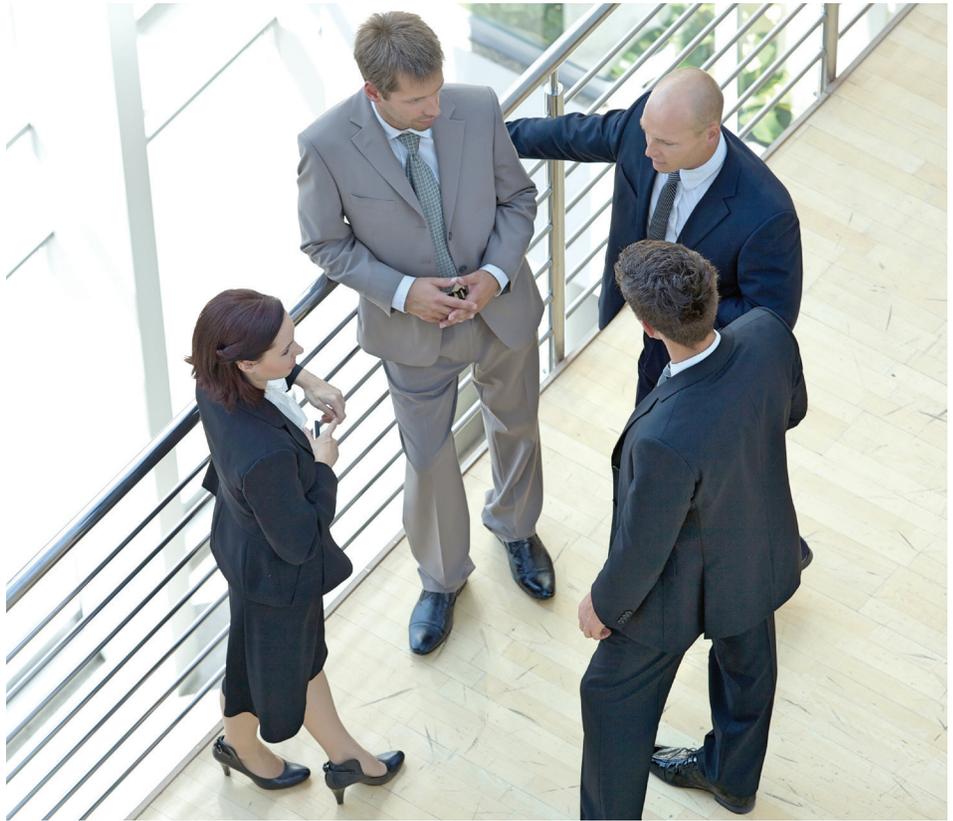
The ESIS Advantage

ESIS®



ESIS' vision and culture are focused on delivering superior customer service, innovative products, and excellent results that exceed our clients' expectations.

We employ a collaborative approach to program design and perpetual commitment to quality to give you the power to achieve your risk management goals.



ESIS Partnership Benefits

- A customized service delivery geared around your specific program objectives helps you achieve optimal outcomes.
- Uncompromised claims handling, accurate reserving, and sound best practices support an effective claims management program.
- High employee retention rates enable you to work with professionals armed with expertise to help mitigate loss costs.
- Empowered partnership leaders ensure proactive identification and implementation of loss cost reduction initiatives to drive better program results.
- A trusted partner with integrity, experience, skill, and consistency of service helps strengthen your risk management program.

High Quality and Claims Handling Expertise

ESIS' elaborate quality review program and self-audit process enables us to deliver high quality performance and achieve outstanding internal and external audit scores. Our commitment to ongoing education and knowledge-sharing ensure our professionals continue to deliver superior results.



• 65 years of claims handling experience



• 92% employee retention



• 93% average carrier audit scores



• 98% client retention



ESIS Medical ImpactSM and ESIS ExPO[®], our exclusive national provider network tool, continue to deliver exceptional outcomes and consistently outperform against our peers.

Medical Programs Management

ESIS Medical ImpactSM, our refined portfolio of medical management products and services, provides extensive clinical resources to ensure you have access to the highest quality of care and superior results are achieved.

Our medical programs are fully integrated into our claims management process. This approach helps minimize loss costs and return injured employees back to good health and work.



ESIS blocked \$23M in pharmacy prescriptions that were outside our customized formulary



61% of injured workers return to work as a result of ESIS' field case management services

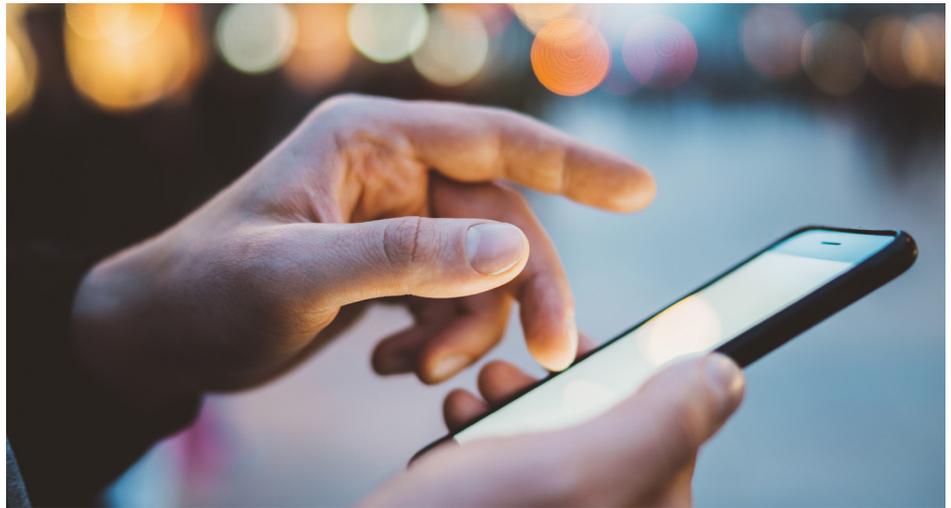


ESIS medical bill review and PPO resulted in a total savings of \$1B



ESIS' PPO savings from fee schedule exceeded our competition: 14.1% vs. 9.6%

Effective utilization of our technological tools, combined with our skills, results in a comprehensive, value-added approach to interpreting and managing data, enabling you to make more informed business decisions.



Technological Tools and Data Analytics Capabilities

Predictive Modeling

- Predictive modeling data analytics are integrated into our claim team's workflow to proactively identify claims likely to have high severity, and to help mitigate loss costs by implementing appropriate and timely intervention strategies. Benefits include:

- Targeted supervision of claims with the greatest potential for higher costs
- Early warning through the use of predictive modeling-based alerts
- Opportunities to address unrecognized severity

Global RiskAdvantage® (GRA)

- Our Risk Management Information System (RMIS), GRA, provides a full range of structured data at an aggregated claim level, capturing every detail within a particular claim. Benefits include:

- More than 70 standard reports
- Customizable dashboards
- Tracking of newly reported claims
- Monitoring of critical claims from your watch list
- Ability to create customizable claim alerts and notifications
- Detailed medical program analysis reports and scorecards

Quarterly Program Review (QPR)

- ESIS' QPR process supplements traditional reporting by utilizing a consultative approach and recurring communication to examine processes and trends that help identify opportunities, create efficiencies, and effectively manage risk for your program.

Our approach is comprised of the following components:

- Analysis of the past five quarters of data across key program metrics
- Evaluation of current processes
- Application of leading indicators to diagnose challenges and opportunities
- Recommendations for the deployment of process changes and intervention initiatives

Comprehensive Benchmarking

- Benchmarking analyses incorporate QPR findings to enable ESIS to make recommendations for program improvement, which are presented and summarized during annual partnership meetings. Benefits include:

- Determine the overall health of your risk management program
- Ability to measure trends against peer groups
- Effectively monitor total cost of risk



Quarterly analysis



Evaluation of process
and outcomes



Earlier identification
of trends



Proactive approach
to developing solutions

In addition to claims management, ESIS provides one of the industry's broadest selections of risk management solutions, covering both pre- and post-loss services.



Comprehensive Service Offering and Refined Expertise

- With **ESIS CareSM**, our advocacy approach, Care Champions reinforce the trust relationship between employers and employees, resulting in faster return-to-work, decreased claim durations, reduced litigation, and lower costs.
- **ESIS Spherical[®]**, our absence management solution, is designed to help our clients promote a positive and productive work environment, and ensures the best care and service is provided for your employees. ESIS' absence management model provides a single-source solution that helps streamline processes, create efficiencies, and mitigate costs driven by absence and loss of productivity.
- **ESIS ProClaimSM** provides professional and product liability Third-Party Administrator (TPA) services, as well as a wide variety of risk consulting solutions. Our specialized team of experts understands how to effectively control expenses, properly evaluate coverage, and aggressively manage claims and litigation in a quick and proactive manner.
- **ESIS provides a broad range of risk control consulting and compliance services.** Our process begins by evaluating risks and relevant factors such as culture, communications, regulations, and diverse situations that affect your operations. This provides the basis for the development, implementation, and evolution of a comprehensive risk control program – one that blends processes and procedures with tools and systems to ensure excellent results.

Clients utilizing ESIS Care have realized a significant reduction in litigation.

- One of our clients annualized their cost savings at \$2M
- In a pilot of California claims, another client reduced their litigated claims in an 18-month period from 21% to 10.1%

Additional savings achieved using ESIS Care:

- 11% decrease* in average incurred (Florida)
- 15% decrease* in average incurred on indemnity only claims (Florida)
- 39% decrease* in average incurred (California)
- 43% decrease* in average incurred on indemnity only claims (California)

*Results are based on average incurred at 12 months maturity, closed claims, advocate versus no-advocate.



Construction



Real Estate
& Hospitality



Transportation



Life Sciences/
Healthcare



Staffing



ESIS' specialized industry practices provide customized claims and risk management solutions, as well as access to industry experts and specialized product offerings in each field, resulting in an unparalleled risk management platform that drives positive results.

Specialized Industry Practice Groups

- **Construction Industry Practice** – ESIS creates tailored claims and risk management programs to help project owners better control construction risks and losses. We work closely and collaboratively with contractors and their brokers, serving to develop customized claims management and risk control consulting programs to help mitigate risks and losses.
- **Real Estate and Hospitality Industry Practice** – Our experience comes with a track record of success, strong industry relationships, and valuable tactical and strategic support. We provide real estate owners, property managers, and hospitality clients with industry knowledge and expertise needed to properly manage complex claims.
- **Transportation Industry Practice** – We offer a full range of specialized claims and risk management service solutions. These solutions address the needs of many types of companies with transportation exposure as a component of their program.

- **Life Sciences Industry Practice** – ESIS' professionals leverage their focused industry experience to address the needs affecting pharmaceutical companies, medical appliance manufacturers, and sub-industries.
- **Healthcare Industry Practice** – Our professionals assess, develop, implement, and monitor tailor-made risk management plans with the goal of minimizing your exposure regarding finance, safety, and patient care.
- **Staffing Industry Practice** – ESIS' experts customize our approach to the unique challenges and exposures you face with a temporary and often-changing workforce. We understand the importance of maintaining control of your employees at remote locations, and the need to reduce your liability exposure and workers compensation claims.

ESIS®

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ESIS®, Inc., a Chubb company, provides claim and risk management services to a wide variety of commercial clients. ESIS' innovative best-in-class approach to program design, integration, and achievement of results aligns with the needs and expectations of our clients' unique risk management needs. With 65 years of experience, and offerings in both the US and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre and post-loss services. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For more information, visit us at www.esis.com.

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